

## LANDLORD HOME INSURANCE PROPOSAL FORM

To Let is a specialist home insurance product designed for Landlords who are using their home for domestic letting. Use this form to request a quote and/or apply for cover.

**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 11-12).

### 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](http://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	please tick one box only per line	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>home</b> is built of brick, stone or concrete, and roofed with slate, tile or concrete			
The <b>home</b> is in a good state of repair and regularly maintained			
The <b>home</b> has been built in an area that is historically free from flooding and coastal or river erosion, and is not located within 200 metres of any river, stream or tidal water			
The <b>home</b> is free from signs of internal or external stepped or diagonal cracking			
The <b>home</b> is not being monitored for <b>subsidence, heave</b> or <b>landslip</b> ; not ever been monitored for <b>subsidence, heave</b> or <b>landslip</b> ; or suffered from <b>subsidence, heave</b> or <b>landslip</b>			
<b>You</b> are not aware of any survey carried out on <b>your 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 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>home</b> is not regularly left unattended other than during daytime working hours			
The <b>home</b> is not used by any business, trade or profession apart from domestic 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

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

Barn Conversion

Flat - Other

Block of Flats - Converted House

House - Detached

Block of Flats - Purpose Built

House - Semi Detached

Bungalow - Detached

House - Terraced

Bungalow - Semi Detached

Maisonette

Bungalow - Terraced

Park/Static Home

Flat - Basement

Townhouse

Flat - Ground Floor

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

### Tenancy Type please tick the type of occupants that your home is used for

Asylum Seeker

Part Time Work

Council Direct

Retired

DSS Benefit

Students

Family Members

Multiple Tenant Type

Full Time Work

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

**Tenancy Agreement Type** please tick the appropriate tenancy agreement type

Less than 6 months	No agreement in place
6 months or more	Other: _____

**Additional Property Details**

Number of tenants			
Number of bedrooms			
Approximate year of build			
Is the home Grade Listed (if 'YES', please specify grading type)?	<input type="button" value="NO"/>	<input type="button" value="YES :"/>	Grading Type: _____
Does the property have a flat roof (if 'YES', what percentage)?	<input type="button" value="NO"/>	<input type="button" value="YES :"/>	_____ %
Does the property have a felt roof (if 'YES', what percentage)?	<input type="button" value="NO"/>	<input type="button" value="YES :"/>	_____ %

**Buildings** please tick one only

Do you require <b>buildings</b> cover?	<input type="button" value="YES"/>	<input type="button" value="NO"/>
Do you require <b>accidental damage</b> cover for an additional premium?	<input type="button" value="YES"/>	<input type="button" value="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>home</b> and its decorations (<b>home</b> is defined as: the private dwelling, garages and outbuildings rented out by <b>you</b> at the <b>premises</b> you wish to insure)</li> <li>fixtures, fittings and fitted appliances attached to the <b>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>ornamental fountains</li> <li>ponds</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**      £ \_\_\_\_\_

**Landlords Contents** please tick one only

Do you require **landlords 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.

✓ Landlords Contents includes:	✗ Landlords Contents do not include:
<ul style="list-style-type: none"> <li>furniture</li> <li>carpets, curtains and blinds</li> <li>domestic appliances</li> <li>televisions and other audio visual equipment</li> <li><b>leaseholder's fixtures and fittings</b></li> <li>radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b></li> <li>pictures, paintings and works of art up to 5% of the <b>landlords contents sum insured</b> but not more than £5,000 for any one claim</li> <li>property in the open but within the <b>premises</b> up to £500 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b>)</li> <li><b>landlords contents</b> in garages and outbuildings up to £500 in total per claim</li> </ul>	<ul style="list-style-type: none"> <li>property belonging to tenants</li> <li>motor vehicles (other than domestic gardening equipment), caravans, trailers or watercraft or their accessories</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>landlords contents</b> used or held to furnish the <b>premises</b></li> <li>any property insured under any other insurance</li> <li>land or water</li> <li>stamp or coin collections</li> <li><b>money</b> and <b>credit cards</b></li> <li>bills of exchange, promissory notes, securities, deeds, registered bonds and other such documents</li> <li>stock and materials in trade, business books, plans, specifications, designs and computer records</li> <li>platinum, gold, silver, gold and silver plated articles, gemstones, jewellery, watches and furs</li> <li>clothing</li> <li>pedal cycles</li> <li>guns</li> <li>home computers, laptops, tablets, gaming consoles and mobile phones</li> </ul>

If, at the time of any loss or damage, the **landlords contents sum insured** is not enough to replace the entire **landlords contents** of **your 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 landlords contents** insurance is equal to 75% of what **your** premium would have been if **your landlords contents sum insured** was enough to replace the entire **landlords contents** of **your home** as new, then **we** will pay up to 75% of any claim made by **you**.

General Landlords Contents Sum Insured      £ \_\_\_\_\_

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

Desired Excess Amount	Landlords 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.

## Rent Guarantee

Do **you** require Rent Guarantee cover for an additional premium?

YES

NO

If 'YES', please state number of Tenancy Agreements: \_\_\_\_\_

## 4. Claims Experience

### Claims History please tick one only

YES

NO

Has the proposer or any member of the family or any person normally residing at the **premises** sustained any loss or damage during the last 5 years which would have been covered under this insurance, whether claimed or not?

If 'YES', please give details including a brief description, location of the loss (at a previous address or away from the **home**), amount and status of the claim(s) (settled, declined, outstanding or not claimed for) in the table below:

Date of Loss	Brief Description of Loss/Damage	Location	Amount	Status



## 5. Security

### Security Details please tick one only

YES

NO

Are the final exit doors secured by:

- a) mortice deadlock with at least 5 levers;
- b) a rim deadlock conforming to British Standard 3621 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 conforming to British Standard 3621 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

YES

NO

Is the **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.

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.

Words with Special Meanings	
<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>home</b> and its decorations</li> <li>fixtures, fittings and fitted appliances attached to the <b>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>lamp posts</li> <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>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>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>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 in <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>Heave</b>	Upward movement of the ground beneath the foundations of the <b>buildings</b> as a result of the soil expanding.
<b>Home</b>	The private dwelling, the garages and outbuildings rented out by <b>you</b> at the <b>premises</b> shown on <b>your schedule</b> .
<b>Landlords Contents</b> Household goods and personal property within the <b>home</b> which belong to 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>furniture</li> <li>carpets, curtains and blinds</li> <li>domestic appliances</li> <li>televisions and other audio visual equipment</li> <li><b>leaseholder's fixtures and fittings</b></li> <li>radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b></li> <li>pictures, paintings and works of art up to 5% of the <b>landlords contents sum insured</b> but not more than £5,000 for any one claim</li> <li><b>landlords contents</b> in garages and outbuildings up to £500 in total per claim</li> <li>property in the open but within the <b>premises</b> up to £500 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b>)</li> </ul> <p><b>Contents</b> <u>do not</u> include:</p> <ul style="list-style-type: none"> <li>property belonging to tenants</li> <li>motor vehicles (other than domestic gardening equipment), caravans, trailers or watercraft or their accessories</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>landlords contents</b> used or held to furnish the premises</li> <li>any property insured under any other insurance</li> <li>land or water</li> <li>stamp or coin collections</li> <li><b>money</b> and <b>credit cards</b></li> <li>bills of exchange, promissory notes, securities, deeds, registered bonds and other such documents</li> <li>stock and materials in trade, business books, plans, specifications, designs and computer records</li> <li>platinum, gold, silver, gold and silver plated articles, gemstones, jewellery, watches and furs</li> <li>clothing</li> <li>pedal cycles</li> <li>guns</li> <li>home computers, laptops, tablets, gaming consoles and mobile phones</li> </ul>
<b>Landslip</b>	Downward movement of sloping ground.
<b>Leaseholder's Fixtures and Fittings</b>	Alterations, fixtures and fittings, decorations and improvements which <b>you</b> or previous occupiers have made as leaseholder for which <b>you</b> are responsible for insuring and are not covered by the freeholder's or any other insurance.
<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>

## FAQs & Definitions

<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>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 <b>the insurers, you, your</b> statement of fact, the <b>premises, the sums insured, the excess, any endorsement(s), the 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>Unoccupied</b>	When the <b>home</b> has become untenanted or not lived in and occupied overnight by <b>you</b> or a person <b>you</b> have authorised for more than 60 consecutive days.
<b>We/Us/Our/Insurer(s)</b>	Insurers as named on <b>your schedule</b> .
<b>You/Your/Insured</b>	<p>The person, persons, organisation or company named on <b>your schedule</b> as the policyholder(s) and defined in the tenancy agreement as the Landlord.</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>