

Statement of Fact

STATEMENT OF FACT:

Please note that cover is conditional upon the statement of fact being agreed to. All statements must be agreed to unless agreed otherwise in writing by Underwriters.

Information You have to provide to us

The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable.

If you are in any doubt at all regarding any of the answers you have given, you should contact your broker or agent.

You must tell us as soon as you become aware of any changes to the information provided by you after you purchase your policy and during the period of your policy

Duty of Fair Presentation

You must make a fair presentation of the risk in a manner which would be reasonably clear and accessible before entering into this Policy including If You knew You did not provide a fair presentation of the risk or if You did not care whether You made a fair presentation of the risk We may avoid this Policy and retain all premiums and You shall reimburse Us in respect of all payments already made by Us In all other cases if You did not provide a fair presentation of the risk Our rights are set out below

- 1) If We would not have entered into this Policy if You had made a fair presentation of the risk We may avoid this Policy and return all premiums to You and You shall reimburse us in respect of all payments already made by Us
- 2) If We would have entered into this Policy but on different terms other than as to premium this Policy will be treated as if it had been entered into on those different terms
- 3) In addition if We would have entered into this Policy but would have charged a higher premium We may reduce proportionately the amount to be paid on any claim by reference to the calculation below in which "X" represents the percentage of the full value of the claim that We shall be required to pay

$X = \text{premium charged} \div \text{the premium that would have been charged if You made a fair presentation of the risk all multiplied by } 100$

Important Notice - Information we need to know about

The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable.

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker or agent

You must tell us within 14 days of you becoming aware if any of the information provided by you changes after you purchase your policy and during the period of your policy.

Proposer Details

Full Name	
Date of Birth	
Occupation	
Daytime Telephone Number	
Full Name of 2 nd Applicant	
Date of Birth	
Occupation	
Address of the property to be insured Full Address inc. postcode	
Correspondence address and postcode	
Domiciled address and postcode	

Property Details

What type of Property;	House / Bungalow / Flat / Flat shop / Office / Industrial Unit / Church / Public House Social Club / Other
What year built (approximate)	
How many number of floors	
Is the property	Detached / Semi-detached / Terraced / Other
Is the property grade listed (if Yes please state what listing)	Yes / No
The property is self-contained with separate lockable entrances under your sole control	Yes/No

Unoccupancy Details

How long have you owned the property	
How long has the property been unoccupied	
Why is the property unoccupied	Awaiting Sale / To Be Let / Renovation/Refurbishment / Other
How long do you anticipate the property to be unoccupied for	
Is any part of the property to be demolished	Yes/No
Is the property to undergo any refurbishment or renovation works	Yes/No
If yes; What is the estimated cost of the works	£
Is planning permission required	Yes/No
Has planning permission been approved	Yes/No Further information:
How long will the works take to complete	
Who will be carrying out the works at the property	Insured / Contractor / Other If Other please provide details.
Is the property to undergo any structural extensions or conversions	Yes/No
Please provide full details of the works	
Are there any adjacent properties that are also unoccupied	Yes/No
Have any emergency services attended the property within the last 5 years	Yes/No
How far approximately is the nearest fire station (in miles)	
Is the property protected by an intruder alarm	Yes/No
If yes, what type of signal does your intruder alarm have	Bells only / Digicom, Redcare / Central Station
Is the intruder alarm under an annual maintenance contract with an NSI or SSAIB approved contractor	Yes/No

Sums to be insured

Standards Perils are defined as Fire, Lighting, Explosion and Aircraft.

Buildings	
Out Buildings	
Contents	

Property Owners Liability	
£1 Million	Yes/No
£2 Million	Yes/No

The property is built solely of brick, stone or concrete with timber or concrete floors and roofed with slates, tiles, asphalt, metal or concrete

If you have notified us of a change to this statement, it is shown below;

The property is not constructed with a flat roof which covers more than 25% of the roof area

If you have notified us of a change to this statement, it is shown below;

The property is in a good state of repair

If you have notified us of a change to this statement, it is shown below;

The property will be maintained to a good standard throughout the period of insurance

If you have notified us of a change to this statement, it is shown below;

All external doors are fitted with five lever mortice deadlocks or multi-point locking systems

If you have notified us of a change to this statement, it is shown below;

All patio doors are fitted with a central locking device with key operated bolts top and bottom

If you have notified us of a change to this statement, it is shown below;

All accessible windows are fitted with key operated window locks

If you have notified us of a change to this statement, it is shown below;

The entire shop or office front including doors are fitted with external shutters or grills, or the entire area boarded up

If you have notified us of a change to this statement, it is shown below;

All other ground floors windows and accessible upper floor windows barred, grilled or boarded up

If you have notified us of a change to this statement, it is shown below;

All Letter boxes and similar openings sealed shut

If you have notified us of a change to this statement, it is shown below;

The entire property is protected by a burglar alarm which is professionally maintained under contract with either NSI or SSAIB approved contract.

If you have notified us of a change to this statement, it is shown below;

The supply of gas and electricity to the premises are disconnected

If you have notified us of a change to this statement, it is shown below;

The property is clear of all loose combustible material

If you have notified us of a change to this statement, it is shown below;

The property is inspected once every seven (7) days by the owner or their appointed representative and a signed log is kept.

If you have notified us of a change to this statement, it is shown below;

Neither you nor any member of your family have suffered any loss or damage (whether insured or not) or had any claims made against you or them in respect of the events for which you wish to insure, either at this or any previous address, within the last five (5) years.

If you have notified us of a change to this statement, it is shown below;

Neither you nor any member of the family been convicted of arson or of any offence involving dishonestly of any kind (e.g. fraud robbery and theft or handling stolen goods)

If you have notified us of a change to this assumption, it is shown below;

Neither you nor any members of the family have had insurance refused or cancelled.

If you have notified us of a change to this statement, it is shown below;

Neither you nor any members of the family have been declared bankrupt.

If you have notified us of a change to this statement, it is shown below;

You or the business does not have an annual turnover that exceeds of £2,000,000

If you have notified us of a change to this statement, it is shown below;

You or the business does not have more than 10 employees

If you have notified us of a change to this statement, it is shown below;

Declaration

I/We declare that the information I/we have given in this application is a fair presentation of the risk to Underwriters. I/We understand that if this duty is deliberately or recklessly breached, Underwriters may regard the Policy as void and are not required to return any paid premium.

I/We understand that if such a breach occurs, but was not deliberate or reckless, Underwriters' remedy shall depend upon what Underwriters would have done if I/We had complied with the duty of fair presentation:

1. Underwriters may regard the Policy as void if Underwriters would not have entered into the policy on any terms in the absence of the breach. In this case, Underwriters will return the premium paid.
2. If Underwriters would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy will be treated as if those different terms applied from the outset, if Underwriters so require.
3. If Underwriters would have entered into the Policy but would have charged a higher premium Underwriters may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

Signature_____

Date_____