



## COVER DETAILS

### Buildings

1. What is the rebuilding cost of your buildings?

£

(By buildings we mean the main property and any additional structures such as outbuildings, barns etc.)

2. Does the value of any individual additional structure exceed 20% of the buildings sum insured?

Yes  No

If yes, please state:

a) the sum insured

£

b) the type of structure

c) what the structure is used for

3. Cover is automatically provided within the buildings section for trees, shrubs, plants and lawns up to a limit of £1,000.

Do you wish to increase this limit to £3,000?

Yes  No

4. Interest of any other party to be noted (e.g. bank, building society etc.)

Name:

Address:

Postcode:

### Contents

1. Please indicate the total replacement cost of each of the following categories:

(i) General Property (This relates to all of your contents **excluding** Valuables)

£

(ii) Valuables (by valuables we mean jewellery, watches, pictures, paintings, etchings and precious metals)

**Unspecified items** – Please state the total amount of valuables with individual values **below** £5,000

£

**Specified items** – Please list any valuables with individual values **above** £5,000

	Item	Description	Value
Jewellery (including watches)			
Items kept in the bank			
Pictures, paintings, etchings and precious metals			

If there is insufficient space to include all specified valuables, please use a separate sheet and attach this to your application

Note: Original valuations or receipts must be provided for items valued over £5,000.

2. Cover is provided within the general property section for business equipment up to £3,000.

Do you wish to increase this limit to £8,000?

Yes  No

3. Cover is automatically provided within the general property section for Student's Contents up to a limit of £1,000.

Do you wish to extend this limit?

Yes  No

If Yes,

(i) What is the name of the student to be covered?

(ii) What is the postcode of the University, College or School where the student is studying?

(iii) Please confirm the option for the Student's Contents you require (please tick appropriate box)

**Option 1:** Student's Contents sum insured £2,000 (single item limit £1,000)     **Option 2:** Student's Contents sum insured £3,000 (single item limit £1,500)     **Option 3:** Student's Contents sum insured £5,000 (single item limit £1,500)

If cover is required for more than one student, please provide details (including the name of the student, the postcode of the University, College or School and the option required) in the space provided for further information overleaf.

## LEGAL EXPENSES

**This cover is subject to our normal underwriting terms and conditions. To find out if you are eligible please answer the following questions. If the answer to any of the questions is in the shaded boxes, please provide further details in the space provided for further information.**

If cover under this section is required, please answer questions 1 & 2 below:

1. Are you or any member of YOUR FAMILY aware of any circumstances that could give rise to a claim or legal proceedings (including criminal prosecution or a claim relating to your employment) being pursued or brought against you? Yes  No
2. Have you or any member of YOUR FAMILY been involved in any claims or legal proceedings (including criminal prosecutions or a claim relating to your employment) in the last three years? Yes  No

## YOU AND YOUR HOME

**Please remember that whenever we ask questions on this application about YOUR FAMILY, we mean you, your spouse/partner, children (including foster or adopted), parents or any other relatives normally living with you. If the answer to any of the questions is in the shaded boxes, please provide full details in the space provided for further information.**

1. Is the property built of brick, stone, or concrete and roofed with slates, tiles or concrete? Yes  No
2. Is the property in a good state of repair? Yes  No
3. Has the property or the land belonging to it flooded in the last 5 years? Yes  No
4. (i) Is the property free from any signs of damage caused by landslip, subsidence or heave? Yes  No
- (ii) Has the property ever suffered from any damage caused by landslip, subsidence or heave? Yes  No
5. (i) Is the property lived in only by YOUR FAMILY? Yes  No
- (ii) Is the property unoccupied for more than sixty days in a year? Yes  No
6. Does the property have its own separate lockable entrance under YOUR FAMILY'S sole control? Yes  No
7. Is the property a weekend or holiday home? Yes  No
8. Is the property a listed building? Yes  No
9. (i) Is the property used for any business or professional purposes, except clerical business use by YOUR FAMILY? Yes  No
- (ii) Do you have any visitors to the property in relation to the business?   
(If yes, please state average number of visitors in one month.) Yes  No
10. Has YOUR FAMILY had any insurer decline, cancel or declare void any household insurance? Yes  No
11. Has YOUR FAMILY, at your existing or any previous home, suffered a loss by theft or attempted theft, whether insured or not, in the last three years? Yes  No
12. For the covers selected, has any of YOUR FAMILY suffered any claims within the last three years? (If YES, please provide date, circumstances of loss, amount of loss and insurer's name in the space provided overleaf.) Yes  No
13. Has YOUR FAMILY been convicted of any offence? (Driving offences and offences which are spent under the Rehabilitation of Offenders Act 1974 can be disregarded) Yes  No

## PHYSICAL SECURITY

1. Is the final exit door secured by a deadlock conforming to BS3621 or with a minimum of 5 levers or alternatively a multi-point locking system which incorporates a lever or cylinder deadlock which is capable of being secured by a key from both sides of the door? Yes  No
2. Are all other external doors protected by a deadlock conforming to BS3621 or with a minimum of 5 levers or key operated security bolts operating horizontally fitted internally top and bottom or multi-point locking systems which incorporate a lever or cylinder deadlock capable of being secured by a key from both sides of the door? Yes  No  N/A
3. Are all ground floor and basement opening windows and any other ground floor openings to the home measuring more than 22.5cm x 22.5cm (9"x 9") secured by key operated window locks? Yes  No  N/A
4. Are all upper floor opening windows and skylights fitted with key operated window locks if accessible from adjoining roofs or porches, walls, downpipes, balconies or external stairs? Yes  No  N/A
5. For patio or French doors or windows:
  - if they are hinge type, are they secured by key operated security bolts operating vertically internally top and bottom?; or, Yes  No  N/A
  - if they are sliding type, are they secured by key operated bolts fitted internally top and bottom? Yes  No  N/A
6. Are all doors on domestic outbuildings and garages fitted with key operated security devices? Yes  No  N/A
7. Are all panes of glass in louvre windows securely fixed with suitable adhesive into their brackets? Yes  No  N/A

## ALARM PROTECTION

1. Is your home protected by an alarm system? Yes  No   
 If yes, is it installed and held under a maintenance contract with one of the following inspectorates?  
 Please indicate: NSI  SSAIB
2. Does the alarm extend to include:
  - a) garages Yes  No
  - b) domestic outbuildings Yes  No
3. Please indicate the method of signalling:
  - a) Bells or siren only
  - b) Central station or remote signalling
 Please attach a copy of the specification for the alarm – this will be held in our confidential security files
4. Is your home within a 1/4 mile of your nearest neighbour? Yes  No

## SAFE PROTECTION

1. Is your home normally occupied during the day? (By normally we mean there are no periods of unoccupancy due to all adult residents being in full time work or full time education) Yes  No
2. Do you have a safe at home? Yes  No   
 If yes,
  - a) is it: Freestanding  Underfloor  Wall
  - b) please state make and model

## EASY METHODS OF PAYMENT TO CHOOSE FROM:

---

### Monthly premiums by Direct Debit:

Simply complete the Direct Debit form attached to the application form and let your insurance adviser do the rest. We will arrange a Direct Debit with your Bank or Building Society. No extra charge applies for paying by monthly instalments. You should retain the Direct Debit Guarantee overleaf for your records.

### By Cash or Cheque:

You can pay the annual premium to your insurance adviser by Cash or Cheque.



# THE DIRECT DEBIT GUARANTEE

This Guarantee should be detached and retained by the payer.

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change RSA will notify you 10 working days in advance of your account being debited or otherwise agreed.
- If an error is made by RSA or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

## Instruction to your Bank or Building Society to pay by Direct Debit

Please complete boxes 1, 2, 3, 4, and 6 in BLOCK CAPITALS and return this form to RSA.

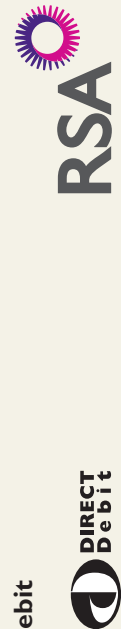
1. Names(s) of Account Holder(s)

2. Bank sort code  -  -

3. Name and full address of your Bank/Building Society

4. Bank or Building Society Account Number

Postcode



Originator's Identification Number  9  9  4  1  8  9

5. Originator's Reference

**Instructions for your Bank or Building Society**  
 Please pay Royal & Sun Alliance Insurance plc Direct Debits from the account detailed in this instruction subject to safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Royal & Sun Alliance Insurance plc and, if so, details will be passed electronically to my Bank/Building Society.

6. Signature

Date

**THE ACCOUNT HOLDER MUST SIGN THE INSTRUCTION**  
 Banks or Building Societies may refuse to accept instructions to pay direct debits from some types of accounts. Please contact your branch for details. They will advise the Sort Code and Account Number you should use.



## FIRE AND OTHER PROTECTIVE MEASURES

---

1. If your home is protected by an alarm does it include fire detection? Yes  No
2. Do you have a smoke alarm installed in your home? Yes  No
3. Do you have a fire extinguisher in your home? Yes  No
4. How far away is the nearest fire brigade?  Is it: full time  retained
5. Are the pipes in your roof space and water tanks lagged? Yes  No
6. If your home is over 25 years old when was the wiring last checked by a qualified technician? Year

## NOTICE TO APPLICANTS

---

### Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

### Data Protection

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

### Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

### Fraud Prevention, Detection & Claims History

- 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.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## 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.

## How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to

Data Protection Liaison Officer,  
Customer Relations Office,  
RSA,  
Bowling Mill,  
Dean Clough Industrial Park,  
Halifax  
HX3 5WA

## Copy Information

You should keep a record (including copies of letters) of all information you have given to us.

## DECLARATION

---

I/We declare that to the best of my/our knowledge and belief, the statements made by me/us or on my/our behalf are true and complete.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers.

I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Applicant(s):

Date: