

OAK

HIGH VALUE HOME INSURANCE PROPOSAL FORM



OAK UNDERWRITING PLC

GUIDANCE NOTES FOR COMPLETION OF PROPOSAL FORM

Buildings and tenants improvements

- Your sums insured must represent the full cost of rebuilding your property and its outbuildings as new plus the cost of professional fees, clearance costs and statutory costs. You should include
 - 1 interior decorations, fixtures and fittings including fitted furniture, fitted appliances and climate control systems
 - 2 swimming pools, ornamental fountains and ponds
 - 3 hard tennis courts, terraces, patios, driveways, footpaths, walls, gates, fences and hedges
 - 4 underground service pipes, cables, sewers, drains, domestic fuel tanks, externally fixed radio and television aerials, satellite dishes, their fittings and masts, and solar panels.
- If you do not own the buildings but have made improvements and decorations for which you and not the landlord are responsible, these should be insured here.

Contents

- Your sums insured must represent the current cost of replacing your contents as new. It should be made up of
 - 1 household goods and equipment, carpeting, furnishings, business contents including office furniture and equipment, stationery, software, books, records and documents, refrigerated, frozen and other food and drink, domestic heating oil
 - 2 personal effects by which we mean, clothing, baggage and items worn, used or carried by you including furs; spectacles, contact lenses and hearing aids; photographic, mobile communication and computer equipment; money or credit cards; pedal cycles, saddles, tack, hand or wind propelled watercraft (up to 12 feet in length), other sports equipment and specialist clothing; other similar items
 - 3 outdoor and garden items by which we mean, items designed to be left or used outdoors including garden furniture, children's play equipment and statues and ornaments but not fine art and antiques (see below)
 - 4 domestic garden maintenance equipment, motorised lawnmowers and power equipment; quad bikes but only if used exclusively for the care of gardens, horses and pets or incidental farming activities
 - 5 golf trolleys, golf buggies, motorised and non-motorised wheelchairs
 - 6 pedestrian controlled power driven toys and models, electrically powered sit-in toy and model vehicles
 - 7 trailers and non-motorised horseboxes up to 12 feet in length.
- Please note that all fine art, antiques, designer-made items, jewellery, watches and guns should be insured as Valuables.

Valuables

Please note that if you do not have full valuations, we will require professional valuations or purchase receipts (not more than five years old) for items of fine art and antiques insured for over £25,000 and jewellery, watches and guns insured for over £10,000.

Fine art and antiques

- Your sums insured must represent the current market value of the individual items, collections and sets which are of artistic merit, historical value, novel, rare and/or unique as listed in the categories in the Proposal Form.
- We will not pay more than £25,000 for any item, pair or set which is not individually listed.

Jewellery, watches and guns

- For antique and investment jewellery and watches, your sums insured must represent the current market value of the individual items, pairs or sets and for all other items, the current cost as new.
- We will not pay more than £10,000 for any item, pair or set which is not individually listed.

Excesses

- The standard policy excess is £250 increasing to £1,000 for subsidence. There is no excess for food spoilage, lock and key replacement or liability claims.
- Substantial premium discounts are available if you choose to increase the policy excess.

Annual Travel - Optional

- Each holiday and business trip is for a maximum of 90 days and covers you and your spouse or partner up to the age of 70 plus three children under 21. Other children and adults may be added at a small additional premium.
- Various hazardous and unusual activities are specifically excluded. Please provide full details of any hazardous or unusual activities. Where we can provide the cover, an extra premium will be required.
- Comprehensive winter sports cover may be added for up to 17 days per trip and 31 days per year at a reasonable additional cost.
- As pets may now also travel in parts of Europe, you can extend your travel insurance to include them. They must be in good health and under 10 years of age. Cover is provided for cancellation and curtailment, overseas vets fees, kennel and cattery fees and loss of PETS and Treatment certificates.

Motor Breakdown - Optional

- Cover is provided for roadside rescue, nationwide recovery, at home and European motoring assistance for cars under ten years old. Older cars may be included at a small additional premium.
- Cover can be obtained for either a single individual, joint, or a family of up to 5 people at an additional cost.

Please complete this proposal form in BLOCK CAPITALS. If you need more space for any of the answers, please continue on a separate sheet. You must give full and true answers to all questions.

The Proposer(s)

Policy No.

Full name(s) and title	Date(s) of birth	Occupation(s) including part-time and voluntary work, detailed descriptions, please
Correspondence address		
Postcode		
Telephone numbers Home Work		
Email address		

Have you, or anyone whose property is to be insured

- in the last five years, sustained loss or damage whether claimed for or not, which would have been covered by this type of insurance had it been in force? **If Yes, please give full details below.** Yes No

Description of loss or damage	Date of claim	Amount of claim	Claim settled or outstanding
.....			

Have you, or anyone whose property is to be insured

- received a police caution, been convicted of or charged with, but not yet tried for any offence other than driving? Yes No
- ever had any insurance refused, cancelled or provided subject to special terms and conditions? Yes No

If Yes, please give full details

The property to be insured

Please give the address of the property to be insured, if different from the correspondence address on the previous page. If you require cover for more than one property, please complete a proposal form for each.

..... Postcode

When approximately was it built?

Is it	• a house	<input type="checkbox"/>	flat/loft	<input type="checkbox"/>	if flat, what floor?	<input type="checkbox"/>
	• detached	<input type="checkbox"/>	semi-detached	<input type="checkbox"/>	terraced	<input type="checkbox"/>

Are any of the buildings or outbuildings listed? Yes No

Have there been any extensions since construction? Yes No

Is the property currently being worked on or are you planning any refurbishment or structural works in the next 12 months? Yes No

If Yes, please give full details

If you have a mortgage and require buildings insurance, please complete the following

Name of lender..... Roll/reference number
Address
..... Postcode

Is the property, its outbuildings and boundary walls

- built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete? Yes No
- in a good state of repair and regularly maintained? Yes No
- free from signs of subsidence, heave, and/or landslip (such as internal or external stepped or diagonal cracking)? Yes No
- and any neighbouring homes free from monitoring for or underpinning as a result of subsidence, heave or landslip either current or historic? Yes No
- subject to any survey which mentions cracking or movement whether current or historic? Yes No

If Yes, please provide a copy

6. free from and in an area historically free from flooding? Yes No
7. within 200 metres (650 feet) of any rivers, streams, other watercourses or tidal waters?
If Yes, please state approximate distance from, and height above Yes No

Please provide further details where necessary

Question Number	Details
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Is the property to be insured

- your current main residence second home holiday home let property
- occupied by anyone other than you and your family e.g. resident domestic staff, lodgers, tenants or holidaymakers? Yes No
- or any of its outbuildings used for business or professional purposes? Yes No
- a second or holiday home occupied by anyone other than you and your family? Yes No
- regularly left unattended - at night? Yes No
- for more than 30 consecutive days at a time? Yes No
- or its gardens open to the public? Yes No

If Yes, please give full details

Security

Have all your doors and windows been fitted with the following:

- external doors with 5 lever mortice deadlocks or locks conforming to BS3621? Yes No
- all accessible windows, fanlights and skylights fitted with key operated locks? Yes No
- patio and french doors with key operated locking bolts top and bottom? Yes No
- all outbuildings fitted with BS3621 locks and/or close shackle padlocks? Yes No

If No, please give full details

If there is a burglar alarm system

- has it been professionally installed? Yes No
- do you have an annual maintenance agreement with an NSI (NACOSS) or other registered installer? Yes No

Is its signal

- bells only speech dialler central station Redcare Digital Communicator
- other, give details

Have any other security systems been installed for example surveillance cameras, infra-red lighting?

Yes No

If Yes, please give full details

Do you have a safe and/or strong room?

Yes No

If Yes, please give full details of the type, make and model, and cash rating

Do you have any of the following in place and in working order?

- battery operated or mains wired smoke alarms
- central station fire/smoke alarms

Cover Required

Please specify the date you would like cover to commence.

Buildings and tenants improvements General contents

Buildings

	Sums insured
Main residence	<input style="width: 100%;" type="text"/>
Outbuildings	<input style="width: 100%;" type="text"/>
Tenants improvements for which you are responsible	<input style="width: 100%;" type="text"/>
Total	<input style="width: 100%;" type="text"/>

Excess

Please tick the relevant box £250 £500 £1,000 Other

Contents

	Policy limit	Sums insured
General contents		£ <input style="width: 100%;" type="text"/>
Business contents	£20,000	£ <input style="width: 100%;" type="text"/>
Outdoor and garden items	10% of contents sum insured	£ <input style="width: 100%;" type="text"/>
Hand or wind propelled watercraft (up to 12ft in length)	£ 5,000	£ <input style="width: 100%;" type="text"/>
Trailers and non-motorised horseboxes (up to 12ft in length)	£ 5,000	£ <input style="width: 100%;" type="text"/>
Quad bikes and sit-in toy or miniature vehicles	£10,000	£ <input style="width: 100%;" type="text"/>
Sit-on or sit-in domestic gardening equipment	£10,000	£ <input style="width: 100%;" type="text"/>
Total		£ <input style="width: 100%;" type="text"/>

Valuables

Please note that if you do not have full valuations, we will require professional valuations or purchase receipts (not more than five years old) for items of fine art and antiques insured for over £25,000 and jewellery, watches and guns insured for over £10,000.

Fine Art and Antiques

	Sums insured
Antique and designer made furniture, paintings, drawings, etchings, prints, photographs, tapestries, carpets, rugs, books and manuscripts	£
Sculptures and ornaments inside the home, porcelain and glass	£
Sculptures outside the home	£
Clocks, barometers, mechanical art and objets d'art	£
Gold, silver, platinum, pewter and plate, precious stones	£
Stamp and coin collections, wines, memorabilia	£
Other collectibles such as models, dolls and guns	£
Total	£

We will not pay more than £25,000 for any item, pair or set which is not individually listed, therefore please provide details of all items over £25,000

Jewellery, Watches and Guns

	Sums insured
Jewellery and watches (worldwide)	£
Jewellery and watches kept permanently in a safe in the home	£
Jewellery and watches kept in a bank or safe deposit	£
Guns	£
Total	£

We will not pay more than £10,000 for any item, pair or set which is not individually listed, therefore please provide details of all items over £10,000

Excess for Contents and Valuables

Please tick the relevant box

£250 £500 £1,000 Other

Disclosure

You are reminded of the need to disclose all material facts which are likely to affect the acceptance or assessment of this insurance and to advise Oak Underwriting plc, via your insurance intermediary, of any changes which affect the insured risks after the commencement of this insurance. If you are in any doubt as to what constitutes a material fact, please consult your insurance intermediary or Oak Underwriting plc as failure to disclose or misrepresentation of a relevant fact may invalidate your insurance or result in it not operating fully.

Declaration

I/we declare that the information given in this proposal form and any supplementary questionnaires (whether completed by me/us or not) is, to the best of my/our knowledge and belief, correct and complete and that I/we have read the note headed "Disclosure".

I/we understand that the signing of this proposal form and any supplementary questionnaires does not bind me/us to complete the insurance and that the insurance will not be in force until the proposal has been accepted by Oak Underwriting plc. I/we agree that the completed proposal and any additional information provided will be the basis of the contract between me/us and Oak Underwriting plc.

By signing this declaration I/we agree to my/our personal details and those of any persons to be insured being passed to subscribing insurers (or anyone acting on their behalf) solely for the purpose of underwriting, administration and claims handling of any policies issued following my/our completion of this proposal form. Details will be available on request.

Signature of proposer(s):

Dated:


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.....

We strongly recommend that you keep a record of any information given and all letters written to us and your insurance intermediary. A copy of this proposal form will be sent to you on request. If you would like to read the policy in advance of buying this insurance, please ask for a specimen copy. English Law, or Scottish Law if your home is in Scotland, will apply to this contract unless we specifically agree otherwise in writing.

You can select to pay by INTEREST FREE Direct Debit. Just choose which option you prefer and complete your details below.

Single Annual Direct Debit

12 equal instalments

The Direct Debit Service is operated by Premium Credit Limited  Upon receipt of this instruction Premium Credit Ltd will commence collection of your instalments. In addition they will send you a Running Account Credit Agreement detailing your payments to sign and return to them direct in a pre-paid envelope.

DIRECT DEBIT INSTRUCTION

Customers Name Title Initials Surname

Address

Postcode

BANK ACCOUNT DETAILS

Account Holders Name Sort Code Account Number

Please pay Premium Credit Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Premium Credit Limited and if so details will be passed electronically to my Bank/Building Society.

Signed: Dated:



Operated by Premium Credit Limited, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB.

Originator Number 942461



Office Use Only Certificate No. - -

Inception Date Premium £

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OAK UNDERWRITING PLC

Cromwell Park Chipping Norton Oxfordshire OX7 5DF Tel: 01608 648100 Fax: 01608 648177

Email: admin@oak-underwriting.com www.oak-underwriting.co.uk

Oak Underwriting plc is authorised and regulated by the Financial Services Authority.