

## Landlords Buildings Insurance

COMPREHENSIVE INSURANCE COVER SPECIFICALLY DESIGNED TO MEET THE NEEDS OF LANDLORDS OF LET PROPERTY

### Includes

Cover on the dwelling and outbuildings against the standard perils of:-  
fire, smoke, lightning, earthquake, explosion; escape of water or heating oil; storm or flood, riots, malicious damage, theft; subsidence, heave or landslip; falling trees, impact by vehicles, aircraft or animals.

- Malicious acts & vandalism caused by tenants (see policy provisions)
- Loss of rent up to 20% of the sum insured
- Accidental damage to glass & sanitary ware
- Unoccupied cover
- Accidental damage cover available
- Property owners liability up to £2million
- Students and DSS occupants accepted
- Sum insured indexed linked
- £5,000 worth of contents contained within unfurnished properties can be added to this section for only £50.00 including IPT. Cover is limited to carpets curtains, sunblinds and white goods only

## Landlords Contents Insurance

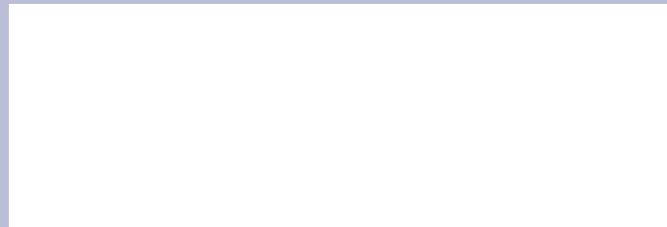
EXCEPTIONAL COVER TO PRESERVE YOUR CONTENTS ON A 'NEW FOR OLD' BASIS

### Includes

Cover on household goods, furniture, furnishings and appliances including telephones, gas & electric cookers, meters & water meters all belonging to the landlord against the standard perils of:-  
fire, smoke, lightning, earthquake, explosion; escape of water or heating oil; storm or flood, riots, malicious damage, theft; subsidence, heave or landslip; falling trees, impact by vehicles, aircraft or animals.

- Theft or malicious damage by tenants (see policy provisions)
- Replacement locks due to loss of keys
- Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture
- Unoccupied cover
- Accidental damage cover available
- Students and DSS occupants accepted

Agent Stamp



# Household Insurance



For Landlords

# Proposal Form

## Instructions to Proposers

All of questions 1-4 should be answered. Then answer Questions relating to the Section(s) of cover required. Finally, read the Declaration which concludes the proposal; and if you are in agreement with it, sign and date it. Alternatively, call 0870 389 9604 and cover can be provided immediately, with payment by credit/debit card and no need to complete the proposal form.

## Important Notes

**If you tick any shaded answer box, please give a full explanation for doing so on a separate sheet.** Answers to the questions on this form will influence the Underwriters in their acceptance and assessment of the insurance. All questions should be answered fully and correctly to the best of your knowledge and belief. You must also consider whether there is any other material fact or information known to you (A material fact is any fact or information which could influence the assessment of acceptance of your proposal). **Failure to disclose any material fact may result in the insurance being declared void and of no effect**, so if you have any doubt about whether a fact is material, you should disclose it, in your own interests. Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also 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 a 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 Certificate.

## 1. Proposer

Name(s)	<input type="text"/>	Date of Birth	<input type="text"/>
Occupations	<input type="text"/>	Telephone	<input type="text"/>
Address of proposer (if different)	<input type="text"/>	Postcode	<input type="text"/>
Address of property to be insured	<input type="text"/>	Occupation	<input type="text"/>
		Occupation	<input type="text"/>
		Occupation	<input type="text"/>
1	FCC Ref No	Occupation	<input type="text"/>
2	FCC Ref No	Occupation	<input type="text"/>
3	FCC Ref No	Occupation	<input type="text"/>

Please list all ADULTS residing in the insured building  
(if necessary continue the list on a separate sheet)

Have the tenants resided at the property for over 6 months?  yes  no Is there an assured shorthold tenancy agreement in place?  yes  no

**NB. If tenants have been resident for under 6 months and have not been referenced by FCC Paragon, then copies of satisfactory references will be required.**

## Quotation required

**Obtain cover**  **Quotation number (if applicable).**

## 2. Property

- is the building / dwelling

- a a house?  a bungalow?  a purpose built self contained flat?  a converted self contained flat?  If the home is a flat please state which floor it is situated on
- b detached?  semi-detached?  terraced?  number of storeys
- c When was the property constructed? pre 1850  1850 to 1899  1900 to 1919  1920 to 1945  1946 to 1979  1980 to 1999  2000 onward
- d Is the property listed, if so, what Grade?
- e regularly left unoccupied (other than normal working hours)?  yes  no
- f free for any business or professional purpose in part or in total?  yes  no
- g used mainly as a week-end or holiday home?  yes  no
- h built with brick, stone or concrete walls and roofed with slate or tile?  yes  no
- i If there is any flat roof please advise percentage  %  yes  no
- j free of any signs which might be due to subsidence settlement or other abnormal movement?  yes  no
- k located in an area free from flooding or subsidence within the last 20 years?  yes  no

## 3. Security

- a Are all external doors fitted with five lever mortice deadlocks which conform to British Standard (BS) 3621?  yes  no
- b Are all ground floor and easily accessible upper floor windows fitted with key operated window locks?  yes  no
- c Is the home protected by a burglar / intruder alarm fitted by a NACOSS approved installer?  yes  no

## 4. General Questions

- Have you, or anyone residing at the property:-

- a been refused home insurance or had any special terms or restrictions imposed at this or any previous dwelling?  yes  no
- b suffered any loss or damage from the type of risks and liabilities covered by this insurance within the last 5 years at this or at any previous dwelling?  yes  no
- c been convicted (or charged but not tried) of any criminal offence or declared bankrupt? (N.B. You do not need to declare motoring offences).  yes  no

## Section 1. Buildings

- i Sum insured (min. £40,000)  £
- ii Do you require accidental damage cover?  yes  no
- iii Name and address of any party whose interest should be noted

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## Quotation required

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## Section 2. Landlord's Contents

- i Sum insured for full standard cover £5,000  £10,000  £15,000  £40,000
- ii £5,000 worth of contents contained within unfurnished property. (Covering carpets, curtains, sunblinds and white goods only, only available if combined with buildings)  yes  no
- iii Do you require accidental damage cover? (not available for £5,000 worth of cover)  yes  no
- iv Number of bedrooms?
- v Do you require landlords contents liability cover for £25.00 per annum  yes  no

## Section 3. Excess

- Excess £100 standard excess  £250 Provides a 15% discount
- £500 Provides a 25% discount  £1,000 Provides a 40% discount

## Declaration

I/We declare to the best of my/our knowledge and belief:

- the answers and information given in this form are true, complete and no material fact has been omitted
  - the sums insured represent the full value of replacing or rebuilding the property to be insured
- I/We agree:
- that this proposal and declaration shall be the basis for Underwriters' terms and conditions of insurance
  - to accept their normal form of cover
  - that the Underwriters reserve the right to decline any proposal

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 this Certificate.

Signature of Proposer(s)

Date

Date

A copy of this completed proposal will be provided on request within 3 months of commencement of the insurance.

## Arranged By

Paragon Advance is authorised and regulated by the Financial Services Authority. Our firm reference number is 304595, Paragon Advance, 4/5 The Briars, Waterberry Drive, Waterlooville, Hampshire, PO7 7YH. VAT Registration Number 880988364 Registered in England No: 3679691 Registered office as above.

## Underwritten by

MMA Insurance Plc, Norman Place, Reading RG1 8DA. Also available from Paragon Advance:- Rent Protection & Legal Expenses Warranty, Tenants Contents Insurance

Agency name

Agency no.