

Home Insurance Proposal

LLOYD'S

Summary of Cover available

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.

Buildings and Contents

ARE COVERED FOR LOSS OR DAMAGE CAUSED BY

- Fire, lightning, explosion or earthquake
- Aircraft
- Storm and flood
- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from domestic fixed fuel oil tanks, apparatus or pipes
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, strikes, violent disorder, civil commotion and malicious damage
- Subsidence, heave or landslip
- Falling trees
- Smoke

Buildings

SECTION ALSO INCLUDES COVER FOR

- Frost damage to fixed water tanks, apparatus or pipes
- Damage caused by falling aerials or satellite dishes
- Accidental damage to oil pipes, underground water supply pipes, sewers, drains, underground gas pipes and cables
- Breakage of fixed glass, solar panels, sanitaryware and ceramic hobs
- Loss of rent due to you and alternative accommodation costs
- Architects' and surveyors' fees, debris removal and additional cost of reinstatement as a result of Local Authority requirements
- Fire Brigade charges
- Finding the source of a water or oil leak

Contents

SECTION ALSO INCLUDES COVER FOR

- Property in the open
- Temporary removal to certain other premises in Ireland
- Accidental damage to televisions, audio and video equipment including radios, video recorders, home computers and satellite decoders
- Breakage of ceramic hobs, mirrors and fixed glass in furniture, double glazing and sanitaryware
- Rent and alternative accommodation
- Fatal injury to you, or those members of your family living with you, caused by fire or burglars
- Replacement of locks following theft or loss of keys

Legal liability to the public

As property owner when buildings are insured or as occupier when contents are insured

Accidents to domestic staff

ONLY COVERED WHEN CONTENTS ARE INSURED

Personal possessions

SECTION COVERS

Jewellery, furs and personal possessions against physical loss or damage from any cause within specified territorial limits

At an additional premium

THE FOLLOWING EXTENSIONS ARE AVAILABLE

- Accidental damage to buildings and contents
- Contents of fridges and freezers against spoilage due to change in temperature or refrigeration fumes
- Pedal cycles against theft and accidental damage anywhere in Ireland
- Loss of personal money and credit cards within specified territorial limits

NB: We reserve the right to change or limit any cover provided

1. Proposer(s)

Full name (Mr/Mrs/Miss/Ms)

Address

	Postcode	Telephone number
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Date of birth

Nationality

Occupation/Precise nature of business

Address of premises to which this insurance is to apply (if different from above)

	Postcode	Telephone number
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Where buildings insurance is required, **state name and address** of any Building Society, Bank or other Financial Institution that is providing you with a mortgage or loan on your property

2. Details of all other persons resident at the above address to which this insurance is to apply

Name	Age	Relationship to proposer	Occupation/Precise nature of business

3. The home

- a) Is the home occupied as your permanent residence solely by you and members of your family? Yes No
- b) Is the home used in any way as part of a business, trade or profession? Yes No
- c) Is the home regularly left unattended day or night? Yes No
- d) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt? Yes No
- e) Is any part of the building roofed with timber and felt or any material other than as above? If yes, please advise details, age and % area. Yes No
- f) Is the home in a good state of repair and will be so maintained? Yes No
- g) Is the property within 200 metres of a river, stream, other watercourse or the sea? Yes No
- h) Has the property or its land ever flooded or is it in an area susceptible to flooding? Yes No
- i) Are you aware of any history of subsidence, landslip or heave at the property or within 50 metres? Yes No
- j) Have the buildings been underpinned or monitored for subsidence, heave or landslip? Yes No
- k) Are there any diagonal cracks or bulges in the external or internal walls of the building? Yes No
- l) Are the premises ever let or sub-let to tenants or paying guests? Yes No

If yes, please state number and occupation(s) of tenant(s) under Question 2 above.

If yes, is the tenancy agreement between you and the tenant only? If no, please provide details.

Yes No

m) Type of property:

House Bungalow Flat Maisonette Other (give details)

Detached Terraced Semi-Detached

n) How many bedrooms does the property have?

o) In what year was the property built?

If you have ticked a shaded box or you need to provide any further information, please give full details below

4. Security of the home (it is important to give a full description)

- a) Type of locks on all external doors (eg: mortise 2 or 5 lever, nightlatch, rimlock).
- b) Type of locks on all windows (eg: key operated or screw).
- c) Type of locks on patio doors and french windows.
- d) Is there an IS199 standard burglar alarm installed? Yes No
- e) Is your alarm centrally monitored? Yes No
- f) How many smoke alarms have you installed?

5. Statement of values (it is important that you ensure the values given below are adequate as under-insurance may reduce a claim payment)

State values to be insured:

Buildings This amount includes all domestic outbuildings, garages, domestic oil and gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences.

Sum insured € Type of cover required: Standard Accidental damage

The sum insured should be the cost of rebuilding as new including an allowance for outbuildings and walls, architects' fees and debris removal costs.

Contents This sum insured should be the cost of replacement as new of all household goods including furniture, furnishings, appliances, tenants' fixtures and fittings, personal possessions and valuables (other than those items to be insured under Question 6 below) such as clothing, jewellery, precious metals or stones, furs, curios, works of art and collections, television, video, hi-fi and personal computer equipment.

Sum insured € Type of cover required: Standard Accidental damage

Does the total value of jewellery, precious metals or stones, furs, curios, works of art or collections and other valuables exceed €2,500 or 33.33% of the sum insured? Yes No

Do individual items of jewellery, precious metals or stones, furs, curios, works of art or collections and other valuables exceed €1,250 any one item (collections or special sets should be regarded as individual items)? **Valuations or other evidence of value should be provided for items worth €3,500 or more.** Yes No

If yes, please provide details (continue on a separate sheet if needed)

6. Personal possessions away from the home (not available on let properties)

Please complete if you require cover for:

Personal possessions* (exc jewellery)	<input type="text"/> €	Sports equipment	<input type="text"/> €	Specified jewellery	<input type="text"/> €
Mobile phones	<input type="text"/> €	Cameras	<input type="text"/> €	Unspecified jewellery	<input type="text"/> €
Video cameras	<input type="text"/> €	Furs	<input type="text"/> €	Other items (specify)	<input type="text"/> €

* Minimum sum insured €1,900

Items with a value over €635 to be specified below

1	<input type="text"/> €
2	<input type="text"/> €
3	<input type="text"/> €

4	<input type="text"/> €
5	<input type="text"/> €
6	<input type="text"/> €

Continue on a separate sheet if needed

Valuations or other evidence of value should be provided for items worth €3,500 or more

7. If you have inserted an amount in Question 6 above, state geographical limits

Ireland/UK/Europe (and elsewhere in the world) for up to 60 days any one period of insurance

Worldwide

8. Extensions available at additional premium (excluding let properties)

Do you require:

	Yes	No	Sum insured/limits	
Fridge & freezer contents?	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	Max €1,270
Personal money?	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	Max €635
Credit cards?	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	Max €635
Pedal cycles?	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	No of cycles <input type="text"/> Max €1,270 in total
Specify cycles over €635	<input type="text"/>			

9. Insurance history

a) Name of previous insurers

b) Date of expiry of policy

c) 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:

i) Approximate date of each loss or damage

ii) Amount of each loss or damage

iii) Details of each loss or damage

iv) What additional precautions have been taken to prevent a recurrence if such loss or damage was by theft?

v) With who was the property insured (if insured)?

d) Have you or any person living with you ever been convicted of, charged with or received a police caution for any offence or have a prosecution pending (other than a motoring offence)? Yes No

If yes, give details

e) 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

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 the Underwriters to void the insurance. *NB: A material fact is one likely to influence acceptance or assessment of this proposal by the Underwriters. If you are in any doubt as to whether a fact is material or not, you must disclose it in the space below.*

This proposal and the information provided in connection therewith contain statements upon which the Underwriters will rely on in deciding to accept this insurance.

SIGNATURE OF PROPOSER

DATE