

Property owners insurance

APPLICATION FORM

To Ecclesiastical Insurance Office plc, Beaufort House, Brunswick Road, Gloucester GL1 1JZ

Answers to the following questions and any additional details presented to the Company assist us in the assessment of the risk. You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know. If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

Please complete in BLOCK CAPITALS and tick where indicated and use additional sheets if necessary.

Applicant details

1 Name of Applicant(s)

Please clearly define all parties to be insured identifying any holding/subsidiary company relationships.

2 Owners'/Directors'/Partners' full names (if not shown above)

3 Postal address

Postcode	Telephone
Email	Website

4 Date upon which the insurance is to commence

Note: Unless we have confirmed otherwise, no insurance will be in force until we have accepted this application.

Properties to be insured (standard)

Note: List each block of buildings separately. Please continue on a separate sheet if necessary.

Risk No.	Address, including postcode	Age of property	Type of property See Note 1	Trade or business of occupier	Number of units/ residences unoccupied	Rebuilding sum insured (Declared value) See Note 2	Annual rental income See Note 3	Construction See Note 4	Condition of premises See Note 5
1	<input type="text"/> <input type="text"/> <input type="text"/> Postcode					£	£ months		Condition Maintenance schedule
2	<input type="text"/> <input type="text"/> <input type="text"/> Postcode					£	£ months		Condition Maintenance schedule
3	<input type="text"/> <input type="text"/> <input type="text"/> Postcode					£	£ months		Condition Maintenance schedule
4	<input type="text"/> <input type="text"/> <input type="text"/> Postcode					£	£ months		Condition Maintenance schedule
5	<input type="text"/> <input type="text"/> <input type="text"/> Postcode					£	£ months		Condition Maintenance schedule

Note 1: e.g. Shop, office, warehouse, factory, private dwelling house, flat, land. If any property to be insured includes land of more than one hectare, please give details.

Note 2: This sum should include landlord's fixtures and fittings including fixed glass and sanitary fixtures, outbuildings, storage tanks, walls, gates and fences, yards, car parks, roads and pavements, artificial playing surfaces, swimming pools and associated apparatus and the following items fixed to the buildings: - *wind turbines, *solar panels and *photovoltaic panels.

The Declared value should represent the full rebuilding costs including an allowance for VAT if appropriate, architects' and surveyors' fees, legal charges, debris removal and the cost of meeting public authority requirements.

An automatic 25% Day One uplift will apply to the Declared value to allow for future inflation.

*Cover for these items fixed to the building is subject to a limit of £20,000 in the aggregate in any one period of insurance.

Note 3: Indemnity period required – 12, 18, 24 or 36 months.

Note 4: If all external walls and coverings are constructed solely of brick, stone, concrete, slates or tiles, state 'standard'. If otherwise please give details.

Note 5: If good state 'good' if not please provide details. Also provide details of maintenance schedule i.e. how often inspection and repairs are carried out, and by whom.

Properties to be insured continued (standard)

1 Is each property subject to a full repairing lease (repairs being the responsibility of the occupier, tenant or sub lessee)?

Yes No

If 'No' please provide brief details e.g. Landlord responsible for all repairs, Landlord responsible for common parts etc.

2 Do any of the properties have any wind turbines, solar panels or photovoltaic panels fixed to the building?

Yes No

If 'Yes' please provide details together with the maximum power output in kilowatts

3 Are the buildings of each of the premises to be insured protected by a fire or intruder alarm?

Yes No

If 'Yes' please provide details

4 Are any Flats/Private Dwelling Houses:
(a) let on a short-term basis?

Yes No

(b) let as Student, Local Authority or DSS accommodation or as bed sit rooms?

Yes No

(c) let as holiday accommodation?

Yes No

5 Are the buildings of each of the premises to be insured:
(a) subject to any preservation order or listing?

Yes No

(b) in an area free from any history of flooding?

Yes No

6 Are there any passenger or goods lifts, escalators, steam boilers, pressure plant or similar machinery on the premises?

Yes No

If you have ticked 'Yes' are these regularly inspected to comply with statutory regulations?

Yes No

IF YOU HAVE TICKED ANY OF THE SHADED BOXES IN QUESTIONS 4-6, PLEASE GIVE DETAILS BELOW

Property damage – options

1 Optional insured events

Note: The standard cover includes: fire, lightning and explosion, aircraft, riot, malicious persons, earthquake, subterranean fire, storm, flood, escape of water, impact, falling trees, falling aerials, escape of oil, theft damage to the buildings if you are responsible for repairs and theft of contents of common parts.

Please tick if any of the following optional insured events are required

Accidental damage (Please answer question 2 if required)

Sprinkler leakage

Subsidence (Please answer question 3 if required)

2 If you have ticked to include accidental damage, please answer the following question

Is any of the glass at the properties not of ordinary glazing quality e.g. stained, bent or other ornamental glazing?

Yes

No

If 'Yes' please provide details and approximate replacement cost

3 If you have ticked to include subsidence cover please answer questions (a) and (b) below

Note: It may be necessary to complete a separate subsidence questionnaire.

(a) Has any part of any of the properties to be insured ever been affected by movement of any kind, for example subsidence, heave, landslip or settlement?

Yes

No

(b) Has any property to be insured been underpinned or provided with other means of structural support?

Yes

No

If 'Yes' please provide details

4 Cover for Contents of common parts is provided automatically for up to £25,000 any one premises. If you require a higher limit for an additional premium, please state below:

£

Rental income - options

1 Additional increase in cost of working is provided automatically for up to £25,000 any one incident. If you require a higher limit for an additional premium, please state below:

£

Terrorism (optional)**1 Is cover required?**Yes No **Public liability (standard)****1 The standard limit of indemnity is £2,000,000. Please tick below if you require a higher limit**£5,000,000 £10,000,000 **Employers' liability (optional)****1 The standard limit of indemnity is £10,000,000. Is cover required?**Yes No

If 'Yes', please provide the following details

Occupation/Nature of work undertaken	Number of employees*	Estimated total annual wages/salaries and other earnings
Clerical/Administrative staff		£
Any staff using cradles or external window cleaning		£
Caretakers, cleaners and routine maintenance		£
Others (please describe occupation)		£

*Note: Employee means any person under a contract of service or apprenticeship with you.

Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.

If you do not have an ERN, please confirm that you are exempt from holding one.

Yes

Legal expenses (optional)

1 Is legal expenses standard cover required?

Yes No

Note: The standard cover includes Employment disputes and compensation awards, Legal defence, Property protection and personal injury, Tax protection and Removal of squatters.

(a) The standard limit is £100,000. Please tick below if you require a higher limit

£250,000 £500,000

(b) Have you or any director, partner, employee or representative ever been involved in any legal dispute, action, prosecution, Customs and Excise dispute, Inland Revenue investigation/inquiry or DSS review in connection with any company, business or firm with which any of you have been involved (excluding driving offences)?

Yes No

If 'Yes' please give details

2 Additional cover options

Please tick if any of the following additional cover options are required, subject to an additional premium

Contract disputes and Debt recovery Statutory licence appeal

Equipment inspection

1 We may be able to arrange inspections required by law for your plant and equipment.

Please tick if required

General questions

1 In respect of the premises to be insured:

(a) Do you know of any damage to third party property resulting from tree root encroachment?

 Yes

 No

If 'Yes' please give details

(b) Are all trees that bound your properties regularly inspected and maintained by suitably qualified personnel?

 Yes

 No

(c) Are you aware of any trade or business of any current or past occupier which presents an undue risk of pollution to the property itself or the land surrounding it or to the property or land of third parties?

 Yes

 No

If 'Yes' please give details

(d) Does the land bounding them contain any ponds, watercourses, lakes, other areas of water, quarries, mineral extraction pits, mines, caves or tips?

 Yes

 No

If 'Yes' please give details

2 Are the buildings being used for the purpose for which they were built?

 Yes

 No

If 'No' please state their original purpose

3 In respect of the risks to be insured whether at the premises or elsewhere has any:

(a) loss, damage, injury or liability arisen during the past 5 years whether insured or not?

 Yes

 No

(b) company or underwriter declined to issue or renew a policy or imposed special terms?

 Yes

 No

If 'Yes' please give details

4 Have you or any director, partner, principal, employee or representative ever been:

(a) convicted of any criminal offence other than a driving offence or have any non-motoring prosecutions pending? You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974.

Yes No

(b) prosecuted under the Factories Act or the Health and Safety At Work etc. Act or any other similar legislation?

Yes No

(c) served with a Prohibition Notice under the Health and Safety at Work etc. Act?

Yes No

(d) declared bankrupt or the subject of bankruptcy proceedings, liquidation, appointment of administrative receiver or administrators or made any arrangement with creditors either in a personal capacity or in connection with any company, business or firm with which any of you have been involved?

Yes No

If 'Yes' please give details

5 Have you or any director, partner or representative ever had any County Court Judgments made:

(a) against you in a personal capacity?

Yes No

(b) against any company, business or firm in which any of you have been involved as a director or partner or in a similar capacity?

Yes No

If 'Yes' please give details

6 Disclosure of additional material circumstances

Please read the paragraph about material circumstances which appears at the head of this application form. If there are any material circumstances that have not been covered by the questions set out above you must disclose them to us. Please use the box below.

7 Have you been supplied with a summary of cover in respect of this insurance?

Yes No

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless the policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

How we will use your data

We hold data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services for this policy.

Fraud prevention

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims. For further information please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy.

Declaration

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business.

Name(s)

Signature(s)

Date

Additional information

A large, empty rectangular box with a light gray border, intended for the user to provide additional information. The box occupies most of the page below the header.

For further information on any of our products, please speak to your insurance broker.

Or visit us at

www.ecclesiastical.com

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on 0345 777 3322. You can also tell us if you would like to always receive literature in another format.



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