

COMMERCIAL PROPERTY OWNERS PROPOSAL FORM



(PLEASE USE BLOCK CAPITALS AND ANSWER ALL QUESTIONS IN FULL)

NOTE: IF YOU TICK ANY OF THE SHADED BOXES PLEASE PROVIDE ADDITIONAL DETAILS

1. Clients Details

Proposer's Name:

Company Name:

Correspondence Address:

Postcode: Telephone No:

Are you a property developer ? Yes No

ISSUING AGENT

INSURER:

PREMIUM: £

2. Date Cover Is To Commence:

3. The Premises: You must advise the company whenever a premises becomes vacant.

Address of Premises to be Insured:

Postcode:

Property Type (e.g shop with flat above / office):

Trade Type (State All):

4. Type of Occupancy / Lease (Only answer this question if part residential) - Please tick ONE box only

Let agreement direct between yourself and the tenant Let agreement direct between your agent (e.g managing agent) and the tenant

Let agreement direct to the council, housing association or similar Other (Please give full details)

5. Owner Occupied (Only answer this question if any part of the property is owner occupied)

What part of the property is owner occupied ? Residential Commercial Both

6. Type of Tenant (Only answer this question if part residential) - Please tick ALL boxes that may apply

i) Professional Person ii) Retired iii) DSS benefit recipient iv) Student v) Asylum seeker

vi) Unoccupied vii) Other - If other please specify

7. Unoccupied Property - Ignore this section if the property is occupied

a) What part of the property is unoccupied ? Commercial Residential Both

b) What percentage of whole property is unoccupied %

c) How long has the property been unoccupied

d) How long is the property going to be vacant for ?

e) Have Tenants been found ? Yes No

f) Is the property to be sold ? Yes No

8. Construction Details

a) Year Built ?

b) Is the property Listed ? Yes No If Yes please specify grade

c) Number of storeys ?

d) Floor Type ? Concrete Timber Both

e) Sprinkler System Installed ? Yes No

e) Is the Sprinkler system LPCB approved ? Yes No

f) Is the building standard construction ? Yes No

i.e built of brick, stone, concrete, & roofed with slates or tiles ?

g) Is the building in a good state of repair and will be so maintained ? Yes No

h) Does the property have a flat roof ? Yes No If yes what percentage is flat %

hi) If yes what is the construction of the flat roof ? Timber Concrete Other - Please specify

9. Premises Information

Are the premises:

a) or any nearby premises suffering any obvious damage from subsidence or show any visible signs of cracking ? Yes No

b) free from construction and not undergoing (or scheduled to undergo) any process of structural alteration, renovation or repair Yes No

c) to be inactive, vacant, untenanted, unoccupied for a period exceeding 14 consecutive days ? Yes No

d) heated solely by electricity and/or mains gas ? Yes No

e) glazed with glass other than plain, wired, or mirrored ? Yes No

f) self contained with its own lockable entrance door from the street or landing Yes No

9. Premises Information—Continued

- g) Situated less than 1/2 mile from the nearest river, sea watercourse or in a locality which has been indicated as a significant flood risk by the environment agency ? Yes No
- h) used for any hazardous processes undertaken or hazardous materials stored in or at the premises ? Yes No

10. General Information

- Has the Proposer, any director or partner of the business: Yes No
- a) had any convictions or criminal offences or pending prosecutions ? Yes No
- b) ever been declared bankrupt/insolvent or the subject of bankruptcy proceedings ? Yes No
- c) ever had a proposal refused or declined or had an insurance cancelled, renewal refused or special terms imposed ? Yes No
- d) sustained any loss or incurred any liability whether insured or not in the last five years ? Yes No
- e) Are there any material facts you feel the insurers should be made aware of ? Yes No

11. Buildings Cover

SUM INSURED £

This sum insured should be based on the rebuilding costs of the buildings, including attached outbuildings, walls, fences, gates, landlords fixtures and fittings, underground pipes and cables

For full definition of cover see policy wording or contact your insurance advisor

12. Loss of Rent - Ignore if not required

Indemnity period required for loss of rent 12 mths 24 mths 36 mths N/A Annual Rent Sum Insured: £

13. Property Owners Liability - Ignore if not required

Limit of property owners liability required £1m £2m £3m

14. Interested party in the property - Ignore if not applicable

Please give details of interested parties to be noted on the policy i.e mortgage company or any other charge on the property. This information will not be noted on the policy unless you provide both the name and address

Name of interested party

Address of interested party

Postcode

15. Landlords Contents cover - Do not complete this section if contents cover is not required

SUM INSURED £

Please note, The contents sum insured should represent the full replacement value of contents belonging to the insured **ONLY** in the residential Portions of the property. This does **NOT** cover any contents that belong to the trade occupying the premises.

For full definition of cover see policy wording or contact your insurance advisor

16. Additional Information

Please give further details of any answer where you have ticked a shaded box. If you consider that any question requires expert knowledge which you are unable to provide, indicate this in your answer.

Continue on a separate sheet if necessary

Important - Disclosure

Before signing the declaration below please ensure that all questions have been answered. You are reminded that you must disclose all material facts likely to influence the acceptance and assessment of the proposal. Failure to do so may render the insurance voidable. If there is any doubt whether the facts might be considered material these should be disclosed. No insurance is in force until the proposal has been accepted by the Company. The Company reserves the right to decline any Proposal. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. The application does not arise directly or indirectly from anyone who is conducting unauthorised insurance mediation business. Unless any agreement to the contrary is reached between us, English law will apply to this contract of insurance.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information Provided to the insurer for your future reference.

Declaration

I/We declare that:

- 1) To the best of my knowledge and belief the answers given are true and that all material facts have been disclosed.
- 2) This proposal and declaration shall be the basis of the contract between me/us and the insurer and I/we will accept a policy on the standard form issued by the Company and be bound by the terms and conditions thereof.
- 3) If any answer has been written by any other person, such person shall for the purpose be regarded as my/our agent and not the agent of the insurer.

Proposer's signature:

Date: