



## Thatch Home Insurance Proposal Form

Please read the Policy Summary prior to completing this application. A specimen Policy document setting out full terms and conditions is also available on request. A copy of your completed application form will be supplied to you if requested within 3 months.

Quote Ref/Policy number

Agency number

Is this application (please tick):

a quotation?

new business?

change of address?

adjustment?

## A. Date cover required from:

Cover will not become effective until this application form is accepted by us.

The policy will be renewable annually.

## B. Your Personal Details

Proposer

Joint Proposer/Partner

1. Title

2. Full Name

3. Correspondence Address

Postcode

4. Date of birth

5. Occupation (including part time)

6. Nature of own or Employers' Business

7. Day time Telephone Number

8. Email address

## C. Your Previous Insurance History

(We reserve the right to contact your previous and/or present insurer(s) for further details of your 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)

Yes  No

Date of Loss	Type of loss e.g storm	Amount of loss
<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

## D. About Your Property

1. Address of Property to be insured  
(if different to correspondence address):  Postcode
2. Are you the owner of the property? Yes  No
3. Type of Property (a) House  Bungalow  Maisonette  Flat   
(b) End Terraced  Mid Terraced  Semi-detached  Detached  Other  (please give details)
4. Year Property Built  Number of bedrooms  A Listed Property? If yes, state grade
5. a) What is the construction of the property?  
Main house. Walls  Outbuildings. Walls  Outbuildings. Roof   
What thatching material has been used?  
Water reed/Norfolk reed  Devon wheat/Combed wheat  Long Straw  Fibre  Other
- b) What percentage of the roof is thatched?  %
- c) What percentage of the roof is flat?  %
6. Is the property to be insured:
- a) self contained, having a separate entrance under your sole control? Yes  No
- b) furnished and occupied solely by you and your family as your permanent place of residence? Yes  No
- c) occupied during the day? Yes  No
- d) let to professionals on a tenancy agreement of not less than 6 months? Yes  No   
How many unrelated tenants occupy the property?   
What is the total number of tenants?
- e) a holiday home? Yes  No   
Is the holiday home used by family/friends only  or Holiday Lets  (please tick as appropriate)
- f) occupied by boarders and/or lodgers? Yes  No   
If Yes, what is the maximum number of lodgers/paying guests staying at your property at any one time?
- g) used partly for bed and breakfast purposes? Yes  No   
If Yes,  
How many bedrooms are used for guests?   
What is the maximum amount of guests staying at any one time?   
Is the property licensed? Yes  No
- h) used for any business, trade or professional purpose? Yes  No   
If yes,  
Is the work of a clerical nature only? Yes  No   
If you have business visitors to your home, what is the maximum number of visitors per week?   
Do you employ anyone in connection with your home business other than your own family? Yes  No   
Do you require cover for business equipment (clerical only) which exceeds £3,000 in total? Yes  No   
If Yes, please provide further details at the end of this section
- i) used in relation to your occupation as a childminder? Yes  No   
If yes,  
Are you registered as a childminder with the Local Authority? Yes  No   
What is the maximum number of children in your care not including your own children?   
Are there any staff employed to assist you in the childminding activities? Yes  No
- j) a Weekend/Weekday Home? Yes  No
- k) likely to be left unoccupied for more than 60 consecutive days in any one year? Yes  No
- l) in a neighbourhood free from a history of storm or flooding and not within 400 metres of any rivers, streams or tidal waters? Yes  No
- m) in a good state of repair and will be so maintained? Yes  No

7. In respect of subsidence, heave or landslip; is the property to be insured:-
- a) showing any signs of damage (such as cracks, inside or outside)? Yes  No
- b) showing any signs of movement or been the subject of structural repairs at any time? Yes  No
- c) the subject of a valuation or survey report which mentions settlement or movement of buildings or recommends further investigation ? (if "YES" please supply a copy of the report with this proposal) Yes  No
8. a) When were the electrical installations last professionally checked at the property by an NICEIC qualified electrician?
- Was all recommended work completed? Yes  No  No work recommended
- If any recommendations have not been completed, what is still outstanding and why?
- b) Is the roof in good condition? (If "no" please give details under "Additional Information") Yes  No
- c) When was the roof last inspected by a professional thatcher?
- Has all recommended work been completed? Yes  No  No work recommended
- If no, please provide details of the work still outstanding
- d) When was the roof last re-thatched?
- e) When was the ridge last renewed?
- f) Has the roof been treated with a fire retardant? Yes  No
- g) What is the approximate depth of the thatch?  
Less than 1 metre  Between 1 metre and 2 metres  Greater than 2 metres
- h) How many miles is the property from the nearest fire brigade?  
Less than 5 miles  Between 5 miles and 10 miles  Greater than 10 miles
- i) What fire precautions have been taken? (please tick as appropriate)
- (Note: It is a policy condition to have two fire extinguishers, one of which must be located in the kitchen.)**
- Fire Extinguisher in the Kitchen  Additional Fire Extinguisher  Smoke detectors
- Fire Blankets  Fire alarm linked to a monitoring station  Fire barriers fitted beneath thatch
- j) Does anyone living at the property regularly smoke? Yes  No
- k) Are the chimney(s) ever used? Yes  No
- l) What form of heating is used? Primary: Gas  Oil  Electric  Open Fires  Woodburner  Multifuel Stove
- Secondary: Gas  Oil  Electric  Open Fires  Woodburner  Multifuel Stove
- m) If you burn solid fuel is it: Coal or smokeless fuel  Wood
- n) If you have open fires or solid fuel stoves, are the chimney(s) regularly swept (at least once a year)? Yes  No
- (Note: It is a policy condition to have all chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter.)**
- o) Is/are the chimney(s) lined? Yes  No
- If Yes,  
When was the lining last inspected/replaced?
- Is the lining: flexible metal  ceramic  metal  other
- p) Do you have spark arrestors fitted to the chimney(s)? Yes  No
- q) What height is the chimney(s) above the ridge?  
Less than 1.8 metres   
More than 1.8 metres

**Additional information**

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).

## E. 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  £250  £500

4. Please state name and address (and relevant reference number) of other interested parties e.g. Mortgage provider:

### Additional information

## F. 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. Please do not include any items under this section which you wish to cover under Section G Valuables and Personal Effects.

1. Please state the contents Sum Insured (minimum £15,000 unless you rent the property where the minimum is reduced to £5,000) £

2. Does the total value of all valuables i.e. jewellery, gold, silver, plate articles, watches, pictures and other works of art, stamp, coin and medal collections, exceed one third of the contents sum insured or has any one item a value greater than 5% of the contents sum insured?

Item	Value

3. Is accidental damage cover required? (for an additional premium).

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  £250  £500

### Additional information

## G. Valuables and Personal Effects

Is Valuables and Personal Effects cover required?

Yes  No

This section provides cover for valuables and personal effects away from the home. For example, jewellery, watches, cameras, pedal cycles 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

## H. Pedal Cycles

If you have requested cover for Unspecified Items in section F, please note that Pedal Cycles are automatically included up to a single article limit of £1,000. If you have a Pedal Cycle that exceeds £1,000 in value, please provide the details below.

Is Pedal Cycles cover required?

Please state

Sums Insured	Make	Model	Date of manufacture	Serial numbers
£				
£				
£				
£				

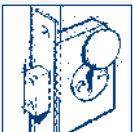
## I. Security

- Is the main entrance door fitted with either 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? (As shown in Security Note) Yes  No
  - Are all other external doors (except for sliding patio doors) fitted with key operated security devices top and bottom in addition to existing locks or a lock to the standard in a) above? (As shown in Security Note) Yes  No
  - If you have sliding patio doors, are they fitted with a key operated patio door lock mounted internally on the center rail(s) or protection to the standard in b) above? (As shown in Security Note) Yes  No
  - Are all opening windows and skylights on the ground floor and those which are accessible on other floors, fitted with key operated security devices ? (As shown in Security Note) Yes  No
- Is your home protected by an intruder alarm system installed and maintained by an NSI or SSAIB recognised firm? Yes  No
- Are you a member of a registered Neighbourhood Watch Scheme, or another Police approved scheme? Yes  No
- If a security safe is in use at the property, please provide details of the make, model and age and confirm if it is anchored to the floor or wall.

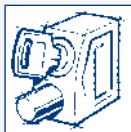
### Security Note:

Is the property fitted with:

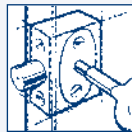
- either a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door?
- key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors?
- a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors?
- key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors?



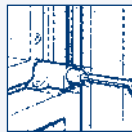
Mortice Deadlock



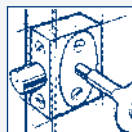
Sliding patio door lock



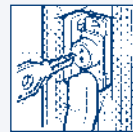
Key operated mortice bolt



Sash window lock



Key operated mortice lock



Metal casement window lock



Wood casement window lock

# 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

You have the right to access any records about you, which we hold on computer files under the Data Protection Act 1984.

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance including the terms via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available on request.

In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim will be put on the register and made available to participants.

If your application is accepted, the policy will be provided by Equity Red Star. 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 material facts. I/we understand that non-disclosure or misrepresentation of a material fact will entitle insurers to void this insurance. (Note: a material fact is one likely to influence acceptance or assessment of this application by insurers). If you are in any doubt as to what constitutes a material fact, you should consult our office.

I/we agree that this application forms the basis of the contract between me/us and the insurers and I/we accept and 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).

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

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	<input type="text"/>	Date	<input type="text"/>
Signature of joint proposer	<input type="text"/>	Date	<input type="text"/>

**Note: If forms have been completed by Joint Proposers both signatures are required before cover can be effective.**

# 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 777880    Fax: 0844 8921509**  
**Referrals@towergate.co.uk    www.towergate.co.uk/household**

**Towergate Underwriting and Towergate Underwriting Household**  
are trading names of Towergate Underwriting Group Limited  
Towergate House, St Edward's Court, London Road, Romford, Essex RM7 9QD  
Tel: **01708 777710** Fax: **0844 8921509**  
E-mail: [household@towergate.co.uk](mailto:household@towergate.co.uk) [www.towergate.co.uk](http://www.towergate.co.uk)  
Registered in England No. 4043759  
Authorised and regulated by the Financial Services Authority  
7913/157/PF/02.13/15384

