



The Connoisseur®
Property Owners Policy - Proposal Form



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Anthony Wakefield & Company
Fine Art & General Insurance Brokers



The Connoisseur Property Owners Policy Proposal Form

You must take care in answering all of the following questions which are relevant to insurers in providing this insurance and setting the terms and premium. If you do not understand the questions or the nature of the information required then please seek guidance from your broker. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or revised terms and/or premium or it may affect any claim you make under this insurance.

1. General Questions

Proposers Name 1

Proposers Name 2

Proposers Name 3

Risk Address:

Postcode:

Council Tax Band:

Postal Address (if different from above):

Postcode

How are the premises occupied?

(Include all trades and use additional information section on page 8, if required)

Cover required, 12 months from (dd/mm/yyyy):

(No cover is in force until underwriters written confirmation has been issued)

2. Sums Insured / Limits of Indemnity / Benefits

A Building Sums Insured

Enter the cost of reconstruction (in its present form)

GBP

B Loss of Rent

What would the annual loss of rent be?

GBP

Period of rent insured?

12 months cover

24 months cover

36 months cover

B Property Owners Liability - Limit of Indemnity

How much liability cover is required?

£2 million

£5 million

C Contents Cover

Enter the amount of contents cover required

GBP

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3. The Premises & Buildings

Are the premises (please tick Yes or No). If you select a shaded box for your answer please provide information in the space provided. If additional space is required you may use the box on page 8.

1 Do you occupy any part of the Premises? Yes No

2 Are the buildings:

a) Built of brick, stone or concrete and roofed with slates, tiles, concrete metal or asbestos? Yes No
If **No**, please give details.

b) In a good state of repair and maintained to keep in good condition? If **No**, please give details. Yes No

c) Grade I, II* or II Category A, B or C listed? If **Yes** please give details. Yes No

d) Heated solely by electricity of mains gas? If **No**, please give details. Yes No

e) Entirely self-contained having its own means of access If **No**, please give details Yes No

f) Constructed with a flat roof (other than concrete) and covered with felt? Yes No

If **Yes** what percentage of total roof area is flat? up to 25% up to 50% up to 75% up to 100%

g) Heated with a system linked to a frost-stat to maintain a minimum temperature of 4 degrees centigrade between 31st October and 31st March? Yes No

h) Pipes lagged to prevent freezing If **No**, please give details Yes No

3 Have you or do you intend to use, provide or store any type of portable heater(s) on the premises? Yes No



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3. The Premises & Buildings - (continued)

4 Approximate age of the oldest part of the buildings?

Pre 1900 1900 - 1919 1920 - 1945 1946 - 1979 1980+

a) Are the buildings detached from the neighbouring properties?

Yes No

If **No** what are the adjacent premises occupied as? *(Use additional space provided on page 8, if required)*

5 Safety Regulations

a) (i) Has the whole electrical system at the premises been inspected by a NAPIT, NICEIC, ELECSA or ECA registered contractor and a satisfactory electrical report been issued?

Yes No

(ii) If **Yes** will you ensure that you possess a satisfactory electrical condition report issued by a registered contractor that is never more than three (3) years old at commencement and throughout the currency of this insurance?

Yes No

(iii) Do you undertake periodical Portable Appliance Testing?

Yes No

b) (i) If the premises or any part thereof is let as residential accommodation will you comply with the current gas safety regulations and laws and ensure you are in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer?

Yes No

(ii) If the premises are in commercial use and you are responsible for gas installations do you ensure annual maintenance and safety checks of the gas installation(s) are completed by a Gas Safe registered engineer and you are in possession of a valid Gas Safety certificate issued by a Gas Safe registered engineer?

Yes No

If you answered **Yes** to any of the above questions please supply details below

6 Is the burning of waste carried out at the premises? If **Yes**, please give details

Yes No

7 Is the building in an area unduly exposed to storm or impact damage If **Yes**, please give details

Yes No

8 Have the premises been flooded in the last ten (10) years? If **Yes**, please give details

Yes No

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3. The Premises & Buildings - (continued 2)

9 Are the premises within 400 metres of any watercourse, river or the sea? If **Yes**, please give details Yes No

10 Have you ever been informed that the premises are in a potential flood risk area? If **Yes**, give details Yes No

11 Security Protections: -

Do the premises have the following levels of physical security that are in use:

a) All external entry/exit doors are fitted with at least 5 lever mortice deadlocks complying to BS3621 Yes No

b) All windows at ground floor and basement levels and windows that are readily accessible either barred, grilled or fitted with key operated window lock Yes No

c) Are the premises protected by an intruder alarm? If **Yes** please advise the type of alarm Yes No

i) Bell /Siren only Digital Communicator Central Station Red Care /Dualcom

ii) Do you have an alarm maintenance contract in force with a security company accredited by SSAIB or NSI? Yes No

d) Do you have a safe or vault installed at the premises? If **Yes**, please provide details Yes No

12 Are any part of the premises unoccupied (when the premises are closed for trade, untenanted or not resided at for a period in excess of seven consecutive days)? Yes No

If **Yes** complete the following questions

a) Describe which part(s) of the premises are unoccupied in the box below

b) Cover will be limited, state which of the following cover you require:

Fire, lightning, aircraft & explosion ONLY

Standard Defined Perils (see definition under cover and sums to be insured) EXCLUDING theft, overflowing or leaking of any sprinkler apparatus or escape of water from any tank apparatus or pipe

c) How long has the premises been unoccupied?

d) How long is it anticipated the premises will remain unoccupied?

e) Are the premises to undergo any building works, refurbishment and/or redecoration, or demolition? Yes No

f) What is the intended future use of the premises?

If additional space is required for answers use the box on page 8



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3. The Premises & Buildings - (continued 3)

13 Is any part of the premises used for Residential purposes? Yes No

If **Yes** confirm the type of tenant(s) who will occupy the premises: (tick all that apply)

Persons in full time employment, retired and not claiming benefits Students DSS referrals

Asylum Seekers Other (describe in box below)

If additional space is required for any questions use the box on page 8

14 Is Subsidence, ground heave and landslip cover requested Yes No

If **Yes** complete the following questions:

a) Have the buildings had any occurrence of subsidence, ground heave or landslip? Yes No

b) Are you aware of any signs of damage to the building which may be attributed to subsidence, ground heave or landslip? Yes No

c) Are the buildings being, or have been monitored for subsidence, ground heave or landslip? Yes No

d) Are you aware of any neighbouring property having been damaged by subsidence, ground heave or landslip? Yes No

e) Has any survey or inspection mentioned settlement or movement of the building? Yes No

f) Has the premises been subject to any river or coastal erosion? Yes No

If you have answered **Yes** to any question(s) please provide full information in the box below

If additional space is required for any questions use the box on page 8



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4. Financial Claims & Personal History

We rely upon this proposal form and it is important that you make specific enquiries with each party described in (i), (ii), (iii) & (iv) below prior to answering the questions and signing the declaration.

If you feel unable to answer a question(s) accurately or have a material fact or circumstance(s) to disclose please provide full details in the additional information box at the bottom of this page, use additional space on 8 page if required.

- (i) You and insured family members
- (ii) Any Director or Partner
- (iii) Any person(s) with a beneficial interest of 25% or more in the business (other than mortgages)
- (iv) Any persons with management control of the insured entity (other than professional letting agents that you have contracted to manage the property):

Have any of the parties described in (i) - (iv) above:

- a)** During the past five(5) years under any other insurance policy made a claim(s), incurred a loss, damage or liability whether insured or not at these premises or any other location? Yes No
- b)** Ever been convicted of, cautioned or have prosecution pending for any criminal offence other than motoring offence? Yes No
- c)** Ever been disqualified to act as a Company Director? Yes No
- d)** Been prosecuted or been subject to prohibition or enforcement notices under Health & Safety at Work Act? Yes No
- e)** Been a director of a company or partner of a business that:
- i) went into liquidation, administration, or was the subject to a insolvency process or a scheme of arrangement with creditors? Yes No
 - ii) incurred a County Court judgment(s) that remains unsatisfied? Yes No
- f)** Been declared bankrupt, incurred a County Court judgment(s) that remains unsatisfied or entered into a voluntary arrangement with creditors? Yes No
- g)** Ever had insurance cover cancelled or had special terms imposed? Yes No

If you have answered **Yes** to any question(s), or feel you have been unable to answer any question(s) accurately please provide full information in the box below

If additional space is required for any questions use the box on page 8

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5. Mortgages or Charges Against the Property to be Insured

Is there a mortgage or other charge against the property to be insured which should be noted on the policy?

Yes No

Name and address of interested parties

6. Additional Information

Please use the space in the box below if you need more space to provide information to the questions where you have ticked a shaded box, need more space to answer a certain question or there are material facts and/or circumstances to disclose.



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7. The Declaration will be subject to General Data Protection Regulation (GDPR)

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, accurate and complete.

I have taken care not to make any misrepresentation in the disclosure of this information.

This proposal and the information provided in connection therewith contain statements upon which Underwriters will rely in deciding to accept this Insurance.

By signing this form you declare that you have read the policy summary of cover and give your explicit consent that the personal data you provide may be used by Connoisseur Policies Limited and Lloyd's Underwriters together with any of its connected companies, agents, subcontractors, and other insurers as appropriate for the purposes of your insurance.

You are entitled to a copy of your personal data held by Connoisseur Policies Limited, Lloyd's Underwriters and its connected companies upon payment of a fee.

Commencement date of policy if accepted

Signature

Please print your name

Date

GDPR Compliance Statement

Any information that you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this Home Insurance and handling of any claims or complaints which may arise under it, we may need to transfer certain information which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

Once completed please post, email or fax to:

**Post: Anthony Wakefield & Company Limited,
South House, 21 - 37 South Street, Dorking, Surrey, RH4 2JZ**

Fax: 01306 740770

E-mail: aw@anthonywakefield.com



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Anthony Wakefield & Company

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Commercial, Household and Specialist Policies Including Antique Dealers and Collectors

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