

## Quotation Questions

Please provide the full name and date of birth of all applicants.

Please provide the full address of the property to be insured.

Please provide a correspondence address (if different to the above)

What cover do you require?

**Buildings & Contents**

**Buildings Only**

**Contents Only**

The maximum claim limit for buildings is £1 million. If £1 million is not sufficient to cover the cost of rebuilding your property if it was completely destroyed then the policy is not suitable for your needs.

Contents are your household goods including furniture, furnishings (such as curtains and carpets) and all the personal property in your home.

The standard maximum claim limit for contents is £75,000. You may increase this to £100,000 if the standard maximum claim limit is not sufficient to replace all of your contents as new. If £100,000 is not sufficient to replace all of your contents as new then the policy is not suitable for your needs.

**The rebuild cost is not the same as the sale price or the current market value of your home. In fact, it is often lower.**

Would you like to include accidental damage on your buildings insurance?

**Yes**

**No**

Included as standard within buildings insurance is accidental breakage to fixed glass, ceramic hobs built into cookers that are permanent fixtures in your home, sanitary fixtures and fittings in your home; and solar panels.

Available as an optional extra is Accidental Damage cover. This covers unexpected and unintended damage caused by something sudden and external. Accidental Damage would be required in order to claim for events that are not covered under the accidental breakage benefits. An example of this would be putting your foot through a loft ceiling, leaving a tap running or drilling through a pipe, where purchasing accidental damage would be required to make a claim.

Would you like to include accidental damage on your contents insurance?

**Yes**

**No**

Included as standard within contents insurance is accidental breakage to television sets satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desktop personal computers. Cover is also provided for fixed glass in furniture (but not glass in pictures or clocks) and ceramic hobs in free-standing cookers.

Available as an optional extra is Accidental Damage cover. This covers unexpected and unintended damage caused by something sudden and external. Accidental Damage would be required in order to claim for events that are not covered under the accidental breakage benefits. An example of this would be spilling wine on a carpet, where purchasing accidental damage would be required to make a claim.

Are you a first time buyer of home insurance?

**Yes**

**No**

If you are a first time buyer of home insurance you will benefit from the equivalent of Two Years No Claims Discount on your policy. This will increase to Three Years No Claims Discount if you do not make a claim in this period of insurance.

If you have held either a buildings or a contents insurance policy in the past you must select no.

## Quotation Questions

How many consecutive years have you held buildings insurance without claiming?

**0    1    2    3    4    5    5+**

This can usually be obtained from your previous insurer.

How many consecutive years have you held Contents insurance without claiming?

**0    1    2    3    4    5    5+**

This can usually be obtained from your previous insurer.

Please specify any high risk items or personal belongings valued over £2,000 (or any pedal cycles valued over £1,000) that you wear or carry away from the home:


High-risk property means jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. We treat pairs or sets of items as one item. Carpets, furniture and curtains are not classed as high-risk property.

***If your maximum claim limit for contents is £75,000***

The replacement value of all high-risk property within the home must not exceed £20,000. Items individually valued over £2,000 are included within the £20,000 high-risk property limit and must be specified on the policy. The maximum that you can specify for any one item is £15,000 and the total of all individual items worth more than £2,000 must not exceed £15,000.

***If your maximum claim limit for contents is £100,000***

The replacement value of all high-risk property within the home must not exceed £30,000. Items individually valued over £2,000 are included within the £30,000 high-risk property limit and must be specified on the policy. The maximum that you can specify for any one item is £15,000 and the total of all individual items worth more than £2,000 must not exceed £20,000.

***Important:***

Items that you wish to insure when away from the home should be specified in the personal belongings section below and are covered separately and are not included within the above limits.

In the event of a claim for any individual items of high-risk property worth more than £5,000 named on the schedule, a receipt or professional valuation not more than three years old will be required as proof of value and ownership.

If any individual items of jewellery or watches are specified and have a value more than £7,500, it is a condition that the item/s are kept in a locked safe when not being worn and the clasps, settings and mountings must be checked by a qualified jeweller every three years and any defects addressed.

Would you like to include personal belongings cover?

Items you take outside your home are not covered automatically for loss, theft or damage by our contents insurance. If you want to insure everyday items you take outside like mobile phones, watches, jewellery, laptops or pedal cycles you'd need to add personal belongings cover.

Please select an amount of Unspecified Personal belongings cover\*

\*(do not include items worth more than £2,000 or pedal cycles worth more than £1,000)

	<b>£2,000</b>	<b>£3,000</b>	<b>£4,000</b>	<b>£5,000</b>	<b>£6,000</b>	<b>£7,000</b>	<b>£8,000</b>	<b>£9,000</b>	<b>£10,000</b>
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## Quotation Questions

Your personal belongings will be protected anywhere in the European Zone, and for up to 60 days worldwide during any period of cover, so you'd be insured if you went on holiday.

There is a single article limit of £2,000 but individual limits apply for mobile phones (£300), personal money (£750), credit cards (£1,000) and pedal cycles (max any one cycle £1,000). Items worth over £2,000 (or pedal cycles over £1,000) need to be individually listed in the section below.

Please specify any high risk items or personal belongings valued over £2,000 (or any pedal cycles valued over £1,000) that you wear or carry away from the home:	Description	Replacement Value (£)

Personal belongings means items worn, used or carried by you or your family in daily life, but not money, credit cards or items held or used for business purposes.

High-risk property means jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. We treat pairs or sets of items as one item.

These items must be specified on your policy schedule to be covered away from your home.

The maximum that any one item can be insured for is £15,000. If your maximum claim limit for contents is £75,000 the total of all items specified must not exceed £15,000. If your maximum claim limit for contents is £100,000 the total of all items specified must not exceed £20,000.

**Important:**

In the event of a claim for any individual items of high-risk property worth more than £5,000 named on the schedule, a receipt or professional valuation not more than three years old will be required as proof of value and ownership.

If any individual items of jewellery or watches are specified and have a value more than £7,500, it is a condition that the item/s are kept in a locked safe when not being worn and the clasps, settings and mountings must be checked by a qualified jeweller every three years and any defects addressed.

Do you wish to apply a voluntary excess to this policy to reduce the premium?	<b>No</b>	<b>£50</b>	<b>£100</b>	<b>£250</b>	<b>£500</b>	<b>£750</b>	<b>£1000</b>
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This is in addition to the standard excess of £100 on your policy or £350 in connection with escape of water claims and £1,000 in connection with any claims as a result of subsidence.

**Choosing a voluntary excess may reduce the cost of your client's policy. However, they will have to pay higher excess if they make a claim.**

Please select your property type:	Terraced House	Detached House	Semi Detached House	Terraced Bungalow	Detached Bungalow	Semi Detached Bungalow	Flat
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Please select the property description that closest matches the property you wish to insure. The property must have its own kitchen, bathroom and toilet and separate and lockable entry and exit.

How many bedrooms does your property have?	
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Please choose how many bedrooms your home has. This includes any rooms that were originally designed as bedrooms, but are now used for other purposes, e.g. study or computer room. **Uinsure can only insure properties with up to 5 bedrooms.**

## Quotation Questions

When was your property built?

Please enter the approximate year that your property was built. Documents such as your mortgage valuation should include this information. **Uinsure can only insure properties built after 1600.**

Would you like to include Home Emergency Cover as part of your policy?

**Yes**

**No**

Would you like to include cover for your Primary Heating System as part of your Home Emergency Cover policy?

**Yes**

**No**

The policy is designed to provide cover (up to the £500 per claim/£1,500 per year) for the cost of a contractor's emergency call-out and labour charges, parts and materials following an emergency that is detailed within the policy wording and is not specifically excluded within the policy wording issued.

Cover is provided in the following areas:

Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence; a blocked toilet; blocked external drains within the boundaries of your home where this can be resolved by jetting; electricity failure; gas leak; water supply system failure; a lost key; external door/window/lock failure; pest infestation; or sudden damage to the roofing causing internal damage.

You may choose to extend your cover to include protection in the event of failure of your Primary Heating System. Please note that boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt) cannot be covered if you choose to extend your cover.

Home Emergency cover is provided by Legal Insurance Management Limited under a separate optional policy. Please read Section 4 of your Policy wording for this cover for more details.

Would you like to include Family Legal Protection as part of your policy?

**Yes**

**No**

Our Family Legal Protection policy is designed to help customers through difficult and often stressful legal situations by providing them with financial support and a 24-hour legal advice Helpline.

Family Legal Protection is provided by Arc Legal Assistance Ltd under a separate optional policy. Please read Section 3 of your Policy wording for this cover for more details.

## Eligibility Questions

The walls of your property are built from brick (which includes brick clad with timber frame properties built from 1980 onwards), stone or concrete (excluding prefabricated concrete).

The roof of your property is built from slate or tiles.

The roof of your property is no more than 50% flat.

If your property is a flat and is not situated on the top floor then you can 'Agree' to this statement'.

The property to be insured is not registered as a listed building.

The property is permanently occupied by you and your family and by no more than one lodger.

Family means the person you are married to or live with as if you were married, your children, foster children and any other person who permanently lives with you, but not lodgers, any other paying guests or domestic employees. As lodgers are not deemed to be part of the Family, no cover for their possessions is provided by this policy.

## Eligibility Questions

<p>The property is not used for business purposes other than clerical work, private tuition, hairdressing, therapy or beauty treatment. The property is not visited more than 10 times per month in connection to the business use and no more than £2,000 in stock is held on the premises. <i>(please note this policy does not provide any cover for business tools or stock and also excludes liability cover for the applicant's business, trade, profession or employment)</i></p>	
<p>The property is not left unoccupied for more than 60 consecutive days.</p>	<p>You are occupying the property if you are living in the property as your main home with enough furniture and facilities for normal living and sleeping purposes. Regular visits or occasional overnight stays do not constitute occupancy.</p>
<p>Your property will be maintained in a good state of repair.</p>	
<p>Your property is not undergoing any building work.</p>	<p>Painting, decorating, tiling, internal joinery, electrical work, plastering, window replacement, installation of central heating or replacement of bathroom and/or kitchen fixtures and fittings are not classed as building work and do not need to be disclosed.</p>
<p>The property has not shown any signs of subsidence, heave or landslip within the last 25 years. (Cracks and bulges in the walls can be signs of subsidence).</p>	
<p>To the best of your knowledge the property has no history of flooding.</p>	
<p>You have never undertaken preventative measures to limit flooding.</p>	
<p>You and anyone residing at your property have not had special terms imposed by your insurer, or had insurance declined, cancelled, refused or declared void.</p>	
<p>During the last 3 years, at your current or any previous address, you and anyone residing at your property have not had more than one household (buildings or contents or personal belongings) loss or claim.</p>	<p>You should include any incidents that resulted in damage to property, items being stolen or injury to other people. You should include these incidents whether or not you made a claim, and whether or not you were paid for that claim. Examples of incidents that we need to know about are: any claim, burglary, vandalism, fire, water or storm damage.</p>
<p>During the last 3 years, at your current or any previous address, you and anyone residing at your property have not had more than one household (buildings or contents or personal belongings) loss or claim costing more than £3,000.</p>	
<p>You and anyone residing at your property have not been convicted or charged for any offence or have any prosecution pending (other than a motoring offence).</p>	<p>You do not need to disclose offences that are spent under the Rehabilitation of Offenders Act 1974. If you have a criminal record and you are not sure whether you need to disclose it, you can use an online tool at <a href="http://www.disclosurecalculator.org.uk/">http://www.disclosurecalculator.org.uk/</a> or seek advice from Unlock, an independent charity. Visit <a href="http://www.unlock.org.uk">www.unlock.org.uk</a></p>
<p>Your property meets our minimum security requirements.</p>	<p>Your final exit door, any other external doors, sliding doors, patio doors and double leaf French doors must all be secured with a 5 lever mortise deadlock conforming to BS3621, a rim automatic deadlock or a multi-point locking system. All externally accessible windows should be fitted with key operated window locks or key operated locking handles. Windows are deemed to be externally accessible if they can be accessed from outside your home without a ladder or by climbing from a nearby flat roof. Please note that you must use your security at night or when there is no one in the home or your cover for theft or attempted theft will be affected.</p>