

Home Proposal Confirmation



You must check this document carefully because it is your record of the information you have provided and we have used this to assess the risk we are undertaking. Once you have checked this document, if any information is found to be incorrect, please contact us immediately. Failure to notify us of corrections or changes could mean we do not pay your claim, reduce the amount you are able to claim or even result in your policy being declared void. You must read this document along with the Guide to your Admiral Home Insurance cover at www.admiral.com.

Your Details:		Joint Policyholder	
Name:	Hannah Ford	Name:	Edwin Wallace
Date of birth:	28/09/1989	Date of birth:	13/09/1985
Occupation:	Research Scientist	Occupation:	Chemist
Address:	1 Grangemount Cottage Grange Road Dunfermline KY11 3DG	Policy number:	P69457934
Contact number:	07449971806	Issue date:	29/09/2021
Email Address:	hannah.ford2809@gmail.com		

Property Details:			
Property type:	Bungalow	Self contained with own front door:	No
Year built:	1850	Building work/renovation in progress	No
No. bedrooms:	2	History of flooding	No
No. bathrooms:	1	Subsidence, landslip or heave:	No
Roof Construction:	Tile	Previously under-pinned/reinforced:	No
Flat roof (percentage):	41% - 50% Approximately	Trees taller than 10m with-in 5m:	No
Wall construction:	Stone	Good state of repair:	Yes
Listed building:	Not Listed	Rebuild Cost	£235,000
Owner/Occupier:	Mortgaged and Occupied by you		
Intruder alarm:	Other Alarm		
Maintained by NSI or SSAIB approved company:	Yes		

Use Of Your Home:			
Permanent residence:	Yes	Consecutive days unoccupied:	30
Are you currently occupying the property:	Yes	Business use:	No
Lodgers/Paying guests:	0		

You Or Your Household's Details:			
No. of adults:	2	Declared bankrupt or received an IVA:	No
No. of children:	0	Convictions:	No
Contents Total:	£20,000	Smokers:	No
		Insurance refused:	No

Description Of Your Cover: (For full details of the cover you selected please refer to your current Home Policy Schedule)

Type of cover: Building and Contents

Length of Cover: 365 days

Tier: Admiral

Period of cover - From: 00:00 30/09/2021

To: 00:00 30/09/2022

Excess details:

An excess is the amount you must pay in the event of any claim. Please refer to your current Home Policy Schedule for up to date details of your excesses.

Claims:

In the last five years have you or anyone living at the property made a claim under a household policy, or suffered any loss, damage or liability, whether insured or not, other than those listed?

Date

Type:

Cost:

N/A

N/A

N/A

Providers and suppliers. This policy is arranged and administered by EUI Limited (FCA Registration No 309378), Ty Admiral, David Street, Cardiff, CF10 2EH and is underwritten by Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Road, PO Box 575, Gibraltar GX11 3AA (Home State: Gibraltar)

EUI Limited are authorised and regulated by the Financial Conduct Authority. Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

Declaration. It is an offence under the Fraud Act to make a false statement or withhold any information to gain the issue of an Insurance policy. Any incorrect information could lead us to declaring your policy void and/or declining any claim.

We use all the information contained on this form to assess the risk we are undertaking. You should disclose this information accurately and you must contact us if any information is incorrect or has changed. A copy of this Home Proposal Confirmation has been supplied for you to keep. If you give us any added information in writing you should make and keep a copy.

I understand that you will pass the information on this form and about any incident, I may give details of, to Insurance Database Services Ltd and ABI so they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, IDS Ltd and ABI may pass your information it has received from other insurers about other incidents or any property covered under the policy have been involved in.

I understand you may ask for information, from other insurers, to check the answers I have provided.

I agree that the statements made by me, which are set out above and below are true and correct to the best of my knowledge and belief and will be the basis of the Contract between the subscribing insurers and myself. I authorise Admiral until further notice in writing to charge the payment details held on record for any amounts due, including the renewal of my policy. If I am not the account holder, I agree to advise the account holder of this arrangement. I give Admiral the authority to discuss the policy with, or take instruction to make changes to the policy from Spouse, Partner, Joint Policyholder and Parents.

I can confirm that all statements set out above and overleaf, though not written in hand, have been read and checked by me and that they are correct.

Important. The following notice should be read as an integral part of your Home Proposal Confirmation:

Insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident we will pass information, relating to it to the register.

Fraud Prevention and Detection notice. In order to prevent and detect fraud insurers may, at any time:

- share information about you with our other group companies.

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:

- I. checking details on applications for credit and credit related or other facilities
- II. managing credit and credit related accounts or facilities
- III. recovering debt
- IV. checking details on proposals and claims for all types of insurance
- V. checking details of job applicants and employees

Please contact Admiral on 0800 052 3144 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. You should show this to anyone named under the policy.

I agree to accept insurance subject to the Terms, Conditions, General Exceptions and Exclusions of my Admiral policy as specified in the Guide to your Admiral Home Insurance cover which I have now read.

For your protection and to maintain a high level of customer service, we may record or listen to telephone calls. You have a right to ask for a copy of information held by us on computer. We may make an administration charge for this. You also have the right to request us to correct any inaccuracies in your information.