

UNOCCUPIED HOME INSURANCE PROPOSAL FORM

InsuraHome's Unoccupied policy is a specialist home insurance product designed for vacant residential homes.

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 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).

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
You or any other persons living with you have never been convicted of, or charged with, any offence (other than motoring offences or spent convictions)		
You or any other persons living with you have never been made bankrupt or entered into a bad debt arrangement with creditors		
You or any other persons living with you have never had insurance cancelled, refused, declined or voided, or had any special terms imposed		
The property is built of brick, stone or concrete, and roofed with slate, tile or concrete		
The property is in a good state of repair and regularly maintained		
The property 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 property is free from signs of internal or external stepped or diagonal cracking		
The property is not being monitored for subsidence, heave or landslip ; not ever been monitored for subsidence, heave or landslip ; or suffered from subsidence, heave or landslip		
You are not aware of any survey carried out on your property which mentions subsidence, settlement or movement of buildings		
You are not aware of any neighbouring buildings that have been the subject of an occurrence of subsidence, heave or landslip		
There are no trees or shrubs within 7 metres (22 feet) of your property (whether inside or outside your premises) which are more than 3 metres (10 feet) tall		
The property is not currently used by any business, trade or profession		
You are not developing or renovating the property for commercial gain		
The property is not currently boarded up either fully or partially		
You are not planning to board the property up either fully or partially		

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: _____

Unoccupied Details

How long has the **property** been unoccupied for?

What is the main reason for the unoccupancy?

Property Intention please tick the intention for the property

To be occupied by **you** or **your** family as a permanent residence

To be used by **you** as a second home/holiday home

To be let

To be a commercial holiday home

To be sold

Other: _____

Building Works please tick the intention for the property

Are any building works planned or in progress in the next 12 months? YES NO

If 'YES', what is the total value of work, including any work already completed? £ _____

Please provide a description of building work below:

Will there be contractors and/or builders living on site throughout the work? YES NO

Additional Property Details

Number of bedrooms _____

Approximate year of build _____

Is the **property** Grade Listed (if 'YES', please specify grading type)? NO YES: Grading Type: _____

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: _____ %

Buildings please tick one only

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

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

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"> • leaseholders fixtures and fittings • carpets • radio and television aerials, satellite dishes, their fittings and masts which are attached to the property • precious metals up to £1,000 in total per claim within the private dwelling • pedal cycles up to £500 per claim • contents in garages and outbuildings up to £500 in total per claim • fine art and antiques up to 10% of the contents sums insured in total per claim 	<ul style="list-style-type: none"> • motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories • any living creature • any part of the buildings • any contents held or used for business purposes • any property insured under any other insurance • deeds, registered bonds and other such documents • gemstones, jewellery, watches and furs • land or water • stamp or coin collections • money and credit cards

If, at the time of any loss or damage, the **contents sum insured** is not enough to replace the entire **contents of your property** 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 property** 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.

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) by 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 **property** 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: _____

What period of cover is required (90 days, 180 days, 270 days or Annual Policy)?

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	
Accidental Damage	Sudden and unintentional physical damage that occurs unexpectedly and not through wear and tear, breakdown or malfunction.
Buildings	<ul style="list-style-type: none"> the property and its decorations fixtures, fittings and fitted appliances attached to the property underground services, sewers, pipes, cables and drains which connect to the public mains swimming pools and hot tubs tennis courts drives and paths fixed fuel tanks septic tanks patios and terraces walls, gates and fences wind turbines, solar panels and lamp posts ornamental fountains ponds you own or for which you are legally liable and within the premises named on your schedule. stairlifts
Contents Household goods and personal property within the property which belong to you or for which you are legally liable for.	<p>Contents <u>does</u> include:</p> <ul style="list-style-type: none"> leaseholder's fixtures and fittings carpets radio and television aerials, satellite dishes, their fittings and masts which are attached to the property precious metals up to £1,000 in total per claim within the private dwelling pedal cycles up to £500 in total per claim contents in garages and outbuildings up to £2,500 in total per claim fine art and antiques up to 10% of the contents sums insured in total per claim <p>Contents <u>do not</u> include:</p> <ul style="list-style-type: none"> motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories any living creature any part of the buildings any contents held or used for business purposes any property insured under any other insurance deeds, registered bonds and other such documents gemstones, jewellery, watches and furs land or water stamp or coin collections money and credit cards
Credit Cards	Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to you .
Domestic employee(s)	Any person employed by you 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 property .
Endorsement(s)	A change in the terms and conditions of this insurance that can extend or restrict cover.
Excess	The amount shown on your schedule or endorsement(s) which you will be responsible for paying in the event of each and every claim.
Fine art and antiques	<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"> Antique and designer-made furniture, paintings, drawings, etchings, prints, photographs, tapestries, carpets, rugs, books and manuscripts Sculptures, ornaments, porcelain and glass Clocks, barometers, mechanical art and objects d'art Medal collections, wines, memorabilia and other collectables such as models and dolls all belonging to you or for which you are legally responsible <p>Fine art and antiques <u>does not include</u> precious metals.</p>
Heave	Upward movement of the ground beneath the foundations of the buildings as a result of the soil expanding.
Landslip	Downward movement of sloping ground.
Money	<ul style="list-style-type: none"> Current legal tender, cheques, postal and money orders Postage stamps Savings stamps, share certificates and savings certificates, travellers cheques Premium bonds, luncheon vouchers, phone cards and gift vouchers Electronic cash pre payment cards Travel and seasonal travel tickets <p>Held for any purpose.</p>
Period of Insurance	The length of time the insurance is in force as shown on your schedule .

FAQs & Definitions

Policy	<ul style="list-style-type: none"> • The policy wording (see the wording reference stated on your schedule which confirms which policy wording is applicable to you) • Your schedule • Any endorsement(s) shown on your schedule
Precious Metals	Gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.
Premises	The address which is named on your schedule .
Property	The vacant private dwelling and the garages and outbuildings at the premises shown on your schedule .
Rebuilding Expenses	<ul style="list-style-type: none"> • Costs incurred for architects, surveyors, consulting engineers, design engineers and legal fees incurred with our prior agreement to assist in the repair or rebuilding of the buildings • The cost incurred to clear the site and make safe provided agreement has been given by us unless immediate work is required to prevent further damage • Costs incurred to comply with government or local authority requirements provided that the buildings were originally constructed according to any government and local authority regulations at the time, and you received notice of the requirement after the damage giving rise to the claim occurred
Schedule	Your schedule is part of this insurance and contains details of the insurers, you, your statement of fact, the premises , the sums insured , the excess , any endorsement(s) , the period of insurance and the sections of this insurance which apply.
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
Sum(s) Insured	The amounts shown against each section, limit and/or item on your schedule and/or in this policy .
Swimming Pools	Swimming pools which are permanently installed.
We/Us/Our/Insurer(s)	Insurers as named on your schedule .
You/Your/Insured	<p>The person, persons, organisation or company named on your schedule 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 domestic employee(s) who permanently live in the property.</p> <p>If you die your personal representatives will be covered to pursue or defend cases covered under section five (5) of this insurance on your behalf that arose prior to or out of your death.</p>