

LLOYD'S

This is an application for insurance with certain underwriting syndicates at Lloyd's.

The Lloyd's market is a pre-eminent provider of innovative personal insurances and a leader of household insurance in the United Kingdom.

Our policies continue to offer a unique and unrivalled combination of flexibility and security for our clients.

EFFECTED THROUGH

Home Insurance Proposal

LLOYD'S

Lloyd's Home Insurance

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.

N.B. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER

1

Proposers		
Your name (Mr/Mrs/Miss/Ms/Title)		
<input type="text"/>		
Address		
<input type="text"/>		
Postal Code		Telephone No.
<input type="text"/>		<input type="text"/>
Date of Birth	Nationality	Occupation/Precise Nature of Business
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of Premises to which this insurance is to apply (if different from above)		
Postal Code		Telephone No.
<input type="text"/>		<input type="text"/>
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		
<input type="text"/>		

2

Details of all other persons living at the above address that this insurance is to apply to			
Name	Age	Relationship to proposer	Occupation/Precise Nature of Business
<input type="text"/>			

3

The Home	YES	NO
(a) Are you permanently living in the home and not using it in any way as part of a business, trade or profession?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(b) Is the home regularly left unattended at night?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(d) Is the home in a good state of repair?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(e) Are the premises within 250 meters of any rivers, streams, water courses or tidal water?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Are you aware of your home being flooded in the past 25 years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) Are the buildings free from signs of internal or external stepped or diagonal cracking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(h) Are the buildings being monitored for subsidence, heave or landslip; have they ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(i) Are you aware of any survey carried out which mentions subsidence, settlement or movement of the buildings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(j) Are you aware that any neighbouring buildings have been the subject of an occurrence of subsidence, heave or landslip?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(k) Are you undertaking or planning to undertake any extensions, renovations or structural work in the next 12 months?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(l) Are there any trees or shrubs within 7 metres of your home (whether inside or outside the boundary of your premises) which are more than 3 metres tall? If yes, please give details including type of tree, height and distance	<input checked="" type="checkbox"/>	<input type="checkbox"/>

(m) State the age of the buildings

(n) If your home is a flat: YES NO

- is it self contained having its own lockable entrance under your sole control?
- is it purpose built?
- which floor is it on?

IF YOU HAVE TICKED ANY OF THE SHADED BOXES GIVE FULL DETAILS IN THE SPACE BELOW.

QUESTION NO.	DETAILS

4

Security of the home
It is important to give a full description

(a) Types of locks on all external doors, excluding communal doors in the case of flats? (e.g. 5 lever mortice deadlock)

(b) Types of locks on patio doors and french windows? (e.g. Key operated bolts)

(c) Types of window locks or catches? (e.g. Screw or key operated)

(d) Details of burglar alarms	(e) Details of safe
(i) Installer? <input type="text"/>	(ii) Type? (e.g. Wall, under floor, free standing) <input type="text"/>
(ii) Is it maintained under contract with the installing company? If yes, please give details <input type="text"/>	(ii) Make of safe? <input type="text"/>
(iii) Signalling? (e.g. Bells, digital communicator, Red Care, or central station) <input type="text"/>	(iii) Model of safe? <input type="text"/>

(f) Any other protections?

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Statement of values
It is important that you should ensure the values given below are adequate, as under-insurance may reduce the amount recoverable in the event of a claim.

State VALUES to be insured

(a) BUILDINGS (Full cost of reconstruction in their present form)
This amount must include all outbuildings, garages, domestic oil & gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates & fences GBP

(b) CONTENTS of home split as follows:

(i) General Contents within the home, (excluding gold & silver and gold & silver plated articles, jewellery & furs) – Full cost of replacement as new	<input type="text"/> GBP
(ii) Gold & silver articles and gold & silver plated articles, (excluding jewellery)	<input type="text"/> GBP
(iii) Pictures, Paintings	<input type="text"/> GBP

Items with a value more than GBP1,000 forming part of (ii) and (iii) to be specified below
If you require cover for your jewellery and furs please complete Question 6

1	GBP	6	GBP
2	GBP	7	GBP
3	GBP	8	GBP
4	GBP	9	GBP
5	GBP	10	GBP

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Please complete this section where you require cover for items away from your home:

(a) PERSONAL POSSESSIONS

(b) COMPUTER EQUIPMENT

(c) JEWELLERY

(d) FURS

MOBILE PHONES

Items with a value more than GBP1,000 to be specified below

1	GBP	11	GBP
2	GBP	12	GBP
3	GBP	13	GBP
4	GBP	14	GBP
5	GBP	15	GBP
6	GBP	16	GBP
7	GBP	17	GBP
8	GBP	18	GBP
9	GBP	19	GBP
10	GBP	20	GBP

Continue on separate sheet if necessary

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If you have inserted an amount in 6 above, which of the following geographical limits do you require?

UNITED KINGDOM (and elsewhere in the World for up to 60 days in any one period of insurance)

WORLDWIDE

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Extensions available at an additional premium

Do you require:

YES

NO

(a) ACCIDENTAL DAMAGE TO BUILDINGS?

(b) ACCIDENTAL DAMAGE TO CONTENTS?

(c) CONTENTS OF FRIDGES & FREEZERS?

(d) PEDAL CYCLES anywhere in the UNITED KINGDOM?

NUMBER TO BE INSURED

Specify any cycles over GBP1,000 in space provided below

1.	GBP
2.	GBP

YES

NO

(e) (i) PERSONAL MONEY?

Geographical limits as specified in question 7

(ii) CREDIT CARDS?

Geographical limits as specified in question 7

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(a) Name of previous insurers?

(b) Date of expiry of policy?

(c) Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for the proposer or any other person to whom this Insurance would apply? YES NO

If yes give details

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Have you or any other person whose property is to be insured sustained any loss or damage during the last six years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid? YES NO

If YES, state

(a) approximate date of each loss or damage (b) amount of each loss or damage

(c) details of each loss or damage

(d) what additional precautions have been undertaken to prevent a recurrence if such loss or damage was by theft?

(e) with whom was the property insured? (if insured)

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Have you or any other person living with you ever been convicted of a criminal offence e.g. fraud, theft or handling stolen goods? YES NO

If YES, give details

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 and Wales.

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 when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable. Should a contract be concluded this proposal will form the basis of the insurance.

Subject to acceptance by Underwriters, when would you like the insurance to commence. Date

SIGNATURE OF PROPOSER Date

Please tick this box if you do not wish to receive any other products or services