

Classic

Proposal Form



**Insurance for Town & Country
Residences**



CLASSIC

R K Harrison Insurance Brokers

What is Classic?

Classic is a household insurance policy designed for people who want insurance cover for higher value properties, exclusively via R K Harrison.

The Classic Proposal

Contents and / or Buildings are essential features of the policy and cover automatically includes Annual Travel*, Liability, Jury Service*, Family Legal Protection, Identity Theft and Home Assistance* (*only available when Contents cover has been elected) Complete only the sections you require.

Please complete and return this form to your Intermediary.

NOTE: You must give full and true answers to all questions. If you do not do so, your insurance cover may not protect you in the event of a claim. You should keep all correspondence in connection with your proposal.

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help 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 the property insured under the Policy.

The law applicable to this contract

You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this

Data Protection Act

The insurer will hold and use information about you supplied by you (and by medical providers). AXA may send it in confidence for processing to other companies in the AXA Group (or companies acting on their instructions) including those located outside the European Economic Area.

General Questions

Proposer's name in full (Joint names where applicable)

Mr/Mrs/ Ms/Miss	First name(s)	Surname	Date of Birth

Daytime telephone number

Occupation including any part-time work (Please give full details, as the use of general terms such as Company Director or Secretary is not sufficient)

of Proposers
of Spouse / Civil Partner

Address of Property to be insured or in which your property is contained (Postcode to be shown)

Postcode

Postal Address (Postcode to be shown)
If different from above.

Postcode

Please complete the following

1. Have you or any members of your family normally residing with you
 - (a) during the last 5 years suffered loss, destruction or damage or been liable for accident involving other persons (whether a claim was made or not) in respect of the property you wish to insure? yes no
 - (b) ever been declared bankrupt or had bankruptcy proceedings taken against you? yes no
 - (c) or ever been convicted of, or received a police caution for, or charged with but not yet tried for any offence other than driving offences? yes no

If you have answered YES to any questions 1(a), (b), (c), please give details below.

2. Can you confirm that you have not been refused insurance had a policy withdrawn or had special terms applied by any insurer?

yes no

3. Is your home

- (a) built of brick, stone or concrete and roofed with slates, tiles, metal, asphalt or concrete? yes no
- (b) in good repair and free from damage or defect of any kind? yes no
- (c) in an area free from flooding? yes no
- (d) free from and in an area free from subsidence, ground heave, landslip or coastal or river erosion? yes no
- (e) free from previous underpinning or any remedial action of any type in connection with subsidence, ground heave, landslip or coastal or river erosion? yes no

4. Is the whole of the property in which your Contents and Valuables are normally kept

- (a) self-contained with its own lockable entrance door? yes no
- (b) regularly occupied during the day? yes no
- (c) regularly occupied during the night and not left unoccupied for more than 60 consecutive days? yes no
- (d) occupied solely by you and the members of your family for private residential purposes? yes no
5. Do the sums insured represent the full replacement cost? yes no

If you have answered NO to any of the questions 2-5 please give details here.
(Continue on a separate sheet if necessary)

Please tick here if you have continued on a separate sheet

In the space provided below please indicate the name of your present Insurers along with your policy number for

(a) Contents

Insurer	Policy No.
---------	------------

(b) Buildings

Insurer	Policy No.
---------	------------

Security

Please give full details below of all protections, using a separate sheet if necessary.
If NONE please state against the appropriate question.

Locks

External Door Locks:

- (a) 5 lever mortice deadlocks are fitted to all external doors of the Building yes no
- (b) key operating security locks incorporating security bolts are fitted to sliding patio doors yes no
- (c) multi point deadlocking mechanism comprising of at least 3 locking points (UPVC doors) yes no
- (d) locks or padlocks fitted to all doors of domestic garages or outbuildings yes no

Window Locks:

- (a) key operated window locks are fitted to all ground floor and easily accessible windows of the Building yes no

Alarms

Do you have a Burglar Alarm system? yes no

Burglar Alarm Make

Installer NACOSS Approved yes no

Is the signalling for your alarm:

Bells only yes no

Control Station yes no

Connected to Police yes no

Does the alarm protect all areas where insured items will be located? yes no

Is the alarm subject to a maintenance contract? yes no

Safes

Make, model and Age of Safe (Please include dimensions and weight if known)

Type of safe (Free Standing, Wall Safe, Floor Safe etc)

Do the insured premises contain a Strongroom? yes no

General

- (a) Are the premises protected by any other means? yes no
If YES please give details (eg CCTV motion sensitive lighting)

Contents & Valuables Worldwide

It is important that your sum insured is enough to replace your household contents as new.

If you make a claim and your sum insured is not enough we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim we pay.

1. On which date do you wish cover to begin

 / /

2. State total amount of **Contents, other than Valuables, Fine Art, Antiques and Collectables**

 £

3. State total amount of all Valuables including those kept in a bank.
Valuables are jewellery (including costume jewellery) and watches

 £

4. In respect of Valuables kept in a bank, state name of bank
and amount

Name of Bank:

Please provide a list of all items contained within the bank on the additional information page.

 £

5. In respect of Valuables which are restricted to a safe in the home state the amount.

A reduced rate will be available for these items.

 £

NOTE: The Total Sum Insured under this section will be the total of 2 and 3 above. This should represent the current cost of replacing your Contents as new.

Unspecified Limit

A professional valuation must be obtained for all individual items of Valuables which exceed the £10,000 single article limit – please contact your Intermediary for assistance.

6. There is no excess under this section of the policy.

Do you wish to reduce your premium by electing to pay the first portion of each claim for loss or damage?

yes no

If YES please indicate the level of excess required

£100 £250 £500 £1000 Other Amount £

(Speak to your Intermediary for rates or discounts applicable)

Do you have a valuation for all valuables?

yes no

If YES, please confirm who by and the date on the Additional Information page of this proposal form.

Please provide a specification for all valuables that exceed the £10,000 single article limit on the Additional Information page of this proposal form.

Where a valuation does not exist, YOU will be required to substantiate the value of all items in the event of a claim.

Fine Art, Antiques & Collectables

Fine Art, Antiques and Collectables are pictures, paintings, drawings, etchings, photographs, prints, manuscripts, tapestries, rugs, porcelain, glass, sculptures, statues, antique furniture, books, collections of stamps, coins and medals and articles of gold, silver or other precious metals (excluding jewellery, watches and furs).

1. On which date do you wish cover to begin

2. State the amount of **Fine Art, Antiques and Collectables** to be insured, broken down in to the following categories:

Pictures and antique furniture	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
Porcelain, statues and glass	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
Silver, clocks, precious metals	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
All other items	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
Total amount of Fine Art, Antiques and collectables	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>

3. In respect of Fine Art, Antiques and Collectables kept in a bank, state name of bank and amount.

Name of Bank:	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
---------------	-------------------------------------------------------------------------------------------

A reduced rate will be available for these items.

4. In respect of Fine Art, Antiques and Collectables which are restricted to a safe in the home please state the amount. A reduced rate will be available for these items.

Unspecified Limit

A professional valuation must be obtained for all individual items of fine arts, antiques and collectables which exceed the £15,000 single article limit – please contact your Intermediary for assistance.

5. There is no excess under this section of the policy.
Do you wish to reduce your premium by electing to pay the first portion of each claim for loss or damage?
yes no

If YES please indicate the level of excess required

£100	<input style="width: 50px; height: 20px; border: 1px solid black;" type="text"/>	£250	<input style="width: 50px; height: 20px; border: 1px solid black;" type="text"/>	£500	<input style="width: 50px; height: 20px; border: 1px solid black;" type="text"/>	£1000	<input style="width: 50px; height: 20px; border: 1px solid black;" type="text"/>	Other Amount	<input style="width: 90%; height: 20px; border: 1px solid black;" type="text" value="£"/>
------	----------------------------------------------------------------------------------	------	----------------------------------------------------------------------------------	------	----------------------------------------------------------------------------------	-------	----------------------------------------------------------------------------------	--------------	-------------------------------------------------------------------------------------------

(Speak to your Intermediary for rates or discounts applicable)

Do you have a valuation for all 'Fine Art, Antiques and Collectables'? yes no

If YES, please confirm who by and the date on the Additional Information page of this proposal form.

Please provide a specification for all items that exceed the £15,000 single article limit on the Additional Information page of this proposal form.

Buildings

1. On which date do you wish cover to begin

2. State the Sum Insured. This should represent the cost of rebuilding your house or garage, and Domestic outbuildings in the event of their total destruction (minimum £200,000).

It is important that your sum insured is enough to reinstate the buildings. If you make a claim and your sum insured is not enough we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim we pay.

3. There is no excess under this section of the policy.

Do you wish to reduce your premium by electing to pay the first portion of each claim for loss or damage?

yes no

If YES please indicate the level of excess required

£100 £250 £500 £1000 Other Amount

(Speak to your Intermediary for rates or discounts applicable)

4. State name and address of bank, building society or other party which has an interest in the building (e.g. as mortgagee).

5. Is the building currently insured?

yes no

Liability
Jury Service
Family Legal Protection
Identity Theft
Home Assistance

Are automatically provided with **Contents and Valuables Worldwide**.

Declaration

(Please read carefully the NOTE at the beginning of this Proposal and this declaration before signing.)

I / We declare that the answers given to the questions asked in this Proposal are true to the best of my / our knowledge and belief.

I / We understand that you will pass 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 incident involving anyone insured under this Policy.

I / We agree to accept the terms and conditions contained in the Classic policy applying to this proposal.

Signature(s)

Date

A copy of this Proposal can be supplied on request, within a period of 3 months after its completion.

Important Note

NOTE: You must give full and true answers to all questions. If you do not do so, your insurance cover may not protect you in the event of a claim. You should keep all correspondence in connection with your Proposal.

The information you have provided will be treated in the strictest confidence.

Additional Information



RKHarrison

Insurance Brokers Limited

Tel: +44 (0)1234 30 55 55

Fax: +44 (0)1234 40 86 76

Email: enquiry@rkharrison.com

Registered in England No: 725875.

Registered Office: Woodlands, Manton Lane, Bedford MK41 7LW

R K Harrison InsuranceBrokers Limited is authorised and regulated by the Financial Service Authority in respect of general insurance business.

Calls may be monitored and recorded for quality assurance purposes. Version: 1 08/08 Ref: 2008



AXA Insurance UK plc

Registered in England No 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD

A member of the AXA Group of companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

Telephone calls may be monitored or recorded.