

# Hencilla Canworth Ltd

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## HOUSEHOLD INSURANCE PROPOSAL FORM

A. Your Personal Details	Partner/Additional Policyholder
Title.....	Title.....
First Names:.....	First Names:.....
Surname:.....	Surname:.....
Date of Birth:.....	Date of Birth:.....
Full time occupation:.....	Full time occupation:.....
Part time occupation:.....	Part time occupation:.....
Home Telephone No:.....	Home Telephone No:.....
Mobile Telephone No:.....	Mobile Telephone No:.....
E-Mail:.....	E-Mail:.....
Correspondence Address: ..... .....	Risk Address: Property to be Insured ..... .....
Post code:.....	Post code:.....

### B. The Home – Please answer all the following questions by circling Yes or No

1. Are you permanently living in the home and not using it in any way as part of a business, trade or profession?	<b>Y</b>	<b>N</b>
2. Are the buildings built of brick, stone and concrete and roofed with slate, tiles, concrete or Asphalt?	<b>Y</b>	<b>N</b>
3. Is the home in a good state of repair?	<b>Y</b>	<b>N</b>
4. Are the premises free from flooding and in an area which is free from flooding and not near any rivers, streams or tidal waters?	<b>Y</b>	<b>N</b>
5. Are the buildings free from signs of internal or external stepped or diagonal cracking?	<b>Y</b>	<b>N</b>
6. Is your home regularly left unattended at night?	<b>Y</b>	<b>N</b>
7. Are the buildings being monitored for subsidence, heave or landslip; have they ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?	<b>Y</b>	<b>N</b>
8. Are you aware of any survey carried out on your home, which mentions subsidence, settlement or movement of the buildings? <b>If Yes please provide a copy of survey report</b>	<b>Y</b>	<b>N</b>
9. Are you aware that any neighbouring buildings have been the subject of an occurrence of subsidence, heave or landslip?	<b>Y</b>	<b>N</b>
10. Have the buildings of your home been extended within the last 25 years?	<b>Y</b>	<b>N</b>

**If you have answered No to questions 1 to 5 or Yes to questions 6-10 please give full details on the last page of this form**

11. Are there any trees or shrubs within 7 metres (22ft) of your home (whether inside or outside of your premises), which are more than 3 metres (10ft) tall? If yes, please give details including type of tree, height and distance	<b>Y</b>	<b>N</b>
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12. What is the age of the property	
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13. State type of Property (i.e. Detached, Semi detached)	
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14. Is the property: <b>PLEASE CIRCLE ONE OF THE FOLLOWING</b> Owned on a mortgage    Owned Outright    Rented unfurnished    Rented Furnished    Let to Others
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15. Do you occupy the premises with anyone other than a family member or partner	<b>Y</b>	<b>N</b>
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**If your home is a flat, please confirm the following:**

16. Is it self-contained having its own lockable entrance under your sole control?	<b>Y</b>	<b>N</b>
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17. Is it purpose built?	<b>Y</b>	<b>N</b>
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18. Which floor is it on?	
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**C. Security of your Home** please answer the all the following questions by circling Yes or No

1. Are the external doors fitted with 5 lever mortice deadlock or Multi locking systems conforming to BS3621?	<b>Y</b>	<b>N</b>
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2. Are your basement, ground floor and any other accessible windows fitted with key operated window locks?	<b>Y</b>	<b>N</b>
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3. Are your French Windows / Patio Doors fitted with a multi point locking device, mortice lock, mortice security bolts top and bottom or patio door locks top and bottom?	<b>Y</b>	<b>N</b>
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4. Do you have a burglar alarm? (If Yes please provide details)	<b>Y</b>	<b>N</b>
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5. Do you have a Safe? (If Yes, please provide details)	<b>Y</b>	<b>N</b>
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**If you have answered No to questions 1-3 please provide full details of what security you have in place on the last page of this form**

**D. General Questions:** Have you or any family member, or any person living with you...

1. Ever had any insurance cancelled, refused or special terms imposed?	<b>Y</b>	<b>N</b>
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2. Suffered any loss or damage (which would have been covered by this insurance had it been in force even if it did not result in an insurance claim) within the last 5 years? <b>If you have answered Yes please provide more details in Section H</b>	<b>Y</b>	<b>N</b>
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3. Ever been convicted or charged (but not yet tried) or had a Police caution in respect of any criminal offence other than motoring offences? i.e. Fraud, theft or handling stolen goods.	<b>Y</b>	<b>N</b>
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4. Ever been declared bankrupt during the last 3 years?	<b>Y</b>	<b>N</b>
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**If you have answered YES to questions 1,3,4 please provide full details on the last page of this form**

**E. Statement of Values** - It is important that you should ensure the values given below are adequate, as under-insurance may reduce the amount recoverable in the event of a claim.

**Buildings** (This amount should represent the re-building cost of the property, including all outbuildings, garages, domestic oil and gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences)

£

**Contents** (General Contents within the home, including High Risk items\* and Personal Possessions\*. The amount insured should represent the full cost of replacement as new)

£

**If the replacement cost of all the High Risk Items exceeds one third of your contents sum insured please advise what sum insured you require for High Risk Items:**

**\*High risk items are as follows** - Televisions; audio equipment and computer equipment, Jewellery; watches and articles of gold, silver or other precious metals, Works of art, Stamps, Coin and Metal collections, Money and Credit Cards, Photographic Equipment, Portable musical instruments, Camping equipment, Portable sports equipment, Toys, pedal cycles, Furs, Guns and Firearms.

**\*Personal Possessions** – Personal effects **you** normally carry with **you**. Clothing and personal effects; jewellery; watches; money, credit cards; cameras; binoculars; cellular phones; musical instruments; sports equipment; camping equipment; luggage; toys; radios; televisions and computer equipment designed to be portable; pedal cycles.

**Specified Personal Possessions:** Please provide details of all pedal cycles over £300 and Personal Possessions over £1,000. (Please provide a valuation or copy of the purchase receipt for these items)

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)

**F. Interested Parties:** Please state the interested parties to be noted on the policy (i.e. Bank or Building Society providing a mortgage or loan on the property)

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**G. Previous Insurance Details:**

Name of previous insurers:  
Date of Expiry:

**H. Previous Claims**

Date of Claim	Type of Claim (e.g. Theft, Fire, Flood etc.)	Amount of Claim

Additional Information: (if more space is needed please continue on a separate piece of paper)

**Please read the following carefully...**

**E.U. Disclosure Clause (UK)**

**Notice to Proposer**

The parties are free to choose the law applicable to this contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law.

Any enquiry or complaint should be addressed in the first instance to your intermediary.

If you are not satisfied with the way a complaint has been dealt with, you may ask the Complaints department at Lloyd's to review your case without prejudice to your rights in law.

The address is:

Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Telephone 020 7327 5693.

**DATA PROTECTION ACT 1998 – PROPOSER'S CONSENT CLAUSE**

By signing this proposal form I/we hereby consent to any information you may have about me/us being processed by you for the purposes of providing insurance and claims handling, which may necessitate your providing such information to third parties.

**Declaration**

To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by underwriters: if you are in any doubt as to whether a fact is material or not you must disclose it in the space below.

This proposal and information provided in connection therewith contain statements upon which underwriters will rely in deciding to accept this insurance. Should a contract of insurance be concluded this proposal will form the basis of the insurance.

Subject to acceptance by the underwriters,  
when would you like cover to commence?

Date:

Signature of  
Proposer(s) \_\_\_\_\_

Dated \_\_\_\_\_