



# Elite

Home Insurance Proposal Form



## Proposal Form

There are conditions, limitations, exclusions and excesses within the 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. This proposal must be read in conjunction with the key facts sheet.

### Proposer

Title	Forenames	Surname
Date of Birth	Occupation	
		Telephone

### Joint Proposer

Title	Forenames	Surname
Date of Birth	Occupation	
		Telephone

**Please Note:** If you want to include additional policyholders please enter their details in the information box overleaf

### Address Details

Address to be insured

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode

Correspondence Address  
(If different from address to be insured)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode

### Third Party Financial Interest

Where buildings insurance is required state any Building Society, Bank or other financial institution that is providing you with a mortgage or loan on your property:

Name of Company

Address including postcode

\_\_\_\_\_

Account number/reference

Postcode

Declaration Statements about You	YES	NO
Have you or any other persons living with you ever been convicted of or charged with any offence (other than motoring offences or spent convictions)?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or any other persons living with you ever been made bankrupt or entered into a bad debt arrangement with creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or any other persons living with you ever had insurance cancelled, refused, declined or voided?	<input type="checkbox"/>	<input type="checkbox"/>





## Sums Insured

You must take reasonable steps to ensure that your sums insured are adequate at all times otherwise we do not have to pay a claim under this policy.

### Section 1 - Your Buildings

Buildings Sum Insured (INCLUDING outbuildings) £

Outbuildings Sum Insured £

The default excess is £250, you may reduce this to £100 (this will increase your premium) or you can increase the excess which will reduce your premium.

Please select your excess £100  £250  £500  £1,000  £2,500  £5,000

In the event of a claim where the incident of loss or damage that falls for consideration is covered under more than one section of cover and you have chosen a different excess under that section, it is the highest applicable excess that will be deducted from the total settlement of any claim.

The default excess for subsidence, heave and landslip is £1,000 and this cannot be reduced.

If we impose a compulsory increased excess you will not be entitled to a discount. You will be advised by your broker if this applies to your policy.

### Section 2 - Your Contents including Fine Art, Antiques and Valuables

General Contents Sum Insured £

Total Fine Art & Antiques Sum Insured £

Fine Art is defined as: Individual items, collections and sets which are of artistic merit, historical value, novel, rare and/or unique including, 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, stamp and coin collections, wines, memorabilia and other collectables such as models and dolls.

Total Valuables Sum Insured £

Valuables are defined as: precious metals, gemstones, jewellery, watches, furs and guns which belong to you. Precious metals means gold, silver, and platinum, including gold and silver plate.

#### Please specify any Fine Art & Antique Items over £15,000:

Description	Sum Insured (£)

Please provide valuations or purchase receipts of not more than 5 years old for all Fine Art & Antique specified items

#### Please specify any Valuable Items over £5,000:

Description	Sum Insured (£)

Please provide valuations or purchase receipts of not more than 5 years old for all Valuables specified items

Total Valuables in the Bank £

#### Excess

The default excess is £250, you may reduce this to £100 (this will increase your premium) or you can increase the excess which will reduce your premium.

Please select your excess £100  £250  £500  £1,000  £2,500  £5,000

In the event of a claim where the incident of loss or damage that falls for consideration is covered under more than one section of cover and you have chosen a different excess under that section, it is the highest applicable excess that will be deducted from the total settlement of any claim.

If we impose a compulsory increased excess you will not be entitled to a discount. You will be advised by your broker if this applies to your policy.



FOR OFFICE USE ONLY

Broker					
Binder/Broker/Agency Number					
Premium Quoted					
Quote Reference					
Coverholder Initials					
Date					

