



Home Protection

(Bedroom Rated)

Proposal Form

arranged by:

Ryburne Brokers & Co

Home Protection (Bedroom Rated) - Proposal

Before completing this proposal refer to the Policy Summary. This details the cover which can be provided by your Home Protection (Bedroom Rated) policy and will help you to select the sections which meet your needs. You should answer the questions in full and not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose them and failure to do so could invalidate the insurance. A copy of the completed proposal form will be supplied on request within 3 months of its completion. You should keep a record, including copies of letters, of all information supplied to us for the purposes of effecting this insurance.

Important This is a policy for 1, 2, 3, 4 and 5 bedroom homes with total contents of £30,000, £40,000 or £50,000 in value. If your home contents are worth more than £50,000, please ask for details of Sterling's Executive policy.

Please use BLOCK CAPITALS or TICK the BOXES as appropriate.

Surname(s) Mr/Mrs/Miss/Ms

First Name(s)

Address

No. of bedrooms*

Postcode

Telephone No.

Address the insurance is intended to protect, if different

No. of bedrooms*

Postcode

Telephone No.

*A bedroom is any room used as, or originally built to be, a bedroom, even if now used for other purposes

When do you require the insurance to commence?

General information

Please give full details of

- your occupation and the nature of your business or profession **NOTE** descriptions such as company director or clerk are not sufficient
- your spouse/partner's occupation and the nature of their business or profession
- your date of birth
- your spouse/partner's date of birth

Note: both full and part time occupations must be disclosed

1 Is your home a

House

Bungalow

Flat

If a house or bungalow, is it

Detached

Semi-detached

Terraced

2 When was your home built?

pre 1850

1850-1976

Is it a listed property?

1977-1989

1990 +

3 Is your home

YES NO

If NO, give details

a) built of brick or stone with roof of slates or tiles? (up to 20% of the roof area may be constructed of flat felt or bitumen - if more please advise)

b) in a good state of repair and will be so maintained?

c) self-contained with its own lockable entrance door?

d) furnished and occupied solely by you and your family?

4 Does all property to be insured belong to you or to your family or do you have a legal responsibility for such property?

5 Is your home

a) or any part of the buildings used for business, trade or professional purposes?

b) currently undergoing renovation or construction work or is any such work proposed within the next 12 months?

c) a holiday home or occupied only at weekends or during a restricted weekly period?

d) regularly left unattended throughout the day?

e) likely to be unoccupied for more than 30 consecutive days?

If YES, give details

- 6 Is your home protected by:
- 5 lever mortice deadlocks (or similar standard) on external doors? YES NO
 - key operated window locks on accessible windows? YES NO
- 7 Is your home protected by an intruder alarm which is in working order and subject to an annual maintenance contract? YES NO
- 8 Has your home ever been flooded; is it in an area liable to flooding or within ¼ mile from any river, watercourse or the sea, or have you been informed that your home is in a potential flood risk area? YES NO
- 9 Does your home have a cellar or basement? YES NO
- 10 Is your home showing any sign of damage by subsidence, heave or landslip, including any visible cracks in the walls or had any repairs or monitoring in this connection, or in an area that has a history of such damage? YES NO
- 11 Have you or any member of your family permanently living with you
- a) suffered loss or damage or had any claims made against you or them in the last 5 years? (even if you were not insured at the time) YES NO
 - b) had any special terms imposed by any insurer or insurance cancelled, declined or renewal refused? YES NO
 - c) ever been convicted of arson or any criminal offence (other than motoring offences) or received a police caution or is any prosecution pending? YES NO
 - d) previously held insurance of this type? YES NO
If so, please provide the previous insurer's name, the policy number and its expiry date.
If not, are you a first time house buyer? YES NO
If so, indicate the date of purchase.

If NO, give details

If YES, give details

If YES, give details

Answer questions 12 - 14 only if Buildings insurance is required.

- 12 Is your home within 10 metres (30 feet) of a mature tree more than 3 metres (10 feet) tall? (including trees on neighbouring properties and pavements). Please indicate the type and height of the tree or shrub, the distance from your home and when they were last pruned. YES NO
- 13 Has your home been extended since it was originally built? (e.g. by the addition of any lean-to, additional storey or by any extension?) YES NO
- 14 Is there a report by an Architect, Surveyor or a Consulting Engineer on your home, the risk of subsidence or the nature of the ground? YES NO

If YES, give details

If YES, give details

If YES, please provide a copy of the report

Section 1 - Contents within your home

This covers contents within the home including jewellery, watches, furs, curios, works of art, antique furniture, silverware and collections limited to one third of the sum insured in total and up to £2,000 any one item.

- 1 Do you require the wider accidental damage cover? YES NO

- 2 Please select the appropriate sum insured to represent the full replacement cost of the contents of your home. **Do not include the value of articles to be insured under Section 3 - Valuables within and away from your home.**

 £30,000

 £40,000

 £50,000

- 3 You are required to pay the first £50 of most claims (see Policy Summary). If you wish to reduce the premium by paying a higher amount, tick the appropriate box.

 £100

 £250

- 4 If the replacement cost of all jewellery, watches, furs, curios, works of art, antique furniture, silverware and collections to be insured under this Section exceeds one third of the sum insured, please give details. Please also list any article, pair, set or collection (except furniture or furnishings) where the replacement cost exceeds £2,000, and provide current evidence of value.

Premium

Optional Extensions - available in addition to Section 1

Section 2 - Buildings of your home

Cover is available for the buildings of your home and its walls, fences, gates and hedges, permanent fixtures and fittings, driveways, paths, terraces, patios, permanently installed swimming pools, hard tennis courts and service tanks all on the same site. **This section is index linked to protect against inflation.**

1 Do you require the wider accidental damage cover? YES NO

2 What is the full cost of rebuilding your home and its walls, fences, gates, etc (as described above) plus architects and surveyors' fees and removal of debris? **Minimum sum insured £35,000** £

3 You are required to pay the first £50 of most claims (see Summary of Cover). If you wish to reduce the premium by paying a higher amount tick the appropriate box. £100 £250

4 Does any other party have a financial interest in the property? YES NO
If YES, state the name, full postal address and your Roll or Account number where applicable.

Premium £

Section 3 - Valuables within and away from your home

Cover is available for accidental loss of or damage to unspecified personal possessions, sports equipment and sports clothing and pedal cycles. Articles worth more than the single article limit applicable to the sum insured under items 1, 2 or 3 must be specified under item 4.

Item 1 - Unspecified personal possessions Minimum sum insured £2,000- single article limit £1,500 £

Item 2 - Sports equipment and clothing Minimum sum insured £600 - single article limit £1,500 £

Item 3 - Pedal cycles Minimum premium per cycle £25 Maximum sum insured £750

Make and model	Frame number	Sum insured
		£
		£

Item 4 - Specified items - please provide current evidence of value for each item

Description and serial number (if available)	Sum insured
	£
	£
	£

Premium £

Section 4 - Trailers and Caravans - not available for caravans over 15 years old

Make, model and chassis number

Year of make Purchase price Sum Insured £

Where is the caravan kept when not in use?

Minimum premium £50 **Maximum sum insured £8,000** **Premium** £

Total Premium (inclusive of insurance premium tax) £

Important

Insurers share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application we may search this register. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be provided to participants.

Data Protection Act

I understand and agree that the personal information I provide (including sensitive personal details) may be used by Sterling Insurance Company Limited its connected companies, reinsurers, agents and subcontractors, and also shared with other insurance companies as required for the purposes of my insurance. Where I have provided information about my spouse, partner or another person (including their sensitive personal details) I confirm that I have their permission to provide this information for insurance purposes. I understand that I am entitled to a copy of my personal information on payment of a fee.

Declaration - Please read carefully

I declare that to the best of my knowledge and belief the answers given are true and all material information as explained has been disclosed. I agree that if any answer has been written by any other person, such person shall for that purpose be regarded as my agent and not the agent of Sterling Insurance Company Limited. I have read the Policy Summary and understand the need to establish the correct sums insured. I consent to the seeking of information from other insurers to check the answers I have provided, and I authorise the giving of such information for such purposes.

Signature(s) Date
(Both signatures required if proposal is in joint names)

SE SW Code Underwriter