

## EUROPEAN HOLIDAY HOME INSURANCE PROPOSAL

Retreat is a specialist home insurance product designed for holiday and/or second homes, for personal and/or commercial use. Use this form to request and quote and/or apply for over.

**Please read the following information carefully, before completing this Questionnaire:**

### Questionnaire Instructions

- Please truthfully answer each question, to the best of your knowledge and belief.
- You must answer every question, unless otherwise instructed.
- If you fail to provide correct answers where requested, this may result in insufficient cover or an invalidated offer.
- You are not covered until your application has been accepted by InsuraHome or by an InsuraHome authorised agent.
- Where you see words **bolded**, please note that these words have a special meaning and are defined within the definitions section at the back of this Questionnaire (page numbers 10-11).

### Terms & Conditions

There are conditions, limitations, exclusions and excesses within the Policy Wording, a copy of which will be provided on request.

A copy of your completed proposal will be available (on request) provided the insurance is effected, but you should keep a record (including copies of letters) of all the information supplied.

Please answer all questions truthfully, as failure to do so may invalidate any quote or cover that we are able to offer.

### General Enquiries

If you experience any difficulty completing this Questionnaire, please contact our InsuraHome Specialist Team:

Telephone: +44 (0) 1483 806 815

Email: info@insurahome.co.uk

Opening Times: 9am-5.30pm, Monday-Friday (excluding English Public Holidays)

### Law Applying

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.

### Use of Personal Data

Plum Underwriting Ltd and the insurer(s) are committed to protecting your personal information. Plum Underwriting Ltd and the insurer(s) will use personal information about you fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at www.plum-underwriting.com which specifies:

- the information that Plum Underwriting Ltd and the insurer(s) may collect on you and from whom;
- how and why this information will be used;
- how Plum Underwriting Ltd and the insurer(s) may share and disclose the information;
- and the retention of your data.

In some instances Plum Underwriting Ltd and the insurer(s) may need to seek your consent before processing such data. Plum Underwriting Ltd and the insurer(s) will always make it clear to you when and why your consent is being sought. A hard copy of the Privacy Notice is available on request.

You have a number of rights (including the right of access to see personal information about you that is held in Plum Underwriting Ltd and the insurer(s) records) and these are detailed in the Privacy Notice. If you have any questions or concerns relating to the Privacy Notice or Plum Underwriting Ltd's data protection practices, or to make a subject access request, please contact: **Plum Underwriting Ltd, Data Protection Officer, 50 Fenchurch Street, London, EC3M 3JY.**

**InsuraHome** is a trading style of Voyager Insurance Services, which is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 305814).

## How to send us your completed Questionnaire

### @ By Email

Email completed documents directly to our specialists:

info@insurahome.co.uk

### By Telephone

If you would prefer to discuss your quotation over the phone, contact a member of our Specialist Team today:

+44 (0) 1483 806 815

### By Post

Mail completed documents to:

InsuraHome C/O Voyager Insurance Services Ltd,  
4th Floor, 13-21 High Street,  
Guildford, Surrey,  
GU1 3DG

**Please be aware** that our Opening Times are: 9.00am-5.30pm, Monday-Friday (excluding English Public Holidays).

**Begin Questionnaire**

## 1. Declaration Statements

Please read the following statements carefully and answer truthfully, as failure to do so will result in an invalid quote, if one is supplied.

Declaration Statements <small>please tick one box only per line</small>	AGREE	DISAGREE
<b>You</b> or any other persons living with <b>you</b> have never been convicted of, or charged with, any offence (other than motoring offences or spent convictions)		
<b>You</b> or any other persons living with <b>you</b> have never been made bankrupt or entered into a bad debt arrangement with creditors		
<b>You</b> or any other persons living with <b>you</b> have never had insurance cancelled, refused, declined or voided, or had any special terms imposed		
The <b>holiday home</b> is built of brick, stone or concrete, and roofed with slate, tile or concrete		
The <b>holiday home</b> is in a good state of repair and regularly maintained		
The <b>holiday home</b> has been built in an area that is historically free from flooding and coastal or river erosion.		
No part of the <b>holiday home</b> has previously flooded		
The <b>holiday home</b> is not located within 200 metres of any river, stream or tidal water		
The <b>holiday home</b> is free from signs of internal or external stepped or diagonal cracking		
The <b>holiday home</b> has never been monitored for <b>subsidence, heave</b> or <b>landslip</b>		
The <b>holiday home</b> has never suffered from <b>subsidence, heave</b> or <b>landslip</b>		
<b>You</b> are not aware of any survey carried out on <b>your holiday home</b> which mentions <b>subsidence, settlement</b> or movement of <b>buildings</b>		
<b>You</b> are not aware of any neighbouring buildings that have been the subject of an occurrence of <b>subsidence, heave</b> or <b>landslip</b>		
There are no trees or shrubs within 7 metres (22 feet) of <b>your holiday home</b> (whether inside or outside <b>your premises</b> ) which are more than 3 metres (10 feet) tall		
There are no building works in progress or planned in the next 12 months		
The <b>holiday home</b> is not used by any business, trade or profession, apart from commercial holiday letting		

### Additional Declaration Information

If you answered 'DISAGREE' to any of the statements above, please elaborate with additional relevant information in this space:

## 2. Your Details

We require a contact telephone number as we may have questions about **your** application or require further information to complete **your** quote. Please include any part-time work, full time education or unemployment when filling in **your** Occupation.

### Details of Proposer

Title		
Forenames		
Surname		
Date of Birth		
Occupation		
Telephone Number	Daytime:	Evening:
Mobile Number		
Email Address		

### Details of Joint Proposer (if applicable)

Title		
Forenames		
Surname		
Date of Birth		
Occupation		
Telephone Number	Daytime:	Evening:
Mobile Number		
Email Address		

### Correspondence Address (not the address to be insured)

House Name/Number		
Street Name		
Town		
County		
Postcode		
Country		

## 3. Address to be Insured

### Address To Be Insured

House Name/Number

Street Name

Town

County

Postcode

Country

### Property Type please tick the property type of the property you wish to insure

Above a Commercial Premises

Ground Floor Flat Conversion

Above Second Floor Flat Conversion

Ground Floor Purpose Built Flat

Above Second Floor Purpose Built Flat

House Boat

Apartment - Above Ground Floor

Mid-Terraced Bungalow

Apartment - Ground Floor

Mid-Terraced House

Basement Flat Conversion

Mobile Home

Basement Purpose Built Flat

Park Home

Block of Flats 1-4 Storeys

Residential Caravan

Block of Flat 4+ Storeys

Second Floor Flat Conversion

Chalet

Second Floor Purpose Built Flat

Chateau

Semi-Detached Barn

Detached Barn

Semi-Detached Bungalow

Detached Bungalow

Semi-Detached House

Detached House

Static Home

End Terraced Bungalow

Terraced Bungalow

End Terraced House

Terraced House

First Floor Flat Conversion

Touring Caravan

First Floor Purpose Built Flat

Villa

Gite

Other: \_\_\_\_\_

**Occupancy Type** please tick the type of occupancy that your second/holiday home is used for

Used for short term commercial holiday letting

Own/friends and family use only

Own/friends and family & short term commercial holiday letting

Other: \_\_\_\_\_

**Additional Property Details**

Number of bedrooms

Approximate year of build

Does the property have a flat roof (if 'YES', what percentage)?

**NO**

**YES :**

\_\_\_\_\_ %

Does the property have a felt roof (if 'YES', what percentage)?

**NO**

**YES :**

\_\_\_\_\_ %

Are there any swimming pools at the **holiday home**?

**NO**

**YES :**

Are there any open fires or wood burners at the **holiday home**?

**NO**

**YES :**

**Buildings** please tick one only

Do **you** require **buildings** cover?

**YES**

**NO**

Do **you** require **accidental damage** cover for an additional premium?

**YES**

**NO**

**IMPORTANT INFORMATION**

**You** must take reasonable steps to ensure that **your sums insured** are adequate at all times otherwise **we** will only pay a proportion of **your** claim, as detailed below.

✓ **Buildings includes:**

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• the <b>holiday home</b> and its decorations (<b>holiday home</b> is defined as: the private dwelling, garages and outbuildings used as a <b>holiday home</b> at the <b>premises you</b> wish to insure)</li> <li>• fixtures, fittings and fitted appliances attached to the <b>holiday home</b></li> <li>• underground services, sewers, pipes, cables and drains which connect to the public mains</li> <li>• <b>swimming pools</b> and hot tubs</li> <li>• tennis courts</li> <li>• drives and paths</li> </ul> | <ul style="list-style-type: none"> <li>• fixed fuel tanks</li> <li>• septic tanks</li> <li>• patios and terraces</li> <li>• walls, gates and fences</li> <li>• wind turbines and solar panels</li> <li>• ponds</li> <li>• ornamental fountains</li> <li>• stairlifts</li> <li>• lamp posts</li> </ul> |
|--|---|

**Buildings sum insured** is the estimated cost of rebuilding if **your buildings** were destroyed (this is not the same as the market value). It must be adequate to include **rebuilding expenses**.

If, at the time of any loss or damage, the **buildings sum insured** is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **sum insured**.

For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings sum insured** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

**Buildings Sum Insured**

£

\_\_\_\_\_

**Contents** please tick one only

Do you require **contents** cover?

YES

NO

Do you require **accidental damage** cover for an additional premium?

YES

NO

**IMPORTANT INFORMATION**

**You** must take reasonable steps to ensure that **your sums insured** are adequate at all times otherwise **we** will only pay a proportion of **your** claim, as detailed below.

✓ Contents includes:	✗ Contents do not include:
<ul style="list-style-type: none"> <li>• <b>leaseholder's fixtures and fittings</b></li> <li>• carpets</li> <li>• radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>holiday home</b></li> <li>• property in the open but within the <b>premises</b> up to £1,000 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>holiday home</b>)</li> <li>• <b>precious metals</b> up to £2,500 per claim within the private dwelling</li> <li>• pedal cycles up to £500 per claim</li> <li>• <b>contents</b> in garages and outbuildings up to £2,500 in total per claim</li> <li>• <b>fine art and antiques</b> up to 10% of the <b>contents sums insured</b> in total per claim</li> </ul>	<ul style="list-style-type: none"> <li>• motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories other than those defined as <b>watercraft</b></li> <li>• any living creature</li> <li>• any part of the <b>buildings</b></li> <li>• any property held or used for business purposes other than <b>contents</b> used or held to furnish the <b>premises</b> for use as a <b>holiday home</b></li> <li>• any property insured under any other insurance</li> <li>• deeds, registered bonds and other such documents</li> <li>• gemstones, jewellery, watches and furs</li> <li>• land or water</li> <li>• stamp or coin collections</li> <li>• <b>money</b> and <b>credit cards</b></li> </ul>

If, at the time of any loss or damage, the **contents sum insured** is not enough to replace the entire **contents** of **your holiday home** as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **sum insured**.

For example, if the premium **you** have paid for **your contents** insurance is equal to 75% of what **your** premium would have been if **your contents sum insured** was enough to replace the entire **contents** of **your holiday home** as new, then **we** will pay up to 75% of any claim made by **you**.

**General Contents Sum Insured**      £ \_\_\_\_\_

**Desired Excess** please tick the excess amount you would like for both Contents and Buildings Cover

Desired Excess Amount	Contents	Buildings
£100		
£250		
£500		
£1,000		
£2,500		
£5,000		

**Please Note:** The **excess** for **subsidence** may be fixed. You should check the **policy** wording or contact Customer Services if you are unsure.



## 5. Security

### Security Details please tick one only

Are the final exit doors secured by:  
 a) mortice deadlock with at least 5 levers;  
 b) a rim deadlock or;  
 c) If the door(s) are UPVC or double glazed, a multi-point locking system with either:  
     a lever or built-in deadlocking cylinder?

Are all other external doors secured by:  
 a) mortice deadlock or a deadlock or;  
 b) a multi-point locking system with either a lever or built-in deadlocking cylinder or;  
 c) key-operated security bolts fitted internally to the top and bottom?

Are all opening sections of the:  
 • basement  
 • ground floor and easily accessible windows  
 • fanlights and skylights  
 to the **buildings** secured by key-operated window locks?

If **you** answered 'NO' to any of the questions above, please add additional notes here:

### Burglar Alarm please tick one only

Is the **holiday home** fitted with a burglar alarm? If 'NO', skip to Section 6. Additional Information

Who installed the alarm?

Is the alarm maintained under a contract with the installing company?

If 'YES', how often is it maintained?

What type of signalling does the alarm use?



## 6. Additional Information

### Additional Information

Number of years claim-free

Do/will **you** have a UK bank account for the collection of premium and payment of claims?

**YES**

**NO**

**Previous Insurance** please provide the name(s) of your previous insurers

**Buildings**

**Contents**

**Supporting Information** please use this space to add any supporting information that you feel is relevant to your application

### Declaration


To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true.

I understand that non-disclosure and/or misrepresentation of any relevant fact may entitle Insurers to void the insurance.


This proposal and the information provided in connection therewith contain statements upon which Insurers will rely in deciding to accept this insurance. Should a contract of insurance be concluded this proposal will form the basis of the insurance.

Subject to acceptance by Insurers, when would you like the insurance to commence?      Date: \_\_\_\_\_

### Signature of Proposer(s)

Signed:  \_\_\_\_\_

Date: \_\_\_\_\_

Signed:  \_\_\_\_\_

Date: \_\_\_\_\_

Please refer to the instructions on page 1 as to how to submit this form. Thank you.

**FAQs & Definitions**

Throughout this Questionnaire, words that hold a special/particular meaning have been bolded. Definitions of these words can be found below. If you are having trouble understanding any definitions or require further clarification, please contact one of our specialists.

<b>Words with Special Meanings</b>	
<b>Accidental Damage</b>	Sudden and unintentional physical damage that occurs unexpectedly and not through wear and tear, breakdown or malfunction.
<b>Buildings</b>	<ul style="list-style-type: none"> <li>the <b>holiday home</b> and its decorations</li> <li>fixtures, fittings and fitted appliances attached to the <b>holiday home</b></li> <li>underground services, sewers, pipes, cables and drains which connect to the public mains</li> <li><b>swimming pools</b> and hot tubs</li> <li>tennis courts</li> <li>drives and paths</li> <li>fixed fuel tanks</li> <li>septic tanks</li> <li>patios and terraces</li> <li>walls, gates and fences</li> <li>wind turbines, solar panels and lamp posts</li> <li>ornamental fountains</li> <li>ponds <b>you</b> own or for which <b>you</b> are legally liable and within the <b>premises</b> named on <b>your schedule</b>.</li> <li>stairlifts</li> </ul>
<b>Credit Cards</b>	Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to <b>you</b> .
<b>Contents</b> Household goods and personal property within the <b>holiday home</b> which belong to <b>you</b> or for which <b>you</b> are legally liable for.	<p><b>Contents</b> <u>does</u> include:</p> <ul style="list-style-type: none"> <li><b>leaseholder's fixtures and fittings</b></li> <li>carpets</li> <li>radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>holiday home</b></li> <li>property in the open but within the <b>premises</b> up to £1,000 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>holiday home</b>)</li> <li><b>precious metals</b> up to £2,500 per claim within the private dwelling</li> <li>pedal cycles up to £500 per claim</li> <li><b>contents</b> in garages and outbuildings up to £2,500 in total per claim</li> <li><b>fine art and antiques</b> up to 10% of the <b>contents sums insured</b> in total per claim</li> </ul> <p><b>Contents</b> <u>do not</u> include:</p> <ul style="list-style-type: none"> <li>motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories other than those defined as <b>watercraft</b></li> <li>any living creature</li> <li>any part of the <b>buildings</b></li> <li>any property held or used for business purposes other than <b>contents</b> used or held to furnish the <b>premises</b> for use as a <b>holiday home</b></li> <li>any property insured under any other insurance</li> <li>deeds, registered bonds and other such documents</li> <li>gemstones, jewellery, watches and furs</li> <li>land or water</li> <li>stamp or coin collections</li> <li><b>money</b> and <b>credit cards</b></li> </ul>
<b>Domestic employee(s)</b>	Any person employed by <b>you</b> under a contract of service which is solely for private domestic duties excluding any employee involved in demolition, alterations, extensions or renovations to any part of the <b>holiday home</b> .
<b>Endorsement(s)</b>	A change in the terms and conditions of this insurance that can extend or restrict cover.
<b>Excess</b>	The amount shown on <b>your schedule</b> or <b>endorsement(s)</b> which <b>you</b> will be responsible for paying in the event of each and every claim.
<b>Fine art and antiques</b>	<p>Individual items, collections and sets which are artistic of merit, historical value, novel, rare and/or unique including:</p> <ul style="list-style-type: none"> <li>Antique and designer made furniture, paintings, drawings, etchings, prints, photographs, tapestries, carpets, rugs, books and manuscripts.</li> <li>Sculptures, ornaments, porcelain and glass.</li> <li>Clocks, barometers, mechanical art and objects d'art.</li> <li>Medal collections, wines, memorabilia and other collectables such as models and dolls all belonging to <b>you</b> for which <b>you</b> are legally responsible.</li> </ul> <p><b>Fine art and antiques</b> <u>does not include</u> <b>precious metals</b>.</p>
<b>Heave</b>	Upward movement of the ground beneath the foundations of the <b>buildings</b> as a result of the soil expanding.
<b>Holiday home</b>	The private dwelling, the garages and outbuildings used as a <b>holiday home</b> at the <b>premises</b> shown on <b>your schedule</b> .
<b>Landslip</b>	Downward movement of sloping ground.

## FAQs & Definitions

<b>Money</b>	<ul style="list-style-type: none"> <li>• Current legal tender, cheques, postal and money orders</li> <li>• Postage stamps</li> <li>• Savings stamps, share certificates and savings certificates, travellers cheques</li> <li>• Premium bonds, luncheon vouchers, phone cards and gift vouchers</li> <li>• Electronic cash pre payment cards</li> <li>• Travel and seasonal travel tickets</li> </ul> <p>Held for any purpose</p>
<b>Period of Insurance</b>	The length of time the insurance is in force as shown on <b>your schedule</b> .
<b>Policy</b>	<ul style="list-style-type: none"> <li>• The <b>policy</b> wording (see the wording reference stated on <b>your schedule</b> which confirms which <b>policy</b> wording is applicable to <b>you</b>)</li> <li>• <b>Your schedule</b></li> <li>• Any <b>endorsement(s)</b> shown on <b>your schedule</b></li> </ul>
<b>Precious Metals</b>	Gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.
<b>Premises</b>	The address which is named on <b>your schedule</b> .
<b>Rebuilding Expenses</b>	<ul style="list-style-type: none"> <li>• Costs incurred for architects, surveyors, consulting engineers, design engineers and legal fees incurred with <b>our</b> prior agreement to assist in the repair or rebuilding of the <b>buildings</b></li> <li>• The cost incurred to clear the site and make safe provided agreement has been given by <b>us</b> unless immediate work is required to prevent further damage</li> <li>• Costs incurred to comply with government or local authority requirements provided that the <b>buildings</b> were originally constructed according to any government and local authority regulations at the time, and <b>you</b> received notice of the requirement after the damage giving rise to the claim occurred</li> </ul>
<b>Schedule</b>	<b>Your schedule</b> is part of this insurance and contains details of the <b>insurers, you, your</b> statement of fact, the <b>premises</b> , the <b>sums insured</b> , the <b>excess</b> , any <b>endorsement(s)</b> , the <b>period of insurance</b> and the sections of this insurance which apply.
<b>Settlement</b>	Downward movement as a result of the soil being compressed by the weight of the <b>buildings</b> within ten years of construction.
<b>Subsidence</b>	Downward movement of the ground beneath the <b>buildings</b> other than by <b>settlement</b> .
<b>Sum(s) Insured</b>	The amounts shown against each section, limit and/or item on <b>your schedule</b> and/or in this <b>policy</b> .
<b>Swimming Pools</b>	Swimming pools which are permanently installed.
<b>Unfurnished</b>	When the <b>holiday home</b> is not furnished for anyone to live in.
<b>Watercraft</b>	<ul style="list-style-type: none"> <li>• Sailboards, surfboards, dinghies, hand-propelled and motorised boats of less than 16 feet or 4.8 metres in length</li> <li>• Motorised watercraft with an engine of 25 horsepower or less</li> </ul>
<b>You/Your/Insured</b>	<p>The person, persons, organisation or company named on <b>your schedule</b> as policyholder(s), all members of their family (including foster children and children of co-habiting partners), their civil partner or co-habiting partner, and <b>domestic employee(s)</b> who permanently live in the <b>holiday home</b>.</p> <p>If <b>you</b> die <b>your</b> personal representatives will be covered to pursue or defend cases, covered under section five (5) of this insurance, on <b>your</b> behalf that arose prior to or out of <b>your</b> death.</p>
<b>We/Us/Our/Insurer(s)</b>	Insurers as named on <b>your schedule</b> .