



# Majestic Household Proposal Form



Policy Number: \_\_\_\_\_

### Important Notes

- 1 Please complete in BLOCK CAPITALS, tick the appropriate boxes and give a definite answer to each question.
- 2 Please keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.
- 3 A copy of this application form will be supplied to you, on request, within three months of its completion.

Wherever we ask questions on this application form about you or any person to be insured we mean you, your domestic partner and members of your family(ies) permanently living with you.

### A You the Proposer

Title (e.g. Mr, Mrs, Miss, Dr) \_\_\_\_\_ Male  Female

Proposers First Name(s) \_\_\_\_\_

Surname \_\_\_\_\_

Spouse/joint Proposers First Name(s) \_\_\_\_\_

Spouse/joint Proposers Surname \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Daytime telephone number \_\_\_\_\_

No. of Bedrooms \_\_\_\_\_

Address of property to be insured if different from above  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

### B General Information

Required as background to the insurance we are asked to provide for you.

1. Please give full details of

(a) your occupation(s) and the nature of your business(es) or profession(s). Please note, brief descriptions such as 'company director' or 'clerk' are not sufficient.

(b) your spouse/partner's occupation(s) and the nature of their business(es) or profession(s).

\_\_\_\_\_

|   |                |
|---|----------------|
| (c) your date of birth                  | ____/____/____ |
| (d) your spouse/partner's date of birth | ____/____/____ |

2. (a) Have you had household insurance previously? Yes  No

If so, please state the company and the expiry date \_\_\_\_\_/\_\_\_\_/\_\_\_\_

(b) If you have not had household insurance before what is the reason for this?

\_\_\_\_\_

3. (a) Is your home regularly left unoccupied, e.g. when you and/or your spouse/partner are at work Yes  No

(b) Is your home likely to be left unoccupied for more than 60 consecutive days in any one year? Yes  No

If YES to (a) or (b), give details

\_\_\_\_\_

4. Is your home:

(a) self-contained, having a separate entrance under your sole control? Yes  No

(b) built of brick or stone, with slate or tiled roof? Yes  No

(c) your permanent residence (i.e. not used as a weekend, weekday or holiday home)? Yes  No

(d) in a good state of repair and will this be maintained? Yes  No

If NO to (a), (b), (c) or (d), give details

\_\_\_\_\_

5. In what year was your home built? (approximate year will suffice) \_\_\_\_\_

6. Has your home been extended? Yes  No

7. (a) Is your home a HOUSE/FLAT/BUNGALOW/OTHER  
(delete as applicable)

(b) If a House or Bungalow is it DETACHED/SEMI-DETACHED/TERRACED  
(delete as applicable)

If other for 7(a) give details

\_\_\_\_\_

8. (a) Is your home furnished and occupied solely by you and your household  
(By household we mean all members of your family permanently living with you?)  
If NO give details Yes  No

\_\_\_\_\_

(b) Do you have boarders or lodgers residing with you? Yes  No

If yes give details

\_\_\_\_\_

## C Security

9. Cover in some postcode areas is acceptable only if your home meets certain standards of door and window security. Please ask The Insurance Centre if your postcode falls within our minimum security area. If it does, please answer the following questions:

(a) Does the home have the required door and window locks fitted?

Yes  No

*please ask for details of window and door lock requirements.*

(b) Will they be put into operation at night and whenever the home is unattended?

Yes  No

(c) Are you a member of a Neighbourhood Watch Scheme which is approved by the police?

Yes  No

(d) If you have a burglar alarm installed and maintained by a NACOSS, SSAIB or Icon approved installer, do you want the 15% premium discount? *(conditions apply)*

Yes  No

*If YES, please let us see the alarm specification issued by the installer. It will be returned to you*

## D General Questions

10. Is your home, or any part of it, used for business, trade or professional purpose?

Yes  No

*If YES give details below.*

11. Has your home or the site on which it stands been affected by subsidence, ground heave, landslip, storm or flood?

Yes  No

*If YES give details below.*

12. Have you or any member of your household permanently living with you:

(a) ever been refused insurance or had any special terms or conditions imposed by any insurance company?

Yes  No

(b) had any property or possessions stolen, lost or damaged, or had any claims made against any of you, in the last 5 years, whether insured or not?

Yes  No

(c) ever received a police caution, been convicted of, or is any prosecution pending, for any criminal offence (other than motoring offences?)

Yes  No

*If YES to (a), (b) or (c), give details below.*

13. Do you have a second home or live at any other address, as well as the one to be insured?

Yes  No

*If YES give details below.*

14. Have you moved to your current home within the last 5 years?

*If YES give details below.*

*If YES to Questions 10, 11, 12 (a), (b), (c), 13 or 14 please give details*

## E Home Contents

1. Is the contents sum insured selected sufficient to cover the full replacement cost of your contents including those of all persons to be insured?

Yes  No

2. Is £2500 sufficient to cover the full replacement cost of the contents of your sheds, (excluding vehicles), and other outbuildings?

Yes  No

*If NO to questions 1 and/or 2, give details*

3. If you have any of the following, does the total value exceed £10,000?

(a) any collections, such as stamps, coins, etc.

(b) jewellery, watches, furs or articles made of precious, metals or precious stones.

(c) works of art and curios.

Yes  No

*If YES, give details below*

4. Is there any property normally kept in your home which is not to be included in this insurance?

Yes  No

*If YES, give details below*

5. Do you require cover for property not normally kept within your home and garden, such as at a garage you use elsewhere or at your place of work?

Yes  No

*If YES, give details below*

*If YES to Questions 3 (a), (b), (c), 4 and/or 5 please give details*

The date when you want cover to start.

/ /

## F Specified Personal Possessions

The Home Contents Section covers your property in your home and garden, and extends to unspecified personal possessions with a single article limit up to £2,000 worldwide. If you would like to insure any item(s) of higher value, please detail below.

### 1. Specified Items

Any Item(s) worth over £2,000 in value should be specified below.

A proof of purchase or valuation is required for any item exceeding £2,500. Any original will be returned. NB. Specified items of jewellery, watches, furs, works of art, curios and articles made of precious metals or stones must not exceed £10,000 in total.

|  |   |                        |
|--|---|------------------------|
|  | £ | Total Sum Insured<br>£ |
|  | £ |                        |
|  | £ |                        |

Are any of these items normally kept at a different address, e.g. bank safe deposit?

Yes  No

*If YES, give details*

2. Is cover required for motorised toys, models or mobility scooters?

Yes  No

*If YES, please provide details of make, model and serial number*

|             |   |
|-------------|---|
|             | £ |
| Sum Insured |   |

## G The Buildings

1. The sum insured must represent the full cost of rebuilding and make allowances for the costs of shoring up, debris removal, architects' and surveyors' fees. Sum Insured

Minimum £30,000

2. If you have a mortgage and your mortgagee has specifically requested their interest to be noted, please give the name and address of the mortgagees and your mortgage roll number.

|                       |
|-----------------------|
| Their Name:           |
| Mortgage Roll Number: |
| Address:              |

The date when you want cover to start.

## H Optional Additional Covers

### 1. Caravan-(Touring Models Only)

Is caravan cover required? If YES please complete details

Yes  No

Caravan value (including fixtures, fittings, utensils etc)

Ancillary Equipment value

Year of manufacture

Make and Model

### 2. Small Craft

Indemnity cover for craft up to and including 5 metres (16ft) long which have a maximum speed not exceeding 49mph.

Optional cover available for outboard motors and trailers. *Tick box if required.*

A supplementary proposal form is required, please ask The Insurance Centre for more details.

### 3. Garden Cover

Up to £2,500 for the cost of re-landscaping your garden (including replacing plants, trees and shrubs). Cover against theft or attempted theft, malicious damage, fire, explosion, lightning, malicious persons, riot, collision by vehicles, animals or aircraft and anything dropped by them. A £250 single article limit applies.

*Please tick box if cover is required.*

### 4. Homeworking Extension

Your policy includes cover for business equipment up to £7500. If you require extra cover of £1,000 for samples and stock, £2500 of unspecified business equipment away from your home and legal liability to cover business and legal liability to cover business callers at your home.

*Please tick the box*

## I Optional Extensions

### 1. Annual Travel (Underwritten by Fortis Insurance PLC)

You can add travel cover for pleasure and non-manual business trips. Your personal belongings are automatically covered under the Contents section.

(a) Is cover required for:

Yourself/Yourself & Spouse/Partner?

Yes  No

Yourself and family?

Yes  No

Travel Including Winter sports?

Yes  No

Europe  Worldwide

Will any one trip exceed 31 days?

Yes  No

(b) Please give names and dates of birth of those to be covered in the box below

(c) Will you or any member of your family engage in any hazardous or dangerous sports or pastimes?

Yes  No

*If YES give details*

4. To the best of your knowledge are you and your family in good health and free from physical or mental defect or infirmity?

Yes  No

*If NO, give details*

### 2. Family Legal Protection (underwritten by MSL)

£25,000 of cover for legal costs and expenses for pursuit and defence of a wide range of disputes.

*Please tick box if cover is required*

### IMPORTANT - MATERIAL FACTS

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of the property or any criminal convictions (other than motor offences).

If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

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. A copy of the completed application form will be supplied on request within a period of three months after its completion.

State any other material facts in the following box:



### Marketing

Aviva and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

### 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 these notices to anyone who has an interest in property insured under the policy.

### Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.

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