



Premier Home Insurance Proposal



Home buildings and contents insurance



Please complete this form in block capitals giving full answers.
 Tick boxes where appropriate. If answer space is insufficient, please continue on a separate sheet of paper.
 If the house is jointly owned, please give the name of each owner.

Agent's reference	<input type="text"/>	Policy number (to be completed by Zurich)	<input type="text"/>
Agent's name	<input type="text"/>	Quote number	<input type="text"/>

Client details

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other (please specify) <input type="text"/>	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other (please specify) <input type="text"/>
First name (You) <input type="text"/>					First name (Your partner/joint proposer) <input type="text"/>				
Surname <input type="text"/>					Surname <input type="text"/>				
Age <input type="text"/>		Date of birth <input type="text"/>			Age <input type="text"/>		Date of birth <input type="text"/>		
Occupation <input type="text"/>					Occupation <input type="text"/>				
Nature of employer's business (or own if self employed) <input type="text"/>					Nature of employer's business (or own if self employed) <input type="text"/>				

Address <input type="text"/>	
Town <input type="text"/>	County <input type="text"/>
Country <input type="text"/>	Postcode <input type="text"/>
Daytime telephone number (inc STD code) <input type="text"/>	Evening telephone number (inc STD code) <input type="text"/>
Mobile telephone number <input type="text"/>	E-mail address <input type="text"/>

Address of property to be insured (if different from above)

Postcode

What date do you require cover from?

Please state	Name of previous insurer	Policy number/reference	Renewal date
a) Contents	<input type="text"/>	<input type="text"/>	<input type="text"/>
b) Buildings	<input type="text"/>	<input type="text"/>	<input type="text"/>

General questions

Construction/type

- Are the external walls of your home built of brick, stone or concrete? Yes No
 If no, please give details
- Is 80% or more of your home roofed with slates, clay or concrete tiles, concrete or metal? Yes No
 If no, please give details

3. Is your home a: (a) Detached house? (b) Semi-detached house? (c) Terraced house?
 (d) Detached bungalow? (e) Semi-detached bungalow? (f) Flat/maisonette?
 (g) Other? (please specify)
4. How many bedrooms does your home have? (this should include any room originally built to be a bedroom even if now used for other purposes)
5. In what year was your home built?
6. Is your home a listed building? Yes No
 If yes, what grade is it?
7. When did you move into your home?

Condition/area

8. Is your home, (including garage):
- a) in a good state of repair? Yes No
- b) showing signs of movement (e.g. cracking or bulging of walls) which could be attributable to subsidence, heave or landslip? Yes No
- c) in a locality where there is evidence or a history of subsidence, heave, landslip or flooding? Yes No
- d) situated less than 400 metres (1/4 mile approx.) from the nearest river, watercourse or sea? Yes No
 If yes, please state the height of your home above the normal high water level feet/metres
- e) currently undergoing renovation or construction work? Yes No
9. Has your home (including garage) sustained previous damage by subsidence, heave or landslip? Yes No

If you have ticked one of the bold outlined boxes above, please give details:

10. Are there any trees or shrubs within 20 metres (65 feet approx.) of your home or garage which are more than 3 metres (10 feet approx.) tall? Yes No

If yes, please provide the following information

Tree type (e.g. oak)	Height feet/metres	Distance from home feet/metres
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

11. Has the original home been extended? Yes No

If yes, please provide the following information

How many years ago	Use of extension	Size and number of storeys
<input type="text"/>	<input type="text"/>	<input type="text"/>

12. Is the site on which your home is situated: a) level b) gently sloping c) steeply sloping

Occupancy/use

13. Is your home:
- a) owned by you? Yes No
- b) self contained? (i.e. having a separate and private entrance under your sole control) Yes No
- c) occupied in whole or in part by tenants or paying guests? Yes No
- d) to be lived in from the commencement date of this insurance? Yes No
- e) used for any business purposes other than clerical? (This includes any garage or outbuildings) Yes No
- f) likely to be left unoccupied for more than 60 days at a time? Yes No
- g) a weekend or holiday home? Yes No
- h) normally unoccupied throughout the day? Yes No

If you have ticked one of the bold outlined boxes above, please give details:

Personal history

14. Have you or any member of your family sustained any loss or damage or had claims made against you for the cover being requested during the last 3 years? Yes No

If yes, give details of all incidents wherever they occurred even if not covered by insurance:

Policy type (buildings or contents)	Cause of loss (storm, theft, etc.)	Date						Cost
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>

15. Have you or any member of your family been refused insurance or had special terms imposed? Yes No
16. Have you or any person living in your home been convicted of, or received a police caution for, any criminal offence (other than motoring offences) or is there any prosecution pending? Yes No

If you have ticked one of the bold outlined boxes above, please give details:

Security

17. Is your home protected by the door and window locks and bolts described in the prospectus? Yes No
18. Is your home protected by an intruder alarm system installed and maintained by a ICON/NACOSS/SSAIB recognised firm? Yes No

If yes, please provide name of installing company

If yes, what type of signalling? Bells or siren only Redcare Other (please specify)

19. Do you have a safe? Yes No

If yes, please provide the following information:

Manufacturer Model

Type: Freestanding Underfloor Wall

20. Was it installed to the manufacturer's specifications? Yes No

If you have ticked one of the bold outlined boxes above, please give details:

Buildings cover

21. Please state the sum to be insured (this must represent the full rebuilding cost as new) £

22. If your home is a listed building was the sum insured calculated professionally? Yes No

23. What level of excess do you require? £100 £250 £500

24. Is the £5,000 for garden damage sufficient? Yes No

If not, what limit do you require £10,000 £15,000

25. Do you want to increase the Legal Liability limit to £5,000,000? Yes No

26. Name of any mortgagee (Building Society, Bank etc)

Address of branch

Reference/Roll No.

Contents cover

Please refer to your Prospectus for definitions of Fine Art, collections and Precious metals.

27. What amount do you wish to insure? £
28. What level of excess do you require? £100 £250 £500
29. Is the £40,000 limit for Fine Art (excluding furniture) sufficient? Yes No
- If no, what limit do you require? £45,000 £50,000 £55,000 £60,000 Other £

Items of Fine Art above £15,000 must be insured under the specified Fine Art section below.

30. Is the £10,000 limit for collections sufficient? Yes No
- If no, what limit do you require? £15,000 £20,000 £30,000 £40,000 Other £

Individual items of a collection above £5,000 must be insured under the specified possessions section below.

31. Is the £10,000 limit for Precious metals, jewellery, watches and guns sufficient? Yes No
- If no, what limit do you require? £15,000 £20,000 £30,000 £40,000 Other £

Items of Precious metals, jewellery, watches and guns above £5,000 must be insured under the specified possessions section below.

32. Do you want to increase the Legal Liability limit to £5,000,000? Yes No

Specified Fine Art

Please specify any item of Fine Art to be insured for more than £15,000. Please provide a valuation or evidence of value.

<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Specified possessions

Please specify any item to be insured for more than £5,000. Please provide a valuation or evidence of value.

<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

33. If you are a leaseholder do you want to insure any substantial improvements to your home that the freeholder's buildings insurance does not cover? Yes No
- If yes, what limit do you require? £20,000 £30,000 £40,000 £50,000

Payment methods

Please indicate by ticking one box how you wish to pay the premium.

- Annually by cheque Annually by debit/credit card Monthly under the Eazipay instalment plan

Please turn over and sign the proposal form. However, please ensure that you read the Important notes and Declaration before you do so.

Important notes

- You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.
- Zurich Insurance Company may share personal data provided to them with other companies in the Zurich Financial Services group, or with business partners, in order to administer your insurance policy.
- A copy of this completed proposal form will be supplied to you on request within a period of 3 months after its completion.
- Policy Administration** - It is important that you should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in any doubt about whether a fact is material, you should disclose it.
- Fraud Prevention and Detection** - In order to prevent and detect fraud we may at any time: Share information about you with other organisations and public bodies including the Police; Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to: Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household; Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies; Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity; Undertake credit searches and additional fraud searches. We can supply on request further details of the databases we access or contribute to.
- Claims History** - Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.
- You should show this notice to anyone who has an interest in the property insured under the policy.
- Product & Services** - Zurich Insurance Company holds your details in accordance with the Data Protection Act 1998. Unless you have advised us otherwise we may share personal data that you provide within the Zurich Financial Services Group and with other companies that we establish commercial links with so we and they may contact you (by mail, e-mail, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you. If you do not wish us to do this please tick the box.

Declaration

- I/We declare that to the best of my knowledge and belief all the answers are true and no material fact has been omitted (see Important notes above).
- I/We agree that if any answer has been written by any other person he/she shall for that purpose be regarded as my agent and not the agent of the Company.
- I/We understand that if I elect to pay premiums monthly, the liability of the Company will cease in the event of non-payment of any monthly premium on its due date but that I will always be given 7 days written notice before cancellation takes effect.
- I/We have read the Important Notes section and I/We understand how the policy data may be used and have informed other parties related to this insurance accordingly.

Proposer's Signature

Date

A SPECIMEN COPY OF THE POLICY IS AVAILABLE ON REQUEST

Premium payment options

You may choose between our Annual Premium policy or the Monthly Instalment Plan.

You can pay Annual Premiums by cheque or Switch, Solo, Debit/Credit card or Visa/Mastercard.

Monthly payments are collected from your Bank/Building Society account by Direct Debit.

Annually by cheque

Simply attach your cheque for the full premium due to the Proposal Form.

Annually by Debit/Credit card

Use your Switch, Solo, Debit/Credit card or Visa/Mastercard by completing the authorisation slip enclosed and returning it to us.

To qualify?

You must be at least 18 years old and you must have a Bank/Building Society account that permits Direct Debits to be charged (if in doubt, please check with your Bank/Building Society).

How does it work?

We will collect the first two monthly premiums from your account by Direct Debit immediately. Thereafter we will collect your premiums at monthly intervals by Direct Debit, commencing two months after the policy is taken out. You will be notified of the amount and date of all collections in writing before your account is debited.

The Direct Debit system is carefully regulated by the operating banks to make sure that YOUR interests are always fully safeguarded – please see the 'Direct Debit Guarantee' overleaf.

What about future premium changes?

If you alter your policy at any time your monthly instalment may change; in addition, the premium required for your policy will be reviewed annually. In either circumstance we will write to you in advance informing you of any change to the monthly instalment amount required.

How do I cancel my policy?

If you wish to cancel your policy simply give us written notification. Please also inform your Bank/Building Society to cancel your Direct Debit Instruction.

What happens if Zurich does not receive a Monthly Payment?

If your Bank or Building Society does not honour any Direct Debit application, cover under your policy will cease 7 days after the date we have sent written notice to you.

It is accordingly very important that you notify us immediately if you change your address or move your bank account.

What it costs

To work out the monthly premium all you have to do is take the annual premium, add Insurance Premium Tax at the current rate and divide this figure by twelve to get the monthly premium.

For example, if you want to convert an Annual Premium of £750.00 to an Interest Free Monthly Premium it's simply -

£750.00	Premium including IPT at current rate
£750.00	Total annual premium
<u>£62.50</u>	÷12 = total monthly amount payable

To apply, please complete the Direct Debit instruction enclosed and return it to your insurance advisor or Zurich at the address shown overleaf on the Direct Debit instruction.

Credit/debit card authorisation



Cardholders name

I wish to pay the full Annual Premium by Switch, Solo, Visa Delta or Visa/Mastercard. Please charge to my Account, card number

Cardholders signature

Policy no.

Premium

Expiry date (mm/yr)

Date

Switch cards only*

Issue no.*

Start date (mm/yr)

Direct Debit instruction



Instruction to your Bank or Building Society to pay Direct Debits



Please complete parts 1-5 using a ball point pen and send it to:
Zurich Insurance Company, PO Box 458, Cardiff CF10 5WY.

1. Name and full postal address of Bank or Building Society Branch

To The Manager

Bank or Building Society

Address

Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from the top right-hand corner of your cheque)

 - -

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Originators Identification Number

 9 4 8 3 2 4

4. Bank or Building Society account number

Reference number

5. Instruction to your Bank or Building Society

Please pay Zurich Insurance Company Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I/we understand that this instruction may remain with Zurich Insurance Company and if so, details will be passed electronically to my Bank/Building Society.

Signatures of Account Holder(s)

Date

The illustration below shows the information needed from your cheque to complete the direct debiting instruction

BANK OR BUILDING SOCIETY ADDRESS (Please quote full postal address)

NAME OF ACCOUNT HOLDER

SORT CODE

XYZ Bank PLC

15 High Street, Anytown AB2 3CD

06-20-41

Pay Zurich Insurance Company or order

£

JOHN SMITH

"807632" "062041" "78432681"

CHEQUE NUMBER

SORT CODE

ACCOUNT NUMBER

The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.
- If an error is made in the payment of your Direct Debit, either by us, Zurich Insurance Company or by your Bank or Building Society, you are entitled to a full and immediate refund from your bank branch. Simply contact your Bank or Building Society to arrange a refund, or if you prefer contact Zurich Insurance Company and they shall arrange to repay you direct.
- You can cancel a Direct Debit at any time by contacting your Bank or Building Society or us. Written confirmation may be required.
- If there are any changes to the amount, date or frequency of your Direct Debit, Zurich Insurance Company will notify you in advance of your account being debited, this will be 7 working days or otherwise agreed.
- If you request us to collect a payment, confirmation of the amount and date will be given to you at the time of the request.



ZURICH



**General Insurer of
the Year 2004
Highly Commended**

Zurich Insurance Company

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU

www.zurich.co.uk/premier

Cover and premiums are subject to individual assessment.

Zurich Insurance Company is a limited company incorporated in Switzerland. Registered in the Canton of Zurich. Number CH-020.3.929.583-0. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU (Branch No BR105).

Authorised and regulated by the Financial Services Authority. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Conditions apply. Full policy details available on request.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Your details will be held by Zurich Insurance Company. We may share your data within the Zurich Financial Services Group and with other companies that we establish commercial links with, so we and they may contact you (by mail, e-mail, telephone or other appropriate means) in order to keep you informed about new products, services or offers that we believe will be of interest to you. If you do not wish us to do this please advise us when you call.

The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis. The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF - Elemental Chlorine Free). This paper is suitable for recycling.



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