

PRIME CHOICE

Home insurance application form

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| FOR OFFICE USE ONLY: Insurance adviser: | Customer: |
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| | |
|---|--|
| Date Cover to commence*: <input style="width: 95%;" type="text"/> | Premium Quoted: £ <input style="width: 95%;" type="text"/> |
|---|--|

*Cannot be before the application is accepted by the Company

Reference Number (please quote this number when you contact us):

This application form should be read and completed in conjunction with the Buyer's Guide.

A copy of the completed application form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request. Your policy will be issued by Royal & Sun Alliance Insurance plc. The questions on this form relate to facts considered material to underwriting the insurance. If you answer them fully and honestly, you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If you are in any doubt, please inform your insurance adviser or RSA.

Remember to sign and date the Declaration at the end of the form. If there is insufficient space in any of the boxes for your response, please continue on a separate sheet of paper if necessary.

Wherever we ask questions on this application form about your family we mean you, your spouse/partner, children (including foster or adopted), parents or any other relatives normally living with you.

APPLICANTS DETAILS

Name(s): (Mr/Mrs/Miss/Ms/Dr) (Please note, if the policy is to be in joint names, both applicants must sign the declaration at the end of the form)

Address of the home to be insured:

Postcode:

Address for communication (if different from home to be insured):

Postcode:

Tel No: Home:

Spouse/Partner's Occupation:

Tel No: Work:

Spouse/Partner's Date of Birth:

Occupation:

Date of Birth:

Is your home: (i) House Bungalow Flat

If house/bungalow is it: (ii) Semi-detached Detached Terraced

No of bedrooms:

When was your home built?: Year

Has any of YOUR FAMILY been convicted of any offence?

Yes No

(Driving offences and offences that are spent under the Rehabilitation of Offenders Act 1974 can be disregarded)

If YES please provide details:

PREVIOUS INSURANCE DETAILS

1. With regard to the Section(s) you have selected, have YOUR FAMILY:

a) Previously held insurance? Yes No

b) Had any Insurer decline, cancel or declare void insurance or impose special terms? Yes No

c) Sustained any loss, damage, or liability during the last three years whether insured or not? Yes No

If YES please provide details in the box below. Details of any losses should provide the date, circumstances, amount and insurer if insured at the time of the loss.

IS YOUR HOME?

Please tick appropriate box, if you tick any shaded boxes please provide further details in the space provided to the right.

2. Built of brick, stone or concrete and roofed with slates, tiles, concrete, asbestos or metal? Yes No

3. In a good state of repair and will be so maintained at all times? Yes No

4. Free from any sign of damage by landslip, subsidence or heave? Yes No

5. On a site free from flooding in the last 10 years? Yes No

6. A "listed" building? Yes No

7. Do you intend to carry out any renovation/reconstruction work other than routine maintenance or decoration at the property? Yes No

If yes please state:

Type of work:

Cost of Contract:

Date work to commence:

Please provide further details in the space below if you have ticked any of the SHADED boxes above:

DETAILS ON OCCUPANCY & USE

Please tick appropriate box

Is your home:

8. Only occupied by YOUR FAMILY and any domestic staff? Yes No

9. A weekend or holiday home? Yes No

10. Left unoccupied for more than 30 days a year? Yes No

If you have ticked any of the SHADED boxes above please provide details in the space below

11. Is your home used for any business/professional purposes?

Yes No

If YES what type of business do you conduct in the home?

12. Is your home open to the public?

Yes No

If Yes please provide details in the space below.

13. Do you employ any domestic staff?

Yes No

If yes please state if they are full or part time, a brief description of their role and whether they are resident in your home.

14. Do you travel in excess of 6 weeks per annum?

Yes No

THE SECURITY OF YOUR HOME

Please tick appropriate box

15. Is the home protected by key operated window locks and five lever mortise deadlocks?

Yes No

16. Is your home protected by an alarm?

Yes No

If YES please state:

16a. Type of signalling:

Bells/sirens: Central Station:

16b. Is there a maintenance contract in force?

Yes No

If YES with whom?.

17. Do you have a safe at your home?

Yes No

If YES please answer the following:

17a. Make, Model & Jewellery rating:

17b. Type of Safe: Wall Freestanding Underfloor

18. Do you have Smoke/Fire Detection Alarms?

Yes No

If YES please state if:

Battery/mains operated Local internal bells only Local with external sounding bells Central station linked

ABOUT YOUR COVER REQUIREMENTS

Buildings

19. What is the reconstruction cost of your home: (excluding additional structures*)

20. What is the reconstruction cost of all additional structures* at this property?

* By additional structures we mean other domestic structures (including service pipes, cables and underground tanks which supply them) on the land of the home which are not an integral part of the main dwelling, including drives, fences and gates, patios, swimming pools, tennis courts, terraces, walls, sheds and other buildings.)

21. Is the Interest of any other party to be noted (Mortgagee, etc.)?

Yes No

If YES please provide details

22. Voluntary Excess Required: If a voluntary excess is required, for a reduction in premium, please tick appropriate box

£500 £1,000 £2,500 £5,000 £10,000

NB: (This replaces the Compulsory Excess of £250 and also applies to all valuable articles except Fine Arts)

Residence

23. If you are a tenant or leaseholder of the property, please state the replacement cost of tenants improvements to the home.

Contents

24. Total Contents Sum Insured (not including items insured within valuable articles cover)

25. Voluntary Excess Required: If a voluntary excess is required, for a reduction in premium, please tick appropriate box

£500 £1,000 £2,500 £5,000 £10,000

NB: (This replaces the Compulsory Excess of £250)

Valuable Articles

26. Please indicate amounts Insured

| | Unspecified | *(Unspecified single article limit) | Specified | Total |
|-----------------------------|---------------|-------------------------------------|-----------|-------|
| Jewellery | | *(£5,000) | | |
| Jewellery in a bank | Not Available | N/A | | |
| Fine Arts | | *(£5,000) | | |
| Furs | | *(£5,000) | | |
| Stamps and coins | | *(£5,000) | | |
| Precious metals | | *(£5,000) | | |
| Guns | Not Available | N/A | | |
| Musical Instruments | | *(£5,000) | | |
| Other (please give details) | | | | |

Please attach details of all items to be specified. If any item(s) under this Section is not normally retained at the address of the property to be insured, please provide full details of the item(s) and normal place of safekeeping in the space provided overleaf.

NB: the compulsory £250 excess applies to all valuable articles except Fine Arts.

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 installments. 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.



IMPORTANT NOTES

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. We may pass on your personal information to other companies for processing on our 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 we will ensure that it is kept securely and only used for the purposes for which you provide it. Details of the companies and countries involved can be provided to you on request.

Insurance Companies (Third Insurance Directives) Regulations 1994

Under EU Legislation we are required to provide you with the following information before you conclude your contract with us:

Law Applicable to the Contract

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by Scottish Law if you live in Scotland and English Law if you live elsewhere in the UK except as specified to the contrary elsewhere in this policy.

Policies are issued by Royal & Sun Alliance Insurance plc in the United Kingdom

Royal & Sun Alliance Insurance plc are registered in England and Wales. The registered office is St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

Complaints Procedure

If you are unhappy with the service of RSA you can speak or write directly to the Manager of the department handling the matter. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and you wish to make a formal complaint please contact: The Customer Relations Manager, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA.

If Customer Relations cannot resolve the matter to your satisfaction you will be provided with the Company's final response so that you can, if you wish, refer the matter to: The Financial Ombudsman Service. Their address is: The Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If you make a complaint it will not affect your right to take legal action against us.

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

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 (see below).

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 us

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

Or

Telephone 0800 107 6160

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: