

# Unoccupied Property Insurance

# Proposal Form

All questions MUST be answered in full. Please complete in BLOCK CAPITALS and initial any alterations. If further space is required, you should write the answers and/or information on a separate sheet of paper.

Acting Solicitor

Solicitor's Address

Solicitor's Phone Number  Solicitor's Fax Number

Solicitor's Email Address

Estate Name

At Risk Address

Please indicate type of Property by ticking the appropriate boxes:

1. House  Bungalow  Flat  2. Detached  Semi-detached  Terraced
3. Please enter the approximate year of construction  4. Please enter the number of bedrooms
5. Is the property in a good state of repair? Yes  No \*
6. Does the property have mortice deadlocks or locks conforming to BS3621 or a multi point locking system on final exit doors? Yes  No
7. Are all accessible windows fitted with key operated window locks or screwed shut? Yes  No
8. Is the property constructed of Brick or Stone and roofed with Slates, Tiles, Concrete or Asphalt? Yes  No \*
9. Is the property undergoing refurbishment or renovation or are any planned? (This does not include redecoration, installation of kitchens and/or bathrooms.) Yes \* No
10. Is the property within 400 metres of any watercourse (including river, sea, reservoir, canal etc) or in an area indicated as a flood risk by the environmental agency? Yes \* No
11. Does the property have a flat roof that exceeds 40% of the total roof area? Yes \* No
12. Does property show any signs of damage that could be attributable to subsidence, landslip or heave? Yes \* No
13. Are there any trees/shrubs which are taller than 3 metres height within 7 metres of the property? Yes \* No
14. Is the property a listed building? (If Yes, please state Grade in this box: ) Yes \* No

If your answer to any of the above was indicated with an asterisk (\*) please refer to UPI by calling 01603 626904 between office hours, Monday to Friday 9am-5pm, as this will need to be agreed by underwriters.

Inception Date:  Period of Cover:  3 months  6 months  9 months  12 months

Standard Building Sum Assured (Rebuild Value) = £

Plus, if required, optional contents cover is available at a fixed sum insured of £15,000. Include Contents: Yes  No

Please note that for 3 and 6 month periods the premium is payable in full with no refunds for early cancellation. For 9 and 12 months a pro rata refund will be issued subject to a minimum premium of £150.00

**Conditions: Subsidence:** Subsidence cover is included unless excluded on the Schedule of Cover. **Unoccupancy Clause:** Damage caused by escape of water, between the period from 1<sup>st</sup> October to 1<sup>st</sup> April unless the water system at the premises has been turned off and drained or the central heating system is in continuous operation at a minimum temperature of 55° F (13°C). In continuous operation means in operation 24 hours per day, and not set to be switched off or on by the operation of a timer. The property must be inspected, by the Insured or the Insured's representative, at intervals of not more than 30 days, and written records kept of such inspections. **Security:** Property must not be boarded up and the property must be secured by mortice deadlocks or locks conforming to BS3621 or a multi point locking system fitted to all final exit doors and all accessible windows must be either fitted with a purpose designed key-operated window lock or screwed shut. If these security measures are not fitted and in operation an excess of £1,000 will apply to all claims for theft or attempted theft or where there is damage caused as a result of a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent. If a burglar alarm is fitted, it must be set.

**Special Endorsement:** It is a condition precedent to the liability of the Insurers to make any payment for any claims for loss or damage arising from internal flooding or escape of water that any exposed internal water carrying pipe work including any tanks or cylinders but excluding closed radiator systems are fully lagged or jacketed to current professional specifications. This endorsement supersedes anything to the contrary detailed within the applicable policy wording.

**Under-Insurance:** Please note the importance of entering the correct rebuild value insured above. If you are under-insured – which means the cost of rebuilding the buildings at the time of loss or damage is more than your sum insured for the building – then we will only pay a proportion of the claim. For example: if your sum insured covers one half the cost of rebuilding the buildings, we will only pay one half of the cost or repair or replacement.

**Important Information:** It is essential that all the information you provide us with is correct and complete. **This is important because inaccurate or incorrect information may result in the wrong terms being quoted, claims being rejected or claim settlement reduced. In some circumstances the policy may become invalid.** You should keep a record of all information supplied to us (including copies of all letters) in connection with this contract.

**Declaration:** I/We declare that to the best of my/our knowledge and belief all the answers and/or information given in the Proposal Form are true and complete. If the answers to the questions and/or information provided have been written by another person, that person has acted as my/our agent and the answers and/or information given by them will be treated as if they have been given by me/us.

Solicitor or Executor's Signature \_\_\_\_\_ Date \_\_\_\_\_

UPI is a trading style of St Benedicts Limited, which is authorised and regulated by the Financial Conduct Authority (FCA), Registration No: 307673. Registered Office: Jonathan Scott Hall, Thorpe Road, Norwich, NR1 1UH

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