

# Household Insurance Application Form

Only available for homes in England, Scotland, Wales, the Channel Islands or the Isle of Man.

## IMPORTANT NOTICE:

Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search. If any of the questions in this proposal form have been pre-filled please check they are correct and amend where necessary.

Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

**Please complete all questions in ink using block capitals and ensure you read and sign the declaration on the last page. Thank you.**

## APPLICANT DETAILS

### Applicant(s)

Title First Names Surname

Title First Names Surname

Address of property to be insured

Post Code

### You

Date of Birth Daytime Tel No.

Occupation (please give full details)

Employers business (including Self Employed)

### Your spouse/partner

Date of Birth Daytime Tel No.

Occupation (please give full details)

Employers business (including Self Employed)

Date cover is to commence

NB (i) Cover will not commence until this application has been accepted by the Company.

(ii) Certain risks may be subject to security requirements and a survey

## GENERAL QUESTIONS

- 1.a. Is your home a: House  Bungalow  Flat  Maisonette  Mansion
- b. If a house or bungalow is it: Detached  Semi Detached  Terraced
- c. Age of property Pre 1920  1920-1945  1946-1979  1980-1989  1990 to date
- d. Is the property a listed building? Yes  No

If 'yes' please advise what type of listing

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- e. Please state the number of bedrooms
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(N.B. A bedroom means a room used as a bedroom, or originally intended to be a bedroom but used for another purpose)

### 2. Have you or any member of your family normally residing with you:-

- a. Sustained any loss, damage or liability during the last 5 years, in connection with your home, its contents or portable possessions including losses away from home, whether insured or not? Yes  No
- b. Had any insurance declined or cancelled or special terms imposed? Yes  No
- c. Ever been convicted of, received a police caution for or charged with but not yet tried for, any offence other than a driving offence? Yes  No

- 3.a. Has any part of the property ever been affected by movement of any kind, for example subsidence heave, landslip or settlement? Yes  No
- b. Has the property been underpinned or provided with other means of structural support? Yes  No
- c. Is the property on a site which has suffered from flooding at any time in the last 10 years? Yes  No
- d. Is the property, because of its position, vulnerable to damage by storm or flood? Yes  No

### 4. Is your home:-

- i) regularly occupied at night except for normal holidays? Yes  No
- ii) self contained having its own separate lockable front door under your control? Yes  No
- iii) occupied solely by you and your family for private residential purposes? Yes  No
- iv) a weekend or holiday home? Yes  No
- v) built of brick, stone, or concrete and roofed with slates, tiles, concrete, asbestos or metal and maintained in a good state of repair? Yes  No
- vi) flat roofed? Yes  No

If 'Yes' please state what percentage of your home is flat roofed

%

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- vii) used in connection with any business or profession? Yes  No
- viii) in a Neighbourhood Watch Scheme? Yes  No

### 5. Are you now or have you previously been insured in respect of any of the risks to which this application applies?

Yes  No

If 'Yes' please advise the name of insurer

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and the Policy No:

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NB. If you have ticked any of the shaded boxes please give full details on a separate sheet.

## BUILDINGS

### Buildings cover required?

Yes  No

- a. Sum insured (Minimum £50,000) £ \_\_\_\_\_
- b. Does the sum insured represent the full cost of rebuilding as new including architects', surveyors' consulting engineers', and legal fees, removal of debris and the costs of meeting local authority requirements? Yes  No
- c. Type of cover required      Standard cover       Standard cover plus accidental damage
- d. Other interested parties (e.g. mortgage lender, lessor, etc.).

Name \_\_\_\_\_

Address \_\_\_\_\_

Post Code \_\_\_\_\_

Nature of Interest \_\_\_\_\_ Roll No. or Mortgage No. \_\_\_\_\_

## CONTENTS

### Contents cover required?

Yes  No

- a. Sum insured (Minimum £15,000) £ \_\_\_\_\_
- b. Does the sum insured represent the full replacement cost of property insured by this section (less wear and tear on household linen & clothing)? Yes  No
- c. Does the total amount of valuables\* exceed  $\frac{1}{3}$  of the contents sum insured? Yes  No
- d. If yes state the total amount of valuables\* £ \_\_\_\_\_
- e. If any item of valuables\* exceeds £3,500 please list below. Current valuations or other evidence of value will be required

Description	Valuation Date	Value
_____	_____	£ _____
_____	_____	£ _____

\_\_\_\_\_

\_\_\_\_\_

If necessary please continue on a separate sheet.

NB. VALUABLES are jewellery, articles of precious metal, clocks, watches, furs, pictures, works of art, stamp, coin or medal collections.

- f. Type of cover required      Standard cover       Standard cover plus accidental damage

## PERSONAL BELONGINGS (whilst in & away from the home)

Personal belongings cover required?

Yes  No

If 'Yes' complete the following:

a. Valuables, clothing and portable possessions (Minimum £1,500) £ \_\_\_\_\_

Unspecified this sum should represent the amount of such property you are likely to take away from the home at any one time eg. holidays.

b. Specified items (i.e. those exceeding £3,500). Current evidence or valuations will be required

Description	Valuation Date	Value
_____	_____	£ _____
_____	_____	£ _____

If necessary please continue on a separate sheet.

## PEDAL CYCLES

Personal belongings cover required?

Yes  No

If 'Yes' complete the following:

Description	Valuation Date	Value
_____	_____	£ _____
_____	_____	£ _____

If necessary please continue on a separate sheet.

## LEGAL EXPENSES

Is this cover required?

Yes  No

## DECLARATION

### PLEASE CHECK YOUR PROPOSAL CAREFULLY AND THEN SIGN THE DECLARATION BELOW BY ALL APPLICANTS/ DIRECTORS

To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand writing or not, is true. I understand that I have a duty to ensure I have made a fair representation of the risk and have disclosed every material circumstance which myself and/or my senior management and/or anyone responsible for arranging your insurance know or ought to know. I have disclosed sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances and I have carried out a reasonable searches in order to make a fair representation of the risk. I understand that my duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged and I will advise my broker or insurer of any changes to the information provided. I understand that if I fail to make a fair representation, the insurer may refuse to pay a claim or reduce the settlement amount, depending on the circumstances.

By signing this Proposal Form I/We hereby consent to any information you may have about me/us being processed by you for the purpose of providing insurance and claims handling which may necessitate providing such information to third parties.

Signature of all Applicants \_\_\_\_\_

Date \_\_\_\_\_

Please return to: **South Essex Insurance Brokers Ltd, South Essex House, North Road, South Ockendon, Essex RM15 5BE**  
E-Mail: [enquiries@seib.co.uk](mailto:enquiries@seib.co.uk) Website: [www.seib.co.uk](http://www.seib.co.uk)

Your data will be processed in accordance with our Data Privacy Notice, a short form of which is included in this document

## Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

SEIB Insurance Brokers, a trading name of South Essex Insurance Brokers Ltd ("we", "us" "our") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you are provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and will refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis. your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

We may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

## Fraud Prevention

We need to carry out fraud, and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud.

For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf. If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including Claims and Underwriting Exchange, and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

## Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at <http://www.seib.co.uk/about-us/privacy-policy> or contact our Data Protection Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE or on 01708 850000 or email [dataprotection@seib.co.uk](mailto:dataprotection@seib.co.uk).