



Personal Details

Proposer :	Title :	Initial :	Surname :
Risk Address and Postcode		Correspondence Address (if different from Risk Address)	
Telephone Number		Alternate Phone Number :	
Email Address :			
Date of Birth :	Occupation :	Employed / Self Employed / Co Director	
Spouse / Partner / Joint Owner	Title :	Initial :	Surname :
Date of Birth :	Occupation :	Employed / Self Employed / Co Director	
Cover Start Date :	Is this your first insurance <input type="checkbox"/> Yes <input type="checkbox"/> No		
Please Provide Details of Every Person (irrespective of age) Living at the Address			
Name :	Date of Birth :	Occupation :	Relationship :

Property Details

Are you the : Owner Occupier Landlord Tenant Private Rented or Local Authority

Is your home : Detached Semi-Detached Terraced House Bungalow Flat

Is the Property Listed : Yes / No If Yes please give the Grading :

How many flats in the block : How many storeys : Is there a Lift Yes No

Approximate Date Property Built : Number of Bedrooms (EVEN IF USED FOR OTHER PURPOSE) :

A BEDROOM IS A ROOM USED AS, OR ORIGINALLY BUILT TO BE, A BEDROOM, EVEN IF IT IS USED FOR OTHER PURPOSES, SUCH AS A HOME OFFICE OR STUDY.

Previous Insurance Details

Name of Current / Previous Insurer : Were any Special Conditions Imposed on the Policy :

Why did the cover cease : Policy Renewal Date : Policy Premium :
Cancelled / Voided / Renewal not Offered £ pm / pa

Have YOU or ANYONE residing with you :
BEEN REFUSED INSURANCE OR HAD SPECIAL TERMS AND / OR RESTRICTIONS IMPOSED ON YOU, ON THIS OR ANY PREVIOUS HOME : Yes No
If YES please give full details :

Convictions and Bankruptcy

Have YOU or ANYBODY residing with you :

Been convicted of, or have a prosecution pending for an offence other than a driving offence (YOU DO NOT HAVE TO DECLARE ANY OFFENCE DEEMED TO BE SPENT UNDER THE REHABILITATION OF OFFENDERS ACT 1974)

Yes No

If YES, Name of person(s) with the conviction

Name	Date of Conviction	Sentence	Time Served
1.			
CONT.			
2.			
CONT.			

Details of Each Conviction :

1.	
2.	

If you have more than 4 convictions, please give details on an Additional Sheet

Have YOU or ANYBODY residing with you :

Been made Bankrupt or have Bankruptcy pending : Yes No

Date of Bankruptcy	Amount	Personal or Business	Date of Discharge
1.			
2.			
3.			
4.			

General Questions About the Property to be Insured

Is it :

1. Built of brick, stone and roofed with slate, tiles, concrete or asphalt (IF THATCH A SEPARATE QUESTIONNAIRE MUST BE COMPLETED) Yes No
2. In a good state of repair Yes No
3. Ever suffered from, or show any signs of, damage due to subsidence, landslip or heave Yes No
- 3a. Are any neighbouring properties showing any signs of damage by the above causes Yes No
4. Is the sole permanent occupation just for Yourself and Relatives normally living with you Yes No

IF YOU HAVE ANSWERED **NO** TO QUESTION 4, AND THE RISK ADDRESS IS EITHER **LET** OR **UNOCCUPIED** PLEASE CONFIRM THE FOLLOWING

For Let Properties Only

- The tenancy agreement is a short hold agreement of at least six months Yes No
- Is the tenancy agreement directly with the tenant (not with DSS / Local Authority or similar) Yes No
- Is the property multi-tenure (two or more unrelated persons) Yes No
- Is the property let to Students, Housing Association, Local Authority or persons in receipt of DSS benefit Yes No

For Unoccupied Properties Only

- Has the property been unoccupied for more than one year Yes No
- Is the property to be unoccupied for more than one year Yes No
- Are there any works to be undertaken before the property is occupied Yes No
- If YES, please indicate the value of the works to be undertaken £
- Has the property been specifically purchased with the view to renovate and sell on Yes No

General Questions About the Property to be Insured

Is the property located within 400 metres (1,312 FEET / 437 YARDS / 1/4 MILE) of a watercourse Yes No

If Yes :

The type of watercourse (E.G. STREAM, RIVER, DITCH)

The distance from the watercourse

The height above the highest watermark

Any history of flooding in the area

Are there any trees within 7 metres (23 FEET / 8 YARDS) of the building Yes No

If Yes :

The type of tree

The distance from the building

The height of the tree(s)

Are the trees on : Your Property Neighbour's Property Local Authority Property

Is the property self-contained with a separate lockable entrance under your sole control Yes No

Used for any Business or Professional purposes Yes No

Constructed with a flat roof which covers more than 50% of the dwelling Yes No

Left regularly unattended (OTHER THAN NORMAL WORKING HOURS) Yes No

Used as a weekend or holiday home Yes No

Security at the Property to be Insured

1. Is the door used as the final exit from the home protected with a deadlock of at least 5 levers, conforming to BS3621 Yes No

2. Are all other external doors either fitted as in (1) above or with any other lock conforming to BS3621 Yes No

3. Are patio doors (if applicable) fitted with key operated bolts / locks to prevent lifting Yes No

4. Are all ground floor and other accessible windows fitted with key operated locks Yes No

5. Is the home fitted with an alarm system Yes No

If an Alarm System is fitted

A. Was the alarm fitted by a NACOSS or equivalent approved installer Yes No

B. Is the alarm under a maintenance contract Yes No

C. When was the alarm installed

D. Is the alarm audible Yes No

E. Is the alarm connected to a 24 hour monitored line Yes No

F. Do you have a safe Yes No

If YES what type of safe is it : Free Standing Wall Safe Under Floor Safe

Buildings Cover

Sum Insured : £ _____ (minimum £35,000)

THIS AMOUNT SHOULD REFLECT THE COST OF TOTALLY REBUILDING THE INSURED PROPERTY.

Standard Cover Yes No

Standard Cover including Accidental Damage Yes No

NAME OF ANY MORTGAGE LENDER :

Contents Cover

Sum Insured : £ _____ (minimum £15,000)

Standard Cover Yes No

Standard Cover including Accidental Damage Yes No

Voluntary Excess for Buildings and / or Contents (£100 STANDARD ON ALL POLICIES)

£100 / £250 / £500 / £1000

SAVINGS ON THE PREMIUM CAN BE ACHIEVED IN EXCHANGE FOR A HIGHER EXCESS

Business at Home (ONLY ANSWER IF YOU ARE RUNNING A BUSINESS FROM THE RISK ADDRESS)

Will the public visit the premises in connection with the business Yes No

If YES

Please confirm the frequency of the visits and the areas of the HOME used for the business :

BUSINESS EQUIPMENT (DEFINED AS : COMPUTERS, KEYBOARDS, VISUAL DISPLAY UNITS AND PRINTERS, WORD PROCESSING EQUIPMENT, DESKTOP PUBLISHING UNITS, MULTI-USER SMALL BUSINESS COMPUTERS, FACSIMILE MACHINES, PHOTOCOPIERS, TYPEWRITERS, COMPUTER AIDED DESIGN EQUIPMENT, TELECOMMUNICATION EQUIPMENT AND OFFICE FURNITURE) IS COVERED UP TO A MAXIMUM OF £5000.

If this is not adequate please state the figure required £ _____

DEPENDENT ON YOUR ANSWERS ADDITIONAL TERMS AND / OR PREMIUMS MAY BE IMPOSED

Personal Possessions away from home and other items to be covered

(ONLY AVAILABLE IF CONTENTS COVER IS SELECTED)

Sum Insured Unspecified Items £ _____

Sum Insured Specified Items £ _____

Description	Value	Cover Away from Home Y / N
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1.

2.

3.

4.

5.

Food in your Freezer

Sum Insured £ _____

Pedal Cycles

Makers Name	Model	Date of Manufacture	Sum Insured
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1.

2.

3.

Money and Credit Cards

Sum Insured £ _____

Other Information

PLEASE USE THIS SECTION TO PROVIDE ANY OTHER INFORMATION YOU FEEL IS MATERIAL OR RELEVANT. IF YOU ARE UNCERTAIN WHETHER ANY ISSUE IS MATERIAL OR RELEVANT YOU **MUST** DISCLOSE IT.

Notes and Declarations

This document will enable us to obtain quotes on the basis requested by the prospective policy holder and / or their agent. It is not an offer, nor acceptance of insurance, and there is no compulsion on the prospective policy holder to purchase our policy.

To obtain a quote this form must be signed by either the person requiring the insurance or an adviser who is a regulated Professional Introducer such as an insurance broker or independent financial adviser.

It is the responsibility of the named policy holder to ensure that all information provided is accurate and correct. The named policy holder will be provided with the insurer's "Statement of Fact" and they will have the opportunity to correct any inaccuracies or provide more comprehensive information before the policy is issued. Once a policy is in force, Platinum Financial Consulting trading as Home Insurance Help will not be held responsible for any claim, complaint or other issue that may arise as a result of a disconnect between the "Statement of Fact" and the findings of an insurer.

When a quote request and subsequent application is submitted on behalf of a customer by a "Professional Introducer" any dispute regarding the accuracy of the information submitted is entirely between the Professional Introducer and their client. We strongly advise Professional Introducers to ensure they are happy regarding the validity of the information used to produce a quote before proceeding to application stage.

Rebuild Value

We must make you aware that it is your sole responsibility to ensure that the Building Sum Insured in your policy is sufficient to cover the entire rebuilding costs of your property. If you did not insure yourself for the full rebuild amount, you would be financially liable for any difference in the actual cost to rebuild your property and the amount of benefit you requested in your policy.

Furthermore if you do not insure your property for the full rebuild value, any building claim could be reduced. This is even if the amount of claim is significantly below the building sum insured. For example if you request a building sum insured of £50,000, when the actual cost to rebuild your property is £100,000, then in the event of a building claim for £10,000, the insurer will take the view that you under-insured yourself by 50% and therefore they may only pay you £5,000 leaving you responsible for the other £5,000.

It is for the reasons above that we cannot accept any responsibility or liability for the rebuild value that you give us to submit to the insurer.

A website run by the Association of British Insurers helps you to calculate your rebuild value based on total floor space, type of property, location etc. You will need to register your name and email address in order to use the calculator. The link to this rebuild calculator website is <http://calculator.bcis.co.uk/>

Alternatively, if you have a mortgage on the property, your last mortgage offer may include a rebuild value that the mortgage lender requires you to ensure is covered by your insurance policy.

Policy Holder Declaration

I DECLARE THAT THE INFORMATION DISCLOSED ON THIS FORM IS A TRUE AND ACCURATE REFLECTION OF MY NEEDS AND CIRCUMSTANCES AND THAT I HAVE DISCLOSED ALL INFORMATION MATERIAL TO MY SITUATION. I UNDERSTAND THAT BEFORE I PROCEED WITH ANY POLICY PURCHASE I WILL CONFIRM THAT THE INSURER'S "STATEMENT OF FACT" IS ALSO A TRUE AND ACCURATE REFLECTION OF MY NEEDS AND CIRCUMSTANCES

Name :

Date :

Signature : _____

Adviser Declaration (ONLY TO BE COMPLETED BY PROFESSIONAL INTRODUCERS)

I DECLARE THAT THE INFORMATION DISCLOSED ON THIS FORM IS A TRUE AND ACCURATE REFLECTION OF MY CLIENT'S NEEDS AND CIRCUMSTANCES AND THAT THEY HAVE DISCLOSED ALL INFORMATION MATERIAL TO THEIR SITUATION TO ME. I UNDERSTAND THAT IT IS MY RESPONSIBILITY TO CONDUCT AN ADEQUATE FACT FIND OF THEIR NEEDS AND CIRCUMSTANCES

Name :

FSA Registration Number :

Date :

Signature : _____