

home choice proposal form



Congregational & General
Protecting the things you value since 1891

PLEASE COMPLETE IN BLOCK CAPITALS THROUGHOUT GIVING FULL ANSWERS

Tick boxes where appropriate. If you tick any shaded boxes please provide additional information on page 6 of this form.

If the house is jointly owned please give the name of each owner.

This policy is underwritten jointly by Congregational & General Insurance plc and Hiscox Insurance Company Ltd as co-insurers.

Minimum Policy Premium of £125 + IPT.

GENERAL QUESTIONS TO BE COMPLETED BY ALL PROPOSERS

1. Name(s) in Full (Mr/Mrs/Miss/other)
2. Occupation (including part time) (Provide full details) Proposer Spouse/Partner/
Joint Proposer
3. Nature of employer's business (or own if self-employed) Proposer Spouse/Partner/
Joint Proposer
4. Date of birth (see Maturity Discount) Proposer D M Y Spouse/Partner/
Joint Proposer D M Y
5. Postal Address
 Postcode:
Tel. Number: Email:
6. Address of Property to be insured if different from above and reason for the difference
 Postcode: Tel. Number:
Reason for difference:
7. Period of Insurance From D M Y To D M Y
8. Are the buildings of the property to be insured made of brick, stone or concrete and roofed with slates, tiles, concrete, asphalt, metal sheets or other proprietary materials of an incombustible nature and not more than 35% of total roof area of roofing felt or bitumen on a flat timber frame? Yes No
9. Are the buildings of the property to be insured, including garages and outbuildings, constructed or roofed in whole or in part with asbestos? Yes No
10. Are there any outbuildings other than small garden sheds, domestic greenhouses and domestic garages? Yes No
If YES please supply details of age and condition of each outbuilding, a brief description of construction and use to which it will be put, together with the sums insured both on the buildings and the contents.
11. Is the building a: House Bungalow Maisonette Flat If a flat please state floor
Terraced Detached Semi-Detached Bedsit Other

12. When was your home built?

13. Is the property to be insured used solely for domestic purposes and clerical work in connection with your occupation or that of a member of your family and not for any other trade, professional or business use either by you or anyone else sharing the same building? Yes No

14. Is the property to be insured:

- a) well maintained and will continue to be maintained in a good state of repair? Yes No
- b) situated in an area free from flooding? Yes No
- c) not unduly exposed to storm (wind) damage? Yes No
- d) more than 1/4 mile away from any cliff, seafront, riverbank, lake, reservoir? Yes No
- e) more than 1/4 mile away from any quarry or other excavation? Yes No
- f) furnished and occupied by you and your family and no one else as your permanent place of residence? Yes No

15. Is the property to be insured (and other properties adjoining or in the neighbourhood) free from visible damage and free from a known history of damage as a result of landslip, subsidence or heave? Yes No

16. Have you, your spouse/domestic partner or any member of your family permanently living with you:

- a) made any claim, suffered any loss or damage during the last 5 years whether the subject of an insurance claim or not? Yes No
- b) ever been refused insurance or had any special terms, restrictions or conditions imposed by any insurer? Yes No
- c) had any claims made upon you or them during the last 5 years? Yes No

17. Have you, your spouse/domestic partner or any member of your family permanently living with you (or if this proposal is in connection with a business, any Director, Partner, Senior Staff or spouse/domestic partner of such persons):

- a) incurred or have pending any County Court judgements, been convicted or charged (but not yet tried) for a criminal offence or been given an official Police caution? Yes No
- b) been declared bankrupt or involved in a company which has become insolvent or which has gone into liquidation? Yes No

18. Have you previously insured for the cover requested in this proposal? Yes No

If YES please state:

Name of previous insurer(s):	
Policy No./Reference/Roll No.:	Renewal date(s):
The number of years No Claim Bonus being claimed:	years

SECTION 1 - BUILDINGS

(Minimum Sum Insured £45,000, £50 standard excess, £1,000 subsidence excess applies)

19. Cover required Standard Cover Extended Cover

20. Please state the sum to be insured (this should represent full rebuilding costs as new and include professional fees and debris removal costs).

£

21. State name, address and reference number of any mortgage interest to be noted in this policy.

22. Does this policy need to be in joint names with the lender? Yes No

SECTION 2 - CONTENTS

(Minimum Sum Insured £15,000, £50 standard excess applies)

23. Cover required Standard Cover Extended Cover

24. Please state the sum to be insured (this should represent full as new replacement value of your household contents).

£

25. Valuables - Does any one item of gold, silver, other precious metals, jewellery, furs, curios, paintings, other works of art, watches, clocks, antiques, coin/stamp/medal collections, photographic equipment, video equipment exceed:

5% of the Contents sum insured or £1,000 whichever is the less?

Yes

No

Does the total of such valuables exceed 30% of the Contents sum insured or £7,500 whichever is the less?

Yes

No

If you have ticked Yes to either part of question 25 please give details on page 6.

DISCOUNTS FOR VOLUNTARY EXCESS

26. Do you wish to pay the first £100 or £200 of each claim for Buildings and/or Contents (in addition to any policy excess already applying) in return for a premium discount?

Please tick if required - Buildings £100 (7.5% discount)

£200 (10% discount)

Please tick if required - Contents £100 (7.5% discount)

£200 (10% discount)

SECTION 3 - OPTIONAL EXTENSIONS

(only available in addition to Contents, £50 standard excess applies)

If you wish to extend cover for items away from the home, please complete the appropriate sections below (Questions: 27-31).

27. Items composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic equipment, wearing apparel and other articles normally worn used or carried (excluding mobile phones, video cameras, camcorders, contact lenses, hearing aids, musical instruments).
Maximum any one article £1,000.

Sum Insured (minimum £2,000) £

28. Sports Equipment. Maximum any one article £250

Sum Insured (minimum £1,000) £

Please state sporting activity.

29. Pedal cycles : Maximum any one pedal cycle £1,000. Please describe below the cycles to be insured (including manufacturer's name, serial number, colour, distinguishing marks, etc) and state the sum to be insured.

Description of Property to be Insured (please continue on a separate sheet if necessary):

Sum Insured £

Description of Property to be Insured (please continue on a separate sheet if necessary):	Sum Insured £
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
TOTAL	<input type="text"/>

30. Personal Money and Credit Cards - Standard limit £500. Is cover required?

Yes

No

31. Specified Items - please describe below articles not covered above, ie. items exceeding £1,000 any one article and state the sum to be insured. (Valuations not more than two years old or receipts should be provided for articles over £2,000. Articles over £5,000 subject to referral to the Company).

Description of Property to be Insured:

Sum Insured £

Description of Property to be Insured:	Sum Insured £
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
TOTAL	<input type="text"/>

SECTION 4 - BUSINESS EQUIPMENT

Minimum cover £3,000. Standard excess £50.

32. Do you require cover for your own office equipment while in the home?

Yes

No

33. Please state the sum insured required if this exceeds the minimum sum insured of £3,000?

(Note, maximum sum insured £6,000) £

SECTION 5 - FAMILY LEGAL PROTECTION

34. Do you wish to include Family Legal Protection?

Yes

No

MATERIAL FACTS

35. DO YOU KNOW OF ANY OTHER FACTS OR CIRCUMSTANCES WHICH MIGHT REASONABLY BE SEEN TO HAVE AN INFLUENCE UPON THE UNDERWRITERS IN DECIDING WHETHER OR NOT TO ACCEPT THE RISK PROPOSED OR THE RATING OR TERMS OF ACCEPTANCE?
IF YES PLEASE SUPPLY DETAILS BELOW AND OVERLEAF IF NECESSARY.

Yes

No

IMPORTANT NOTICES

General Notes

- It is important that you should disclose all material facts, that is those facts that would influence an underwriter in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met or in the insurance being invalidated. If you are in any doubt about whether a fact is material, you should disclose it.
- You are advised to keep a record (including copies of letters) of all information supplied for the purpose of entering into the contract.
- A copy of this completed proposal form is available to you on request for a period of 3 months after its completion.
- The contract will, unless expressly agreed between you and the underwriters, be subject to English Law and printed in English.

Data Protection Act 1998

The underwriters use information provided in this form to set up a general insurance policy for your buildings and/or contents. In the event of a claim, they reserve the right to pass any relevant personal information (eg. name, address, telephone number) to third parties such as Loss Adjusters, Lawyers or other professionals to help assist in the settlement of the claim. The underwriters may use this, and other information previously supplied, to keep you informed about products or services that may be of interest.

If you would prefer not to receive this, please tick this box.

DECLARATION

I/We the undersigned declare that to the best of my/our knowledge and belief the information given in this proposal and declaration, which I/we have read through and checked, is complete and true and no material fact has been omitted.

I/We authorise the underwriters to carry out a search using a Credit Reference Agency in accordance with the provisions of the Data Protection Act (1998). I/We understand that this may be necessary for occasional debt tracing and the prevention and detection of fraud. I am/We are willing to accept the policy of Congregational & General Insurance plc subject to its terms and conditions.

Proposer(s) Signature(s) (all proposers must sign)

Date

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AGENT'S DETAILS:

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QUOTATION REFERENCE:

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ADDITIONAL INFORMATION

Any additional information to be detailed below.

IMPORTANT NOTICE

YOU ARE ADVISED TO KEEP A RECORD (INCLUDING COPY LETTERS) OF ALL INFORMATION SUPPLIED TO THE UNDERWRITERS FOR THE PURPOSE OF ENTERING INTO THE CONTRACT. A COPY OF THE COMPLETED PROPOSAL FORM IS AVAILABLE ON REQUEST FOR A PERIOD OF 3 MONTHS AFTER ITS COMPLETION. IF COVER IS TO APPLY TO MORE THAN ONE PROPERTY A SEPARATE PROPOSAL MUST BE COMPLETED. NO INSURANCE IS IN FORCE UNTIL THIS PROPOSAL HAS BEEN ACCEPTED BY THE UNDERWRITERS AND THE PREMIUM PAID. THE CONTRACT WILL, UNLESS EXPRESSLY AGREED BETWEEN CONGREGATIONAL & GENERAL INSURANCE PLC AND THE POLICYHOLDER, BE SUBJECT TO ENGLISH LAW.

Congregational & General Insurance plc

Registered Office: Currer House Currer Street Bradford West Yorkshire BD1 5BA

Registered in England No. 93688

Tel: 01274 700 700 Fax: 01274 370 754 or 390 740 (Underwriting)

Email: info@cgins.co.uk Web: www.congregational.co.uk

*Congregational is authorised and regulated by the Financial Services Authority, authorisation number 202089.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
Subject to the rules of the Financial Ombudsman Service. Member of the Association of British Insurers.*

HX003/HCPF/0109

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