

PERSONAL CIRCUMSTANCES HOME INSURANCE PROPOSAL FORM

Our Personal Circumstances Home Insurance is a 'Non-Standard' Home Insurance product for individuals and properties that are not accepted by standard policies, either due to construction type, usage or personal circumstances.

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 12-13).

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 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 Ltd, 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
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 home is built of brick, stone or concrete, and roofed with slate, tile or concrete				
The home is in a good state of repair and regularly maintained				
The home 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 home is free from signs of internal or external stepped or diagonal cracking				
The home 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 home 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 home (whether inside or outside your premises) which are more than 3 metres (10 feet) tall				
The home is not currently used by any business, trade or profession				
There are no building works in progress or planned at your home in the next 12 months				
The home to be insured is your main and permanent place of residence				
You do not leave the home regularly unattended other than during daytime working hours				
The home is not left unoccupied for periods in excess of 60 consecutive days				

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 (if different to 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: _____

Property Details

Wall Construction Material

Roof Construction Material

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 box only per line

Do you require **buildings** cover?

NO

YES

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

NO

YES

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 home and its decorations (home is defined as: the private dwelling, the garages and outbuildings at the premises that you wish to insure) • fixtures, fittings and fitted appliances attached to the home • 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 box only per line

Do you require general **contents** cover?

NO

YES

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

NO

YES

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.

✓ General Contents includes:

- **tenants/leaseholders fixtures and fittings**
- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home** property out in the open but within the **premises** up to £1,000 in total claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**)
- **money** up to £750 in total per claim
- **credit cards** up to £500 in total per claim
- deeds and registered bonds and other personal documents up to £2,500 in total per claim
- stamps or coins forming part of a collection up to £2,500 in total per claim
- **valuables** up to 33.3% of the **contents sum insured** in total per claim and up to 10% of the **contents sum insured** for any single item of **valuables** other than pictures and works of art which are covered up to the **contents sum insured** with no single item limit
- pedal cycles up to £500 per claim
- **contents** in garages and outbuildings up to £5,000 in total per claim

✗ General Contents does not include:

- 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 **watercraft**
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance
- land or water

If, at the time of any loss or damage, the **contents sum insured** is not enough to replace the entire **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 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 home** as new, then **we** will pay up to 75% of any claim made by **you**.

General Contents Sum Insured £ _____

Valuables & Personal Possessions

Do you require **Valuables & Personal Possessions** cover? If 'NO', please skip to next section.

NO

YES

Please enter the TOTAL **sum insured** for each of the categories of **Valuables and Personal Possessions** below:

The following are covered within the UK, Europe and elsewhere in the world for up to 60 days:

Jewellery	£
Furs	£
Personal Possessions	£
Guns	£

The following are covered in the private dwelling situated in the stated premises only:

Gold, Silver, Gold and Silver Plates articles	£
Pictures and Works of Art	£

The following is covered whilst stored at a bank's safety deposit facility only:

Valuables in the Bank	£
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Domestic Freezer Cover

Domestic Freezer Cover extends to cover the cost of replacing **your** food in **your** fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes. Terms, Conditions & Exclusions apply, please check the Policy Wording for further information.

Please be advised that £1,000 cover is applied to this section for FREE. A higher amount can be entered if required but this will be subject to an additional charge and underwriting terms.

Do **you** require Domestic Freezer Cover? If 'NO', please skip to next section.

YES

NO

Sum Insured Required £ _____

Pedal Cycle Cover away from home

Pedal Cycle Cover extends to cover the cost of repairing or replacing **your** pedal cycles following theft or attempted theft and **accidental damage**, occurring anywhere in the **United Kingdom** up to 60 days Worldwide. Terms, Conditions & Exclusions apply, please check the Policy Wording for further information.

Please be advised that £500 cover is applied to this section for FREE. A higher amount can be entered if required but this will be subject to an additional charge and underwriting terms.

Do **you** require Pedal Cycles (away from home) Cover? If 'NO', please skip to next section.

 YES

 NO

Sum Insured Required

£

Money and Credit Cards

Money and **Credit Card** Cover extends to cover theft or accidental loss of **money** and any amounts **you** become legally liable to pay as a result of unauthorised use following loss or theft of **your credit cards**. Terms, Conditions & Exclusions apply, please check the Policy Wording for further information.

Please be advised that £500 **money** cover and £500 **credit card** cover is applied to this section for FREE. Higher amounts can be entered if required but this will be subject to an additional charge and underwriting terms.

Do **you** require **Money** and **Credit Card** Cover? If 'NO', please skip to next section.

 YES

 NO

Money Sum Insured Required

£

Credit Cards Sum Insured Required

£

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 answer each question

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 answer each question

YES

NO

Is the **home** fitted with a burglar alarm? If 'NO', skip to following section titled 'Safe'

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?

Safe please answer each question

YES

NO

Is the **home** fitted with a safe? If 'NO', skip to following section titled 'Convictions'

What type of safe is fitted in the **home**?

What is the make of the safe?

What is the model of the safe?

6. Convictions

Conviction Details

YES

NO

Do **you** or any other occupants of the insured property have any convictions?

If 'YES', please provide details below:

Name	Date of Sentence	Conviction Type	Sentence	Relationship to Proposer

7. 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 current/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.

8. 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.

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 home and its decorations fixtures, fittings and fitted appliances attached to the home underground services, sewers, pipes, cables and drains which connect to the public mains swimming pools and hot tubs tennis courts drives and paths 	<ul style="list-style-type: none"> 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
Credit Cards	Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to you .	
Contents Household goods and personal property within the home which are your property or for which you are legally liable for.	<p>Contents <u>does</u> include:</p> <ul style="list-style-type: none"> tenant's/leaseholder's fixtures and fittings carpets radio and television aerials, satellite dishes, their fittings and masts which are attached to the home property out in the open but within the premises up to £1,000 in total claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home) money up to £750 in total per claim credit cards up to £500 in total per claim deeds and registered bonds and other personal documents up to £2,500 in total per claim stamps or coins forming part of a collection up to £2,500 in total per claim valuables up to 33.3% of the contents sum insured in total per claim and up to 10% of the contents sum insured for any single item of valuables other than pictures and works of art which are covered up to the contents sum insured with no single item limit pedal cycles up to £500 per claim contents in garages and outbuildings up to £5,000 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 other than those defined as watercraft any living creature any part of the buildings any property held or used for business purposes other than your home business contents any property insured under any other insurance land or water
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 home .	
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.	
Heave	Upward movement of the ground beneath the foundations of the buildings as a result of the soil expanding.	
Home	The private dwelling, the garages and outbuildings at the premises shown on your schedule .	
Landslip	Downward movement of sloping ground.	
Money	<ul style="list-style-type: none"> Current legal tender, cheques, postal and money orders Postage stamps not forming part of a stamp collection 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>all held for private or domestic and charitable purposes for which you are legally responsible.</p>	

FAQs & Definitions

Period of Insurance	The length of time the insurance is in force as shown on your schedule .
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 .
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.
Valuables	Precious metals , gemstones, jewellery, watches, furs and guns, pictures and works of art which belong to you . Please refer to 'Section 5 - Valuables & Personal Possessions Cover' on your schedule for exact cover and limitations.
Watercraft	<ul style="list-style-type: none"> • Sailboards, surfboards, dinghies, hand-propelled and motorised boats of less than 16 feet or 4.8 metres in length • Motorised watercraft with an engine of 25 horsepower or less
You/Your/Insured	The person or 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 all permanently live in the home .
We/Us/Our/Insurer(s)	Insurers as named on your schedule .