

House Guard Prestige

Proposal Form

| To be completed by the Insurance Agent | |
|--|----------------------------------|
| Agent's name: | Cover to start from: |
| Address: | Time: |
| | Premium quoted inclusive of IPT: |
| Agent's reference (if any): | Agreed premium (if different): |
| Agency number: | Contract type: |
| How do you wish to pay your premium?: | Policy number: |

Important notice

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to supply accurate and complete answers to all questions in this proposal form and to make sure that all information is true and accurate. **Failure to supply accurate and complete answers may mean that your policy is invalid and claims may not be paid.**

All sections must be completed. If necessary, please use a separate sheet to give full details.

| Section A – Proposer details | |
|---|----------------------------------|
| 1 Full names of proposer Mr/Mrs/Miss/Ms: | |
| 2 Marital status: | 3 Male or female: |
| 4 Address of proposer: | |
| | Postcode: |
| 5 Occupation of proposer: | |
| 6 Nature of employer's business: | |
| 7 Full-time or part-time: | 8 Date of birth: |
| 9 Home telephone no.: | 10 Work telephone no.: |
| 11 Address of property to be insured (Complete if different from proposer's address): | |
| | Postcode: |
| 12 Full names of spouse/partner Mr/Mrs/Miss/Ms: | |
| 13 Male or female: | 14 Occupation of spouse/partner: |
| 15 Nature of employer's business: | |
| 16 Full-time or part-time: | 17 Date of birth: |

Cover will not start until Ageas Insurance Limited has accepted your proposal.

| Section B – General Information | |
|--|--|
| 1 My home: | |
| a is owned by me and/or my partner/spouse | yes <input type="checkbox"/> no <input type="checkbox"/> |
| b is self-contained | yes <input type="checkbox"/> no <input type="checkbox"/> |
| c has its own lockable entrance door | yes <input type="checkbox"/> no <input type="checkbox"/> |
| d is regularly occupied at night | yes <input type="checkbox"/> no <input type="checkbox"/> |
| e is never left unoccupied for more than 30 consecutive days | yes <input type="checkbox"/> no <input type="checkbox"/> |
| If 'no' please provide details: | |
| | |
| | |
| | |

Section B – General Information continued

| | | | |
|----|---|---|---|
| 2 | a | The walls of the building are constructed from brick, stone, concrete, flint or metal with no more than one third of the total area of other materials. | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | b | The roof is constructed from slates, tiles, metal or concrete with no more than one third of the total area of other materials. | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | c | Approximately what percentage of total roof area of the home has a flat roof? | 0-33% <input type="checkbox"/> 34-50% <input type="checkbox"/> 51-100% <input type="checkbox"/> |
| 3 | The building is: | | |
| | a | in good repair and free from damage or defect of any kind | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | b | free from and in an area normally free from subsidence, heave, landslip or flooding within 200 metres of the home | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'no' please provide details: _____ | | |
| 4 | The whole of the building is occupied solely by me and members of my family and only for private and residential purposes. | | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'no' please provide details: _____ | | |
| 5 | The building or land on which it stands is not used for, or in connection with, any trade, business, profession or employment whether by me or any other person or firm. | | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'no' please provide details: _____ | | |
| 6 | Have you or any person usually living with you: | | |
| | a | suffered any claim, loss, damage or liability within the last 3 years in connection with your home, its contents or personal belongings including any losses away from home? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'yes' please provide details, If more than one claim, use a separate sheet. | | |
| | Type of claim e.g. subsidence, theft: _____ | | |
| | Date of claim: _____ | | |
| | Section of cover, e.g. buildings, contents: _____ | | |
| | Insurer at time of loss: _____ | | |
| | Policy number: _____ | | |
| | Amount of claim: _____ | | |
| | b | ever had cover refused or cancelled or declared void or had special terms applied or been required to install security protections by any household insurer? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | c | ever been served with a county court judgement, declared bankrupt or convicted of or charged with, but not yet tried, for any criminal offence? Driving offences only need to be disclosed if a prison sentence has been served. | yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'yes' please provide details: _____ | | |
| 7 | How many bedrooms has the home? A bedroom means a room used or originally designed to be used as a bedroom, even if it is now used for something else. _____ | | |
| 8 | In which year was the home built? (approximate date if exact year unknown). Please note that buildings cover is not available for listed buildings. | | _____ |
| 9 | Is the property a listed building? yes <input type="checkbox"/> no <input type="checkbox"/> | | |
| 10 | Is the home a: Detached house <input type="checkbox"/> Semi-detached house <input type="checkbox"/> End terrace house <input type="checkbox"/> Mid-terrace house <input type="checkbox"/> Detached bungalow <input type="checkbox"/> Semi-detached bungalow <input type="checkbox"/> Townhouse <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Other <input type="checkbox"/> | | |
| | N.B. Contents only cover is available on flats or maisonettes. | | |
| 11 | Is the home regularly unoccupied during the day? e.g. all adults are in full-time employment or education. | | yes <input type="checkbox"/> no <input type="checkbox"/> |
| 12 | Number of occupants over 18 years of age _____ | | |
| 13 | How long have you lived in this home? Years _____ Months _____ | | |
| | If less than 12 months please provide previous address(es) during the last 3 years _____ | | |
| | | | Postcode: _____ |
| 14 | Ownership type Owned <input type="checkbox"/> Rented unfurnished <input type="checkbox"/> Rented furnished <input type="checkbox"/> | | |
| 15 | Are you a first-time buyer? yes <input type="checkbox"/> no <input type="checkbox"/> | | 16 Are there any extensions to the original structure? yes <input type="checkbox"/> no <input type="checkbox"/> |
| | If 'yes', please state the build date and type of construction. _____ | | |
| 17 | Have you previously held home insurance? yes <input type="checkbox"/> no <input type="checkbox"/> | | |
| | If 'yes', please state the number of claim-free years for: | | |
| | a | Buildings _____ | b Contents _____ |
| 18 | Does anyone living in the home smoke? | | yes <input type="checkbox"/> no <input type="checkbox"/> |

| Section C – Buildings | |
|---|--|
| 1 Do you require this cover? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| 2 Please enter the full cost of rebuilding as new the home to be insured | |
| 3 Do you require accidental damage cover? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| 4 If you have a mortgage on this property, please provide the name and address of the lender | |
| | Postcode: <input type="text"/> |
| 5 Please provide your mortgage account number | |
| 6 In respect of subsidence, ground heave or landslip: | |
| a has the property ever suffered damage from any of these causes? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| b are there any signs of cracking or damage to the property, either internal or external, which may be attributable to these causes? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| c has any remedial work or any monitoring been carried out in relation to actual or suspected damage from these causes? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| d has any survey report been made referring to settlement, movement or structural defect or previous structural repairs? (Please supply a copy of any report) | yes <input type="checkbox"/> no <input type="checkbox"/> |
| If 'yes' please provide details: | |
| | |

| Section D – Contents | |
|--|--|
| 1 Do you require this cover? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| 2 If 'yes', please indicate the maximum claim limit required - this must be sufficient to cover the full replacement cost of all items in the home as new. | |
| 3 Do you require accidental damage cover? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| 4 High-risk property: | |
| Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. We regard pairs or sets of items as one item. Cover on high-risk property is restricted to the limit shown in the schedule. The limit applies within (not in addition to) the maximum claim limit for contents. | |
| a Does the replacement value of high-risk property exceed the limit shown in the schedule for high-risk property in the home? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| If 'yes', please indicate the total value here and refer to your insurance adviser | |
| b Does the replacement value of any one item of high-risk property exceed £5,000? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| If 'yes', please provide details below or you will not be covered. | |
| Description (including any serial number) | Value |
| 1 | £ |
| 2 | £ |
| 3 | £ |
| 4 | £ |
| Total of individual items | £ |
| 5 Fine art | |
| Collectors' items, pictures and other works of art, rare and unusual figurines and ornaments. We treat pairs or sets of items as one item. Fine art is automatically covered up to 20% of the contents maximum claim limit. The maximum claim limit for any one item of art is £10,000. | |
| In the event of any claim for an item of high-risk property or fine art worth more than £5,000, we will require a purchase receipt or a valuation not more than 5 years old. | |

| Section E – Unspecified personal belongings worldwide cover | |
|--|--|
| £5,000 unspecified personal belongings worldwide cover is automatically included; this limit can be extended on request. This extension covers pedal cycles individually worth less than £2,001 and items of high-risk property normally worn or carried on the person and personal belongings, individually worth less than £5,001, against loss, destruction or damage whilst outside the home. Money is covered up to £1,000 and credit cards up to £5,000. Any item valued at £5,001 or more that is taken outside of the home needs to be specified. Personal belongings are defined as articles worn, used or carried by you or your family in daily life. Pairs or set of items (for example earrings) are regarded as a single item. A bag containing golf clubs, whether or not by the same manufacturer, is regarded as a single item. | |
| 1 Is £5,000 enough to cover the replacement cost as new of all of your unspecified items that you will take outside the home? | yes <input type="checkbox"/> no <input type="checkbox"/> |
| If 'no' please specify the amount of unspecified personal belongings cover that you require. | £ |

Section F – Extended cover for Specified Personal Belongings - Optional cover available with contents cover

This option extends your cover to include loss, destruction or damage to high-risk property both inside and outside your home.

1 Do you require this cover? | yes no

If 'yes', please specify the items you wish to be covered in the box below.

| Description (including any serial number) | Value |
|---|-------|
| 1 | £ |
| 2 | £ |
| 3 | £ |
| 4 | £ |
| Total of individual items | £ |

Note: please refer to Contents (D) for the definition of high-risk property. You may also specify high value items that are not included in this definition, for example, a set of golf clubs. In the event of any claim for a specified personal item worth more than £5,000, we will require a purchase receipt or a valuation not more than 5 years old.

Section G – Pedal cycles - Optional cover available with contents cover

1 Do you require this cover? | yes no

If 'yes', please indicate the value of each cycle to be insured. If the value of any one cycle exceeds £2,000 then please refer to your insurance adviser.

| Make/model | Frame no. | Value |
|------------|-----------|-------|
| | | £ |
| | | £ |
| | | £ |

Section H – Legal expenses

This option provides you and your family with cover of up to £50,000 if you are forced to go to law to obtain your rights.

1 Do you require this cover? | yes no

Note: You can have this cover as an option with either buildings or contents cover.

Section I – Security

You may qualify for a lower premium if your security meets our requirements and is not mandatory.

Please refer to your insurance adviser.

- 1 Are approved door and window locks fitted? | yes no
- 2 Is an approved and maintained alarm fitted? | yes no
- 3 Does the property have an approved operational smoke alarm fitted? | yes no
- 4 Is an approved safe fitted? | yes no
- 5 Are you a member of an approved Neighbourhood Watch scheme? | yes no

If you do meet our requirements, please note that you must use your security at night or when there is no one in the home or your cover may be affected.

Section J – Voluntary excess discounts

If you wish to increase the standard excess by adding a voluntary excess, you will receive a lower premium. This is available on the buildings, contents and accidental damage sections. Please note that the standard excess for subsidence on the buildings, legal expenses and liabilities sections remains unaltered.

1 Would you like to add a voluntary excess? | yes no

If 'yes', please complete the boxes below:

| | |
|------------|-----------|
| Buildings* | Contents* |
|------------|-----------|

* Includes the accidental damage section if selected.

Note: Your choice of voluntary excess will be in addition to the standard excess.

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Important notes

Unless any agreement to the contrary is reached between us, English law will apply to this contract of insurance.

Your policy

Your policy will be based on the answers provided in this proposal form. Your answers will influence the acceptance and assessment of this proposal. If you are in any doubt about whether a piece of information is relevant to your answer, we will be happy to give advice.

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS LTD). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask for more information about this. You should show this notice to anyone who has an interest in property insured under this policy.

Declaration

Remember you are responsible for the accuracy of the answers on this form, not the agent or the company. Please do not sign this form unless you are sure that all questions are fully and correctly answered.

The answers given in this form have been carefully checked and if any answer has been given by any other person such person shall for the purpose be regarded as your agent and not the agent of the company.

The failure to answer any question in this proposal form constitutes a representation by you that there is no relevant information to supply in answer to that question.

You consent to the seeking of information from other insurers to check the answers you have provided, and you authorise the giving of such information for such purposes.

The maximum claim limit(s) represent the full rebuilding cost of the buildings and the full as new replacement value of the contents to be insured.

For details of how we collect, use and store your personal data - please refer to the Privacy Notice in your policy wording. For our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or thedpo@ageas.co.uk.

Signature of proposer

Date

Ageas Insurance Limited

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