

# Property owners insurance

## APPLICATION FORM

**To Ecclesiastical Insurance Office plc, Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom**

Answers to the following questions and any additional details presented to the Company assist us in the assessment of the risk. You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know. If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

**Please complete in BLOCK CAPITALS and tick where indicated and use additional sheets if necessary.**

### How we use your data

We take data protection seriously and your privacy is important to us. We will process your data in accordance with the applicable data protection law. Please ensure you read the 'How we will use your data' notice at the end of this form.

### Applicant details

#### 1 Name of Applicant(s)

Please clearly define all parties to be insured identifying any holding/subsidiary company relationships.

  

#### 2 Owners'/Directors'/Partners' full names (if not shown above)

  

#### 3 Postal address

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### 4 Date upon which the insurance is to commence

*Note: Unless we have confirmed otherwise, no insurance will be in force until we have accepted this application.*

Properties to be insured (standard)

Note: List each block of buildings separately. Please continue on a separate sheet if necessary.

Risk No.	Address, including postcode	Age of property	Type of property See Note 1	Trade or business of occupier	Number of units/ residences unoccupied	Rebuilding sum insured (Declared value) See Note 2	Annual rental income See Note 3	Construction See Note 4	Condition of premises See Note 5
1						£	£		Condition
	Postcode							months	Maintenance schedule
2						£	£		Condition
	Postcode							months	Maintenance schedule
3						£	£		Condition
	Postcode							months	Maintenance schedule
4						£	£		Condition
	Postcode							months	Maintenance schedule
5						£	£		Condition
	Postcode							months	Maintenance schedule

Note 1: e.g. Shop, office, warehouse, factory, private dwelling house, flat, land. If any property to be insured includes land of more than one hectare, please give details.

Note 2: This sum should include landlord's fixtures and fittings including fixed glass and sanitary fixtures, outbuildings, storage tanks, walls, gates and fences, yards, car parks, roads and pavements, artificial playing surfaces, swimming pools and associated apparatus and the following items fixed to the buildings: - \*wind turbines, \*solar panels and \*photovoltaic panels.

The Declared value should represent the full rebuilding costs including an allowance for VAT if appropriate, architects' and surveyors' fees, legal charges, debris removal and the cost of meeting public authority requirements.

An automatic 25% Day One uplift will apply to the Declared value to allow for future inflation.

\*Cover for these items fixed to the building is subject to a limit of £20,000 in the aggregate in any one period of insurance.

Note 3: Indemnity period required – 12, 18, 24 or 36 months.

Note 4: If all external walls and coverings are constructed solely of brick, stone, concrete, slates or tiles, state 'standard'. If otherwise please give details.

Note 5: If good state 'good' if not please provide details. Also provide details of maintenance schedule i.e. how often inspection and repairs are carried out, and by whom.

### Properties to be insured continued (standard)

- 1 Is each property subject to a full repairing lease (repairs being the responsibility of the occupier, tenant or sub lessee)?**

Yes ☐No ☐

If 'No' please provide brief details e.g. Landlord responsible for all repairs, Landlord responsible for common parts etc.

  
  


- 2 Do any of the properties have any wind turbines, solar panels or photovoltaic panels fixed to the building?**

Yes ☐No ☐

If 'Yes' please provide details together with the maximum power output in kilowatts

  
  


- 3 Are the buildings of each of the premises to be insured protected by a fire or intruder alarm?**

Yes ☐No ☐

If 'Yes' please provide details

  
  


- 4 Are any Flats/Private Dwelling Houses:**  
(a) let on a short-term basis?

Yes ☐No ☐

(b) let as Student, Local Authority or DSS accommodation or as bed sit rooms?

Yes ☐No ☐

(c) let as holiday accommodation?

Yes ☐No ☐

- 5 Are the buildings of each of the premises to be insured:**  
(a) subject to any preservation order or listing?

Yes ☐No ☐

(b) in an area free from any history of flooding?

Yes ☐No ☐

- 6 Are there any passenger or goods lifts, escalators, steam boilers, pressure plant or similar machinery on the premises?**

Yes ☐No ☐

If you have ticked 'Yes' are these regularly inspected to comply with statutory regulations?

Yes ☐No ☐

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES IN QUESTIONS 4-6, PLEASE GIVE DETAILS BELOW**

## Property damage options

### 1 Optional insured events

*Note: The standard cover includes: fire, lightning and explosion, aircraft, riot, malicious persons, earthquake, subterranean fire, storm, flood, escape of water, impact, falling trees, falling aerials, escape of oil, theft damage to the buildings if you are responsible for repairs and theft of contents of common parts.*

Please tick if any of the following optional insured events are required

Accidental damage (Please answer question 2 if required)

☐

Sprinkler leakage

☐

Subsidence (Please answer question 3 if required)

☐

### 2 If you have ticked to include accidental damage, please answer the following question

Is any of the glass at the properties not of ordinary glazing quality e.g. stained, bent or other ornamental glass?

Yes

☐

No

☐

If 'Yes' please provide details and approximate replacement cost

  


### 3 If you have ticked to include subsidence cover please answer questions (a) and (b) below

*Note: It may be necessary to complete a separate subsidence questionnaire.*

**(a) Has any part of any of the properties to be insured ever been affected by movement of any kind, for example subsidence, heave, landslip or settlement?**

Yes

☐

No

☐

**(b) Has any property to be insured been underpinned or provided with other means of structural support?**

Yes

☐

No

☐

If 'Yes' please provide details

  


### 4 Cover for Contents of common parts is provided automatically for up to £25,000 any one premises. If you require a higher limit for an additional premium, please state below:

£

## Rental income options

### 1 Additional increase in cost of working is provided automatically for up to £25,000 any one incident. If you require a higher limit for an additional premium, please state below:

£

**Terrorism (optional)****1 Is cover required?**Yes ☐No ☐**Public liability (standard)****1 The standard limit of indemnity is £2,000,000. Please tick below if you require a higher limit**£5,000,000 ☐£10,000,000 ☐**Employers' liability (optional)****1 The standard limit of indemnity is £10,000,000. Is cover required?**Yes ☐No ☐

If 'Yes', please provide the following details

Occupation/Nature of work undertaken	Number of employees*	Estimated total annual wages/salaries and other earnings
Clerical/Administrative staff		£
Any staff using cradles or external window cleaning		£
Caretakers, cleaners and routine maintenance		£
Others (please describe occupation)		£

\*Note: Employee means any person under a contract of service or apprenticeship with you.

Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.

If you do not have an ERN, please confirm that you are exempt from holding one.

Yes ☐

## Legal expenses (optional)

### 1 Is legal expenses standard cover required?

☐ Yes

☐ No

*Note: The standard cover includes Employment disputes and compensation awards, Legal defence, Property protection and personal injury, Tax protection and Removal of squatters.*

**(a) The standard limit is £100,000. Please tick below if you require a higher limit**

☐ £250,000

☐ £500,000

**(b) Have you or any director, partner, employee or representative ever been involved in any legal dispute, action, prosecution, Customs and Excise dispute, Inland Revenue investigation/inquiry or DSS review in connection with any company, business or firm with which any of you have been involved (excluding driving offences)?**

☐ Yes

☐ No

If 'Yes' please give details

  


### 2 Additional cover options

Please tick if any of the following additional cover options are required, subject to an additional premium

☐ Contract disputes and Debt recovery

☐ Statutory licence appeal

## Equipment inspection

### 1 We may be able to arrange inspections required by law for your plant and equipment.

Please tick if required ☐

## General questions

### 1 In respect of the premises to be insured:

(a) Do you know of any damage to third party property resulting from tree root encroachment?

☐ Yes

☐ No

If 'Yes' please give details

  


(b) Are all trees that bound your properties regularly inspected and maintained by suitably qualified personnel?

☐ Yes

☐ No

(c) Are you aware of any trade or business of any current or past occupier which presents an undue risk of pollution to the property itself or the land surrounding it or to the property or land of third parties?

☐ Yes

☐ No

If 'Yes' please give details

  


(d) Does the land bounding them contain any ponds, watercourses, lakes, other areas of water, quarries, mineral extraction pits, mines, caves or tips?

☐ Yes

☐ No

If 'Yes' please give details

  


### 2 Are the buildings being used for the purpose for which they were built?

☐ Yes

☐ No

If 'No' please state their original purpose

  


### 3 In respect of the risks to be insured whether at the premises or elsewhere has any:

(a) loss, damage, injury or liability arisen during the past 5 years whether insured or not?

☐ Yes

☐ No

(b) company or underwriter declined to issue or renew a policy or imposed special terms?

☐ Yes

☐ No

If 'Yes' please give details

**4 Have you or any director, partner, principal, employee or representative ever been:**

- (a) convicted of any criminal offence other than a driving offence or have any non-motoring prosecutions pending? You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974.**
- (b) prosecuted under the Factories Act or the Health and Safety At Work etc. Act or any other similar legislation?**
- (c) served with a Prohibition Notice under the Health and Safety at Work etc. Act?**
- (d) declared bankrupt or the subject of bankruptcy proceedings, liquidation, appointment of administrative receiver or administrators or made any arrangement with creditors either in a personal capacity or in connection with any company, business or firm with which any of you have been involved?**

If 'Yes' please give details

**5 Have you or any director, partner or representative ever had any County Court Judgments made:**

- (a) against you in a personal capacity?
- (b) against any company, business or firm in which any of you have been involved as a director or partner or in a similar capacity?

If 'Yes' please give details

## 6 Disclosure of additional material circumstances

Please read the paragraph about material circumstances which appears at the head of this application form. If there are any material circumstances that have not been covered by the questions set out above you must disclose them to us. Please use the box below.

**7 Have you been supplied with a summary of cover in respect of this insurance?**

Yes No



### Law applicable

**This policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.**

## Declaration

**I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.  
I/We agree to accept a policy in the Company's usual form for this class of business.**

Name(s)

Signature(s)

Date \_\_\_\_\_

### Additional information

## How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

## Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

## Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy) or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email [compliance@ecclesiastical.com](mailto:compliance@ecclesiastical.com).

For further information on any of our products, please speak to your insurance broker.

Or visit us at

**[www.ecclesiastical.com](http://www.ecclesiastical.com)**

If you would like this application in large print, braille, on audio tape or computer disc please call us on

**0345 777 3322.**

You can also tell us if you would like to always receive literature in another format.



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