



Elite

Home Insurance Proposal Form

Plum
Underwriting

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.

Claims History**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 claims (settled, declined, outstanding or not claimed for)

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

Total number of years since your last claim

Previous Insurance

Please provide the name of your previous insurer

Total number of years you have held home insurance:	Buildings
	Contents

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.

Data Protection Act 1998

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this Home Insurance and handling of any claims which may arise under it, Underwriters may need to transfer certain information which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

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 and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters: if you are in any doubt as to whether a fact is material or not you must disclose it in this space below).

This proposal and the information provided in connection therewith contain statements upon which Underwriters 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 Underwriters, when would you like the insurance to commence? (DD/MM/YYYY)

Signature of Proposer(s)

Date of Proposal (DD/MM/YYYY)

FOR OFFICE USE ONLY

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

