

Application Form

FOR OFFICE USE ONLY:

Insurance adviser:

Customer:

Date Cover to commence*:

*Cannot be before the application is accepted by the Company

Premium Quoted:

Reference Number (please quote this number when you contact us):

This application form should be read and completed in conjunction with the Buyer's Guide.

A copy of the completed application form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request. Your policy will be issued by Royal & Sun Alliance Insurance plc. The questions on this form relate to facts considered material to underwriting the insurance. If you answer them fully and honestly, you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If you are in any doubt, please inform your insurance adviser or Royal & SunAlliance.

Remember to sign and date the Declaration at the end of the form. If there is insufficient space in any of the boxes for your response, please continue on a separate sheet of paper if necessary.

WHEREVER WE ASK QUESTIONS ON THIS APPLICATION FORM ABOUT YOUR FAMILY WE MEAN YOU, YOUR SPOUSE/PARTNER, CHILDREN (INCLUDING FOSTER OR ADOPTED), PARENTS OR ANY OTHER RELATIVES NORMALLY LIVING WITH YOU.

Applicants Details

Name(s): (Mr/Mrs/Miss/Ms/Dr)

(Please note, if the policy is to be in joint names, both applicants must sign the declaration at the end of the form)

Address of the home to be insured:

 Postcode:

Address for communication (if different from home to be insured):

 Postcode:

Tel No: Home:

Tel No: Work:

Occupation:

Date of Birth:

Spouse/Partner's Occupation:

Spouse/Partner's Date of Birth:

Is your home: (i) House Bungalow

Flat

If house/bungalow is it: (ii) Semi-detached Detached

Terraced

No of bedrooms:

When was your home built?: Year

A compulsory excess is applicable to all sections (except legal expenses).

If an additional voluntary excess is required for a reduction in premium, please tick the appropriate amount below

£100 £250 £500 NB. This amount is in addition to the compulsory excess

Cover Details *buildings*

1. What is the rebuilding cost of your buildings? £

(By buildings we mean the main property and any additional structures such as outbuildings, barns etc.)

2. Does the value of any individual additional structure exceed 20% of the buildings sum insured? Yes No

If yes, please state:

a) the sum insured £

b) the type of structure

c) what the structure is used for

3. Cover is automatically provided within the buildings section for trees, shrubs, plants and lawns up to a limit of £1,000.

Do you wish to increase this limit to £3,000? Yes No

4. Interest of any other party to be noted (e.g. bank, building society etc.)

Name

Address

Cover Details *contents*

1. Please indicate the total replacement cost of each of the following categories:

(i) General Property (This relates to all of your contents **excluding** Valuables) £

(ii) Valuables (by valuables we mean jewellery, watches, pictures, paintings, etchings and precious metals)

Unspecified items – Please state the total amount of valuables with individual values **below** £5,000 £

Specified items – Please list any valuables with individual values **above** £5,000

	Item	Description	Value
Jewellery (including watches)			
Items kept in the bank			
Pictures, paintings, etchings and precious metals			

If there is insufficient space to include all specified valuables, please use a separate sheet and attach this to your application

Note: Original valuations or receipts must be provided for items valued over £5,000.

2. Cover is provided within the general property section for business equipment up to £3,000.

Do you wish to increase this limit to £8,000? Yes No

3. Cover is automatically provided within the general property section for Student's Contents up to a limit of £1,000.

Do you wish to extend this limit? Yes No

If Yes,

(i) What is the name of the student to be covered?

(ii) What is the postcode of the University, College or School where the student is studying?

(iii) Please confirm the option for the Student's Contents you require (please tick appropriate box)

Option 1: Student's Contents sum insured £2,000 (single item limit £1,000) Option 2: Student's Contents sum insured £3,000 (single item limit £1,500) Option 3: Student's Contents sum insured £5,000 (single item limit £1,500)

If cover is required for more than one student, please provide details (including the name of the student, the postcode of the University, College or School and the option required) in the space provided for further information overleaf.

Legal Expenses

This cover is subject to our normal underwriting terms and conditions. To find out if you are eligible please answer the following questions. If the answer to any of the questions is in the shaded boxes, please provide further details in the space provided for further information.

If cover under this section is required, please answer questions 1 & 2 below:

1. Are you or any member of YOUR FAMILY aware of any circumstances that could give rise to a claim or legal proceedings (including criminal prosecution or a claim relating to your employment) being pursued or brought against you?

Yes No

2. Have you or any member of YOUR FAMILY been involved in any claims or legal proceedings (including criminal prosecutions or a claim relating to your employment) in the last three years?

Yes No

You and Your Home

Please remember that whenever we ask questions on this application about YOUR FAMILY, we mean you, your spouse/partner, children (including foster or adopted), parents or any other relatives normally living with you. If the answer to any of the questions is in the shaded boxes, please provide full details in the space provided for further information.

	Yes	No
1. Is the property built of brick, stone, or concrete and roofed with slates, tiles or concrete?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the property in a good state of repair?	<input type="checkbox"/>	<input type="checkbox"/>
3. (i) Is the property free from any signs of damage caused by landslip, subsidence or heave?	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Has the property ever suffered from any damage caused by landslip, subsidence or heave?	<input type="checkbox"/>	<input type="checkbox"/>
4. (i) Is the property lived in only by YOUR FAMILY?	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Is the property unoccupied for more than sixty days in a year?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the property have its own separate lockable entrance under YOUR FAMILY'S sole control?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is the property a weekend or holiday home?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the property a listed building?	<input type="checkbox"/>	<input type="checkbox"/>
8. (i) Is the property used for any business or professional purposes, except clerical business use by YOUR FAMILY?	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Do you have any visitors to the property in relation to the business? (If yes, please state average number of visitors in one month.)	<input type="checkbox"/>	<input type="checkbox"/>
9. Has YOUR FAMILY had any insurer decline, cancel or declare void any household insurance?	<input type="checkbox"/>	<input type="checkbox"/>
10. Has YOUR FAMILY, at your existing or any previous home, suffered a loss by theft or attempted theft, whether insured or not, in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
11. For the covers selected, has any of YOUR FAMILY suffered any claims within the last three years? (If YES, please provide date, circumstances of loss, amount of loss and insurer's name in the space provided overleaf.)	<input type="checkbox"/>	<input type="checkbox"/>
12. Has YOUR FAMILY been convicted of any offence? (Driving offences and offences which are spent under the Rehabilitation of Offenders Act 1974 can be disregarded)	<input type="checkbox"/>	<input type="checkbox"/>

Physical Security

	Yes	No	n/a
1. Is the final exit door secured by a deadlock conforming to BS3621 or with a minimum of 5 levers or alternatively a multi-point locking system which incorporates a lever or cylinder deadlock which is capable of being secured by a key from both sides of the door?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Are all other external doors protected by a deadlock conforming to BS3621 or with a minimum of 5 levers or key operated security bolts operating horizontally fitted internally top and bottom or multi-point locking systems which incorporate a lever or cylinder deadlock capable of being secured by a key from both sides of the door?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are all ground floor and basement opening windows and any other ground floor openings to the home measuring more than 22.5cm x 22.5cm (9"x 9") secured by key operated window locks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are all upper floor opening windows and skylights fitted with key operated window locks if accessible from adjoining roofs or porches, walls, downpipes, balconies or external stairs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. For patio or French doors or windows: if they are hinge type, are they secured by key operated security bolts operating vertically internally top and bottom?; or, if they are sliding type, are they secured by key operated bolts fitted internally top and bottom?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are all doors on domestic outbuildings and garages fitted with key operated security devices?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are all panes of glass in louvre windows securely fixed with suitable adhesive into their brackets?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Alarm Protection

1. Is your home protected by an alarm system? Yes No
- If yes, is it installed and held under a maintenance contract with one of the following inspectorates?
- Please indicate: NSI SSAIB
2. Does the alarm extend to include:
- a) garages Yes No
- b) domestic outbuildings Yes No
3. Please indicate the method of signalling:
- a) Bells or siren only
- b) Central station or remote signalling
- Please attach a copy of the specification for the alarm – this will be held in our confidential security files
4. Is your home within a 1/4 mile of your nearest neighbour?

Safe Protection

1. Is your home normally occupied during the day? (By normally we mean there are no periods of unoccupancy due to all adult residents being in full time work or full time education) Yes No
2. Do you have a safe at home? Yes No
- If yes,
- a) is it: Freestanding Underfloor Wall
- b) please state make and model

Fire and other protective measures

1. If your home is protected by an alarm does it include fire detection? Yes No
2. Do you have a smoke alarm installed in your home? Yes No
3. Do you have a fire extinguisher in your home? Yes No
4. How far away is the nearest fire brigade? Is it: full time retained
5. Are the pipes in your roof space and water tanks lagged? Yes No
6. If your home is over 25 years old when was the wiring last checked by a qualified technician? Year

EASY METHODS OF PAYMENT TO CHOOSE FROM:

Monthly premiums by Direct Debit:

Simply complete the Direct Debit form attached to the application form and let your insurance adviser do the rest. We will arrange a Direct Debit with your Bank or Building Society. No extra charge applies for paying by monthly instalments. You should retain the Direct Debit Guarantee overleaf for your records.

By Cash or Cheque:

You can pay the annual premium to your insurance adviser by Cash or Cheque.

Instructions to your Bank or Building Society to pay by Direct Debit



Please complete boxes 1, 2, 3, 4, and 6 in BLOCK CAPITALS and return this form to Royal & SunAlliance.

1. Name(s) of Account Holder(s)
2. Branch Sort Code
 - -
3. Name and full address of your Bank/Building Society

Originator's Identification Number

9 9 4 1 8 9

4. Bank or Building Society Account Number

5. Originator's Reference

Instructions for your Bank or Building Society

Please pay Royal & SunAlliance Direct Debits from the account detailed in this instruction subject to safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Royal & SunAlliance and, if so, details will be passed electronically to my Bank/Building Society.

6. Signature Date

THE ACCOUNT HOLDER MUST SIGN THE INSTRUCTION.

Banks or Building Societies may refuse to accept instructions to pay direct debits from some types of accounts. Please contact your branch for details. They will advise the Sort Code and Account Number you should use.

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THE DIRECT DEBIT GUARANTEE

This Guarantee should be detached and retained by the payer.



- ★ This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- ★ If the amounts to be paid or the payment dates change Royal & SunAlliance will notify you 10 working days in advance of your account being debited or otherwise agreed.
- ★ If an error is made by Royal & SunAlliance or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid.
- ★ You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Notice to Applicants

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

Data Protection. All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors.

The Royal & Sun Alliance Insurance Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- ★ Share information about you with other organisations and public bodies including the Police;
- ★ Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - ★ Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - ★ Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - ★ Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- ★ Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to (see below).

Claims History

- ★ Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- ★ We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How to contact us

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to

Data Protection Liaison Officer, Customer Relations Office, Royal & SunAlliance, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA
Or Telephone 0800 107 6160

Insurance Companies (Third Insurance Directives) Regulations 1994

Under EU Legislation we are required to provide you with the following information before you conclude your contract with us:

Law Applicable to the Contract

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by Scottish Law if you live in Scotland and English Law if you live elsewhere in the UK except as specified to the contrary elsewhere in this policy.

Policies are issued by Royal & Sun Alliance Insurance plc in the United Kingdom

Royal & Sun Alliance Insurance plc are registered in England and Wales. The registered office is St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

Complaints Procedure

If you are unhappy with the service of Royal & SunAlliance you can also speak or write directly to the Manager of the department handling the matter. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and you wish to make a formal complaint please contact: Customer Relations Manager, Royal & SunAlliance, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA.

If Customer Relations cannot resolve the matter to your satisfaction you will be provided with the Company's final response so that you can, if you wish, refer the matter to: The Financial Ombudsman Service. Their address is: The Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If you make a complaint it will not affect your right to take legal action against us.

Declaration

I/We declare that to the best of my/our knowledge and belief, the statements made by me/us or on my/our behalf are true and complete.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers.

I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Applicant(s):

Date:

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised and regulated by the Financial Services Authority.

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