

Residential Property Owners Proposal

Quote Ref:		Dated:	
Broker Details			
Name			
Address			

Proposer Details	
Name	
Salutation	
Address	
Postcode	
Customer Type	

Contact Details	
Contact Name	
Marital Status	
Date of Birth	
Nationality	
Home Telephone Number	
Mobile Telephone Number	
Business Telephone Number	
Fax Number	
Personal E-Mail Address	
Business E-Mail Address	
Use Postal or Electronic Mail	

Company Information	
Industrial Classification/Industry	
Nature of Business	
Legal Status	
Year Company Started Trading	
Company Registration Number	
VAT Registered	
VAT Number	
ISO9000 Number/Qualification	

Cover Required From			
From		To	

Previous Insurance			
Insurer		Policy Number	

Target			
Target Premium (£)		Quote Due Date	

Additional Information			

Pre-inception claims

Incident Date	
Loss Type	
Settlement Amount (£)	
Claim Amount (£)	
Claims Status	
Claim Details	

Incident Date	
Loss Type	
Settlement Amount (£)	
Claim Amount (£)	
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Claim Details	

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Claim Details	

Incident Date	
Loss Type	
Settlement Amount (£)	
Claim Amount (£)	
Claims Status	
Claim Details	

General Information

Have you, your Directors, Partners or family members involved with the business or any other business ever:

had any proposal or insurance declined, cancelled or refused Yes No

any renewal refused Yes No

any special terms or conditions imposed Yes No

been convicted or charged but not tried with a criminal offence (not motoring) Yes No

been declared bankrupt or the subject of bankruptcy proceedings Yes No

any Director, Partner involved with another Company within 6 months before receivership/insolvency Yes No

any other material facts to disclose Yes No

any notice or order placed on the company under health and safety legislation during the last 5 years Yes No

any discharge of effluent, fumes or anything of a noxious nature Yes No

any contracts or agreements which may affect liability under statute or common law Yes No

Material Damage – Other Information

Are parts of the premises partly unused/unfurnished/unoccupied Yes No

Are parts of the premises unused/unoccupied Yes No

Are the premises unfurnished Yes No

Does the Buildings comply with HMO regulations Yes No

Are the premises in an area free from flooding Yes No

Are the premises in a good state of repair Yes No

Is the premises machinery plant kept in good repair and regularly maintained Yes No

Are all waterpipes protected against freezing Yes No

Is the Building exposed to risk of damage by storm Yes No

Are the premises situated close to a cliff, seafront Riverbank, lake or quarry Yes No

Have the electrics been tested in the last 5 years and IEE compliant Yes No

Has any adjacent property suffered subsidence Yes No

Any history of subsidence, heave or landslip, remedial work Yes No

Any visible signs of cracking at the premises Yes No

Is there a recent Structural Survey Yes No

General Information

Primary Trade

Business Description

Year Established Status

Material Damage – General Information

Premises Name

Risk Address

Primary Building Usage

Number of Flats Ex Local Authority Tower Yes No

Number of Rooms Number of Tenants

Resident Type

Tenancy Conditions

Material Damage – Buildings

Building of Standard Construction i.e. brick/stone,concrete,slates,
tiles with concrete floors (if no complete below)

Yes No

Wall Construction %

Wall Construction %

Wall Construction %

Roof Construction %

Roof Construction %

Roof Construction %

Floor Construction %

Floor Construction %

Floor Construction %

Purpose Built Yes No

Year Built Heating

Total Area Total Area (sq feet, sq yards)

Material Damage – FEA & Security

Intruder Alarm Yes No

Alarm Type and Police Response

Alarm Accreditation

Alarm will be set when premises closed Yes No

Occupancy, 24 hours, day only, night only, not business
hours, private dwelling, seasonal, unoccupied.

CCTV Present Yes No

CCTV Type ie live & recorded, live monitors, record only

CCTV Monitored ie 24 hrs, business hrs, outside
business hrs, day only, night only

Electronic Entry System Yes No

Fire Alarm Yes No

Fire Alarm Type

Sprinkler Yes No

Sprinkler Accreditation

Water Supply ie dry only, dual supply, public mains,
pumps and tanks, single supply

Fire Extinguishing Appliances to Scale Yes No

Material Damage – Cover Details

Fire & Perils All Risks Subsidence Terrorism

Water Damage Excess (£) Other Excess (£)

Subsidence Excess (£)

Description	Sum Insured/Declared Value (£)	Cover Basis	Adjustment	Day One %

Tenant Details

Tenant Name	Tenant Address	Tenant Occupancy	Floor Area	Apportion

Business Interruption

Risk Address

Cover Basis	Sum Insured (£)

Maximum Indemnity Period

Liabilities**Employers' Liability**

Indemnity Limit (£)

Activities**Wages (£)**

Activities	Wages (£)

Public & Products Liability

Indemnity Limit (£)

TPPD Excess (£)

Is work undertaken away from premises

Yes

No

Work Away Wages (£)

Legal Expenses

Cover Basis

Standard (up to £100,000)

Extended Covers (up to £50,000)

Standard

Employment Disputes & Compensation Awards
 Legal Defence
 Property Protection & Bodily Injury
 Tax Protection

Extended inc Standard

Contract Dispute
 Statutory Licence Protection
 Debt Recovery
 Tenancy Disputes

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Quote Ref:		Dated:	
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Material Fact Declaration

This Material Fact Declaration / Declaration is a record of the information provided to Layton Blackham Underwriting Ltd and facts assumed about your risk.

The quotation is valid for 30 days. If you wish to proceed and bind you/us to the insurance contract, please sign, date and return the Material Fact Declaration.

It is understood and agreed that non-disclosure or misrepresentation of a material fact will entitle insurers to avoid the insurance policy (A fact is material if it is something which would affect insurers' decision whether to accept your risk and, if so, on what terms)

If notified that any of the information in this declaration is incorrect Layton Blackham Underwriting Ltd/insurers reserve the right to refuse cover or amend the terms and conditions upon which cover has been offered or repudiate any claim.

Claims Underwriting Exchange Register

Insurers may pass information to the Claim and Underwriting Exchange Register run by Insurance Database Services Ltd (IDS Ltd). The aim is to help insurers check information provided and also to prevent fraudulent claims. When insurers deal with your request for insurance they may search the register. When you tell insurers about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, they may pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under this policy.

Data Protection Notice

Layton Blackham Underwriting Ltd are registered with the Data Protection Register. We will ensure that any information obtained from you is treated as Private and Confidential to us and anyone else involved in providing your insurance. We will not provide your information to anyone else unless we:

- have your permission to do so
- are required to by FSA
- are required to do so by law
- are required in the normal course of arranging, negotiating, maintaining or renewing your insurance cover.

We take appropriate steps to ensure the security of any money, documents, other property or information handled or held on your behalf.

It is our policy to retain documents for business effected on your behalf in electronic or paper format for up to 6 years from expiry of any policy. For some types of insurance cover, it is possible that a claim may be made under a policy long after its expiry date and it is therefore important you keep such documents safely.

Declaration

All information in this Declaration is correct, true and complete and all material facts have been disclosed

Neither you or any director or partner of the Insured:

- have ever been convicted or charged (if untried or tried with no verdict) with any offence other than a motoring offence.
- have ever been refused insurance at inception, mid term or renewal or had special terms imposed by any insurer
- have ever been declared bankrupt, the subject of bankruptcy proceedings or made arrangements with creditors.
- have any outstanding County Court Judgements.
- have ever been refused a liquor licence
- have a Long Term Agreement in force with your existing insurer

Signed

Duly authorised signatory for and on behalf of the Insured

Designation

Date