

Underpinned Property Proposal Form

Underpinned Property Scheme

Insurance for properties which have suffered subsidence and have subsequently been underpinned can prove difficult to arrange within the general insurance market.

Ordinarily, when a property has suffered such damage and remedial action has taken place, the existing insurer will continue to provide cover.

However, should you decide to sell your home, the purchaser can encounter difficulty in arranging adequate Buildings Insurance (that includes full subsidence, landslip or heave cover) to satisfy their lenders requirements.

If a mortgage is required and comprehensive Buildings cover is unavailable then the sale of the property can often not proceed. A valuation or survey report, carried out by the purchasers representatives, will usually reveal if the property has suffered subsidence and undergone any remedial work and it's at this stage where the prospective sale can fall through.

Towergate Underwriting Household have designed a product to help eliminate problems such as these and offer FULL Buildings cover for properties which have previously been underpinned or have been the subject of a subsidence claim and all remedial work has been carried out.

Towergate Underwriting Household Underpinned Property Scheme is underwritten by a consortium of leading UK insurers as detailed in your policy schedule.

Please read the Policy Summary leaflet enclosed prior to completing this proposal form. A specimen Policy document setting out full terms and conditions is also available on request. A copy of your completed proposal form will be supplied to you if requested.

How the Scheme works

A conditional decision of whether or not to accept your application will be made based on the details contained in this application form and given to you within 5 working days of receipt.

In order to apply for cover you will need to complete and return this Underpinned proposal form, along with any reports you have in regards to the previous subsidence issues or underpinning works carried out at the risk property. These reports must be dated within the last 3 years.

If there are no reports available or the reports are more than 3 years old we may be able to consider cover using the services of a third party risk management company, Boyd Morrison. This will be subject to a fee of £174.00 which represents the cost to them of carrying out a desktop survey, followed by a site inspection. This can be paid by cheque, but payable to Boyd Morrison or by credit/debit card.

Upon completion of a satisfactory desktop survey we will confirm the premium and excess applicable for subsidence, landslip & heave cover.

The site inspection will then be carried out by a fully qualified surveyor.

If for whatever reason we are unable to offer you cover then the fee of £174.00 will be refunded in full.

If you would like to discuss any aspect of your application in more detail please contact Towergate Underwriting Household on 01708 777 712.

A. Your Personal Details

Proposer

Joint Proposer/Partner

1. Title	<input type="text"/>	<input type="text"/>
2. Full Name	<input type="text"/>	<input type="text"/>
3. Correspondence Address	<input type="text"/>	
	Postcode	
4. Date of birth	<input type="text"/>	<input type="text"/>
5. Occupation (including part time)	<input type="text"/>	<input type="text"/>
6. Nature of own or Employers' Business	<input type="text"/>	<input type="text"/>
7. Day time Telephone Number	<input type="text"/>	<input type="text"/>
8. E-mail address	<input type="text"/>	<input type="text"/>

B. Your Previous Insurance History

1. a) Have you had any household insurance previously, either with us or any other insurance company? Yes No
If so, please state the company name, expiry date and/or policy number (if known)

- b) If you have not held household insurance before what is the reason for this?

2. In respect of any of the risks proposed have you or any member of your family normally residing with you

- (a) suffered any losses or made any claims during the last 5 years whether insured or not?
(If yes, please complete losses or claims box below) Yes No

Date of loss	Type of claim e.g storm	Amount of loss/claim
<input type="text"/>	<input type="text"/>	<input type="text"/>

- (b) been refused insurance or had special terms or conditions applied by any insurer? Yes No
(c) Ever been convicted of or charged (but not yet tried) with any criminal offence (other than a motoring offence)? Yes No
(d) Ever been declared bankrupt or been the subject of bankruptcy proceedings? Yes No

C. About Your Property

1. Address of Property to be insured
(if different to correspondence address):

Postcode

2. Type of Property House Bungalow Flat/Maisonette Other (please give details)

 Terraced Semi-detached Detached

3. Year Property Built Number of bedrooms

4. Is the property to be insured:

a) a listed building? Yes No
 If Yes, state grade

b) self contained, having a separate entrance under your sole control? Yes No

c) furnished and occupied solely by you and your family as your permanent place of residence and not let or sub let? Yes No

d) let to professional tenants on a short hold tenancy agreement of a minimum of 6 months duration? Yes No

e) a weekend holiday home? Yes No

f) likely to be left unoccupied for more than 30 consecutive days in any one year? Yes No

g) occupied by boarders and/or lodgers? Yes No

h) built of brick, stone or concrete? Yes No

i) roofed with slate, tiles, concrete, asphalt or metal with no more than 20% of the total roof area of flat felt or bitumen? Yes No

j) in a good state of repair and will be so maintained? Yes No

k) used for any business, trade or professional purpose? Yes No

l) in a neighbourhood free from a history of flooding and not in the vicinity of any rivers, streams or tidal waters? Yes No

5. To assist in the completion of this section, it may be necessary to obtain the assistance of the engineer or other professional who assisted or designed

You will need to ensure copies of the original reports which detail the problems and other pertinent information are attached.

b) Were other nearby properties similarly affected at the same time? Yes No

c) Was this the first time the property suffered from subsidence or other structural problems? Yes No

e) Was the cause of the damage removed or rectified? Yes No

g) Since being underpinned or repaired is the property to be insured showing further signs of damage or movement (such as cracks, inside or out?) Yes No

h) Has the property been the subject of a valuation or survey report which mentions ongoing movement of the property or recommends further investigation? (if Yes, please supply a copy of the report with this proposal) Yes No

If you have ticked any of the shaded boxes in sections B or C, please provide full details below, noting the question number beside your comments (if there is insufficient space, please complete on a separate piece of paper and attach to the proposal).

I attach copies of the following:

- Copy of original reports detailing problems and extent of damage
- Copy of completion certificate issued by engineer or other professional
- Proposed remedial works detailing removal or rectification of cause
(include all drawings/specification)
- Name of contraction, details of guarantee provided and name of supervising engineer
- Full details of remedial works conducted (and dates)
- Cheque in respect of survey fee
- Any other information enclosed with your application (please list):

D. Buildings Insurance

Is Buildings cover required? Yes No

1. State the buildings sum insured (this must represent the full cost of rebuilding including allowance for demolition costs and architects' and surveyors' fees) (minimum sum insured £35,000) £
2. Is accidental damage cover required for an additional premium? Yes No
3. Do you wish to reduce your premium by increasing your excess? If yes, please tick the new excess amount.
(Note: an excess is the first portion of any claim to be paid by you and the standard excess is £100).
£150 £200 £300
4. Please state name and address (and relevant reference number) of other interested parties e.g. Mortgage provider:

E. Contents Insurance

Is Contents cover required? Yes No

Your sum insured must represent the full cost of replacing everything as new, except clothing and household linens where an allowance should be made for wear and tear. Please see Summary of Cover for full details.

1. Please state the contents Sum Insured (minimum £15,000) £
2. a) Does the total value of all valuables, i.e. jewellery, gold, silver, plate articles, watches, cameras (including video), binoculars, pictures and other works of art, stamp, coin and medal collections, musical instruments, radios, televisions and hi-fi, exceed one third of the contents sum insured or has any one item a value greater than 5% of the contents sum insured? Yes No
(if YES, please provide details). Note: exclude any items to be covered separately under Section F
3. Do you wish to extend accidental damage cover to your contents? Yes No
4. a) Do you wish to reduce your premium by increasing your excess? If yes, please tick the new excess amount.
(Note: an excess is the first portion of any claim to be paid by you and the standard excess is £100).
£150 £200 £300

F. Valuables and Personal Effects

Is Valuables and Personal Effects cover required?

This section provides cover for valuables and personal effects away from the home. For example, jewellery, watches, cameras etc. Please provide a copy of a valuation for all items with an individual value over £2,500.

1. Unspecified Items (maximum £1,000 any one item, minimum total sum insured £1,000)
2. Specified items (with an individual value over £1,000) please attach a separate sheet if necessary

£

Description of item	Sum Insured

G. Pedal Cycles

Is Pedal Cycles cover required?

Yes No

Please state

Sums Insured	Make	Model	Date of manufacture	Serial numbers
£				
£				

H. Security Details

1. Is the main entrance and exit doors fitted with a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door?
Yes No
2. Are all accessible windows/skylights and fanlights fitted with key-operated security devices?
Yes No
3. Does your property have sliding patio doors? If yes, do they have key operated locks mounted internally on the centre rail(s) or protection to the standard of 1) above?
Yes No
4. Is your home protected by an alarm system installed and held under an annual maintenance contract with a NSI or SSAIB approved installer?
Yes No
5. Are you a member of a Police approved Neighbourhood Watch Scheme?
Yes No
6. Is there a security safe in use at the property?
If yes, please provide details of the make, model and age and confirm if it is anchored to the floor or wall.
Yes No

7. Are you and all regular occupants of the property non-smokers?

Yes No

8. Is the property regularly occupied during the daytime?

Yes No

Please note that in certain postcode areas, security devices are mandatory. Your broker will provide full details if this is the case.

I. Payment Details and Cover Start Date

1. Date you want cover to start

Please note that no cover is in force until acceptance is confirmed by Towergate Underwriting Household.

2. If you wish to pay annually, simply send your cheque and completed application to your agent or:

Towergate Underwriting Household, Towergate House, St Edward's Court, London Road, Romford, Essex RM7 9QD.

Notice to Applicants

Law Applicable to the Contract

The insurance contract to which this proposal relates is to be governed solely by the law applying to that part of the United Kingdom, Channel Islands or Isle of Man in which the home is located.

Personal Data

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 a 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 us for more information about this.

You should show this notice to anyone who has an interest in property insured under this policy.

In assessing claims made insurers may also undertake checks against publicly available information as necessary such as electoral roll, county court judgements, bankruptcy or repossessions.

This policy is underwritten by a consortium of leading UK insurers. It is administered on their behalf by Towergate Underwriting Group Limited.

To set up and administer your policy the insurers and Towergate Underwriting Group Limited will hold and use information about you supplied by you. They may send it in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

Towergate Underwriting Group Limited may also send you details of their other products and services. Please tick this box if you do not wish to receive such details.

Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance business. For further information, please ask your adviser.

DECLARATION

To the best of my/our knowledge and belief, the information provided in connection with this application, whether in my own hand or not, is true and I/we have not withheld any information in relation to the questions asked. I/we understand that misrepresentation of any information will entitle insurers to void this insurance.

I/we accept and will abide by the terms and conditions of the policy to be issued. I/we confirm that I/we have seen or have been given the opportunity to see a copy of the full policy wording.

I/we understand that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators, loss adjusters or fraud investigators for the purpose of my/our insurance (for example underwriting processing and claims handling).

I/we understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers.

I/we also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of proposer

Date

Signature of joint proposer

Date

CONTACT US

If you have any questions regarding your home insurance, you can refer to your insurance agent or contact Towergate Underwriting Household on:

TELEPHONE: 01708 777 712

FAX: 0844 892 1509

household@towergate.co.uk www.towergate.co.uk/household

Towergate Underwriting and Towergate Underwriting Household

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Registered in England No. 4043759

Authorised and regulated by the Financial Conduct Authority

6863/157/PF/09.13/15993



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