



INNOVATIVE INSURANCE SOLUTIONS

## PROPOSAL FORM

### LET PROPERTIES



Insurance Brokers . Underwriting Agents  
Lloyd's Brokers . Independent Financial Advisers

**1. PROPOSER NAME:** (Please include trading and partners names if not a Limited Company)

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|  |

**Correspondence Address**

**Incl. Post Code:**

**Tel No :**  **Fax:**

**Email Address:**

**Contact Name:**

**Date Insurance to Commence:**

Full Risk address(es) of properties this insurance relates to, indicating property type (e.g. detached/semi-detached/terraced etc)

| FULL POSTAL ADDRESS | POST CODE | TYPE OF PROPERTY |
|---------------------|-----------|------------------|
|                     |           |                  |
|                     |           |                  |
|                     |           |                  |
|                     |           |                  |

**2. OCCUPANCY**

(a) Is the property occupied by:-

|  |  |  |  |
|--|--|--|--|
| Professional Tenants?                                  | Student Tenants?                                       | Refugees/Asylum Seekers?                               | Other DSS Tenants?                                     |
| <input style="width: 80%; height: 20px;" type="text"/> | <input style="width: 80%; height: 20px;" type="text"/> | <input style="width: 80%; height: 20px;" type="text"/> | <input style="width: 80%; height: 20px;" type="text"/> |

Others (please specify)

(b) Is the tenancy agreement between the Landlord & Tenant directly?

If no please give details

(c) Do you live on the premises?

If NO, is there an appointed manager or caretaker living there?

(d) Is cooking allowed other than in designated areas?

If NO, please give details

(e) Is the property left unoccupied for any part of the day?

If YES, please give details

(f) Has any Insurer ever

(i) Declined a proposal?

YES/NO

(ii) Refused to renew or cancelled your Policy?

YES/NO

(iii) Imposed special conditions (e.g. additional protections)

YES/NO

If YES, please give details:

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(g) Have you sustained any loss or damage during the last five years which would have been covered by this type of insurance had it been in force?

YES/NO

If YES, please provide the following details: -

| YEAR | CLAIM TYPE & BRIEF DETAILS | AMOUNT PAID | AMOUNT OUTSTANDING |
|------|----------------------------|-------------|--------------------|
|      |                            |             |                    |
|      |                            |             |                    |
|      |                            |             |                    |

### 3. THE PROPERTY

(a) Is it built of brick/stone/concrete and roofed with slates/tiles/metal/concrete asphalt and/or sheets or slabs composed entirely of incombustible minerals?

YES/NO

If NO, please supply details

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(b) Is it in good condition and will be so maintained?

YES/NO

(c) Please state method of heating

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(d) Are portable heaters used?

YES/NO

If YES, please indicate type

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(e) Is it in an area liable to flooding or unduly exposed to storm or malicious damage?

YES/NO

If YES, please supply details

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(f) Are there any underground workings in the vicinity of the property, including wells, shafts or pipes?

YES/NO

If YES, please supply details

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(g) Age of the property?

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(h) When did you purchase the property?

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**4. PROTECTIONS TO PROPERTY**

(a) Please give details of the fire protections including alarms, extinguishers, sprinklers etc

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(b) Does the property comply with fire regulations?

(c) Is the property protected by an intruder alarm system?

If YES,  
please indicate

(i) Make and date installed

(ii) whether under your sole control

(iii) whether maintained under contract  
(state whether NSI approved)

Is cover required for Subsidence?

If YES, please complete the section below:-

**5. SUBSIDENCE**

(a) Are the buildings built on clay soil?

(b) Are the buildings built on made-up ground or in a land fill site?

(c) Are the buildings built on a hillside?

(d) Are there any visible cracks in the walls of the building?

a. Between 2.5mm and 5mm wide?

b. More than 5mm wide?

(e) Are any Mine or Quarry workings (operational or disused) within 1 mile of the building?

(f) What is the age of the Building?

(g) Were the premises originally built to be used as a Private Dwelling House?

(h) Are there any trees or shrubs within 20 metres (65ft) of the buildings which are more than 5 metres (15ft) tall?

If YES, please indicate below the distance of nearest tree/shrub from the building:-

a. 10m – 20m (32ft – 65ft)

b. 5m – 10m (16ft – 32ft)

c. less than 5m (16ft)

(i) Have these buildings experienced any previous subsidence damage?

If YES, please give details

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- (j) Have these buildings ever been the subject of a survey which mention settlement or movement of buildings? If YES, please enclose a copy of the survey. YES/NO
- (k) Have these buildings ever been flooded as a result of broken or damaged underground drains, or are you aware of any extensive underground drainage problems within the last ten years? YES/NO
- (l) Has any neighbouring property, after enquiry, been subject to subsidence, landslip or heave? YES/NO

**If you have answered YES to any of the above, please supply full details on a separate sheet.**

**6. STATEMENT OF VALUES**

It is important that you ensure the values stated below are adequate, as under-insurance may reduce the amount of recovery in the event of a claim. Building values should include an allowance for professional fees for reinstatement and debris removal.

**MATERIAL LOSS OR DAMAGE – Property Insured**

- (a) Buildings, including interior decorations and landlord’s fixtures & fittings, outbuildings including garages, fixed fuel tanks, swimming pool, tennis courts, drives, patios, terraces, and walls, all owned by the Assured:- £
- (b) Landlord’s contents excluding money, any financial instrument, jewellery, gold, silver, metal, platinum objects/ornaments, furs, collections of any type, articles of a brittle nature, hi-fi, stereo, televisions, and any other audio visual equipment and any other items permanently fitted to the building.:- £
- (c) Twelve months rent of the buildings as described therein:- £

**7. PROPERTY OWNER’S LIABILITY**

Insurance cover for a Limit of Indemnity of £2,000,000 in respect of any one occurrence is included as standard.

Please indicate if a higher limit is required:- £

**IMPORTANT NOTES – PLEASE READ CAREFULLY**

In completing this proposal you must disclose all material facts i.e. those, which are likely to influence the Underwriters in its acceptance or assessment of the risk. Failure to do so could invalidate the Insurance. If you are in any doubt whether a fact is material then you should disclose it.

**DECLARATION**

I/WE DECLARE THAT THE ABOVE STATEMENTS ARE TRUE AND COMPLETE TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF AND I/WE HAVE NOT MIS-STATED OR SUPPRESSED ANY MATERIAL FACT. I/WE UNDERTAKE TO EXERCISE ALL REASONABLE PRECAUTIONS FOR THE SAFETY OF THE INSURED PROPERTY. I/WE AGREE THAT THIS PROPOSAL TOGETHER WITH ANY OTHER INFORMATION SUPPLIED BY ME/US SHALL FORM THE BASIS OF THE CONTRACT BETWEEN THE UNDERWRITERS AND ME/US.

|        |  |          |  |
|--------|--|----------|--|
| SIGNED |  | POSITION |  |
|        |  |          |  |

NAME

DATE

# CAMBERFORD LAW PLC

## HEAD OFFICE:

Lygon House  
50 London Road  
Bromley, Kent  
BR1 3RA

## CITY OFFICE:

2 Royal Exchange  
London  
EC3V 3DG

T 020 8315 5000

F 020 8460 2118

@ [properties@camberfordlaw.com](mailto:properties@camberfordlaw.com)

[www.camberfordlaw.com/properties](http://www.camberfordlaw.com/properties)