

Holiday Home Insurance Proposal

(Not to be used for unoccupied properties)

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, sanitary ware 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

Unoccupancy clause

An unoccupancy clause will apply to your holiday home policy. The full text of the clause is reproduced in this proposal. Please examine it carefully to ensure you are familiar with its contents. If you have any queries, please refer to your broker for clarification.

For broker use only

Premium calculation:

Buildings:	@	=	
Contents:	@	=	
Loadings: (PL, etc)		=	
			Sub-total: _____
			Levy/tax: _____
			Total: _____

1. Proposer(s)

Full name (Mr/Mrs/Miss/Ms)

Address of your permanent residence

	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

	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 using your holiday home

Name	Age	Relationship to proposer	Occupation/Precise nature of business

3. The home

- a) Is the property used in any way as part of a business, trade or profession? Yes No
- b) Is the property heated by oil or gas fired central heating? Yes No
- c) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt? Yes No
- d) 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
- e) Is the property in a good state of repair and will be so maintained? Yes No
- f) Date property purchased or inherited.
- g) Is the property undergoing or are you planning to undertake any refurbishment, renovation, demolition or building works? Yes No
- h) Is the property within 200 metres of a river, stream, other watercourse or the sea? Yes No
- i) Has the property or its land ever flooded or is it in an area susceptible to flooding? Yes No
- j) Are you aware of any history of subsidence, landslip or heave at the property or within 50 metres? Yes No
- k) Have the buildings been underpinned or monitored for subsidence, heave or landslip? Yes No
- l) Are there any diagonal cracks or bulges in the external or internal walls of the building? Yes No
- m) How often will the property be used as a holiday home in the course of a 12 month period?
- n) Date on which the property was last occupied overnight by you, your family or a guest or tenant.
- o) Will the property be supervised and inspected inside and outside by a responsible person or management company at least once a week? If no, please give details. Yes No
- p) Are the premises ever let or sub-let to tenants or paying guests? Yes No
- q) Type of property: House Bungalow Flat Maisonette Other (give details)
Detached Terraced Semi-Detached
- r) How many bedrooms does the property have?
- s) 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?
- e) Is your alarm centrally monitored?
- f) How many smoke alarms have you installed?

Yes No

Yes No

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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

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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, personal possessions such as clothing, television, video, hi-fi and personal computer equipment.

Sum insured

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NB: Please refer to unoccupancy clause below regarding restrictions applicable to cover provided in respect of valuables.

Unoccupancy clause – where the property has oil or gas fired central heating *

Immediately the home is unoccupied (having no-one in residence overnight):

- (a) You must ensure that between 1st November and 31st March both days inclusive annually

EITHER:

- (i) the electricity supply is switched off at the main switch and the water supply be switched off at the mains, and the entire water system and central heating system be drained of all water

OR IF THE ELECTRICITY AND WATER SUPPLY BE LEFT SWITCHED ON:

- (ii) a) where the entire home has the benefit of gas or oil fired central heating system fitted with automatic controls and a separate thermostat, the system be set to operate continuously for 24 hours of each day (not controlled by any timing device), the thermostat set at not less than 10 degrees Celsius and, where fitted, the loft hatch door be left open

or:

- b) where a system as described above is installed and is additionally fitted with a "frost stat" in the loft area that is designed and installed to override all other heating controls irrespective of their functional status, then this may be set to operate at not less than 4 degrees Celsius.

Before we can pay you any claim, it is a requirement that you (at our request) provide any bills for any utilities being supplied to the insured premises at the time of any loss or damage resulting from burst pipes/escape of water for verification by us.

- (b) Jewellery, furs, gold, silver, and gold and silver plate is excluded from this insurance whilst the premises are unoccupied.
- (c) A responsible person is to be appointed to supervise and check the property at least once a week.

Failure to comply with requirement (a) above will result in loss or damage resulting from burst pipes/escape of water being excluded from this insurance.

Failure to comply with requirement (c) above may result in this insurance becoming invalid.

* *Please check your policy document, schedule and any endorsements that apply as different conditions may be imposed if you do not have oil or gas fired central heating.*

6. Insurance history

a) Name of previous insurers

In respect of this property if previously insured by you

Insurer

Date of expiry of policy

In respect of any insurance held by you

Insurer

Date of expiry of policy

b) 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

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 whom was the property insured (if insured)?

d) 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