

Executive Home Proposal

Professional adviser

Before completing this proposal, please refer to the Policy Summary. This details the cover that can be provided by the Executive Home Policy and will help you to select the sections that meet your needs. You should answer the questions in full and not withhold or misrepresent any facts that are likely to influence our assessment and acceptance of this proposal. If you are not sure something is important, please tell us anyway since a failure to disclose a material fact relevant to this insurance could result in your cover being invalid.

When do you require this insurance to commence? dd mm yy

Part 1 - About you and your spouse or partner

Your details

TITLE FIRST NAME(S) SURNAME

Your spouse or partner's details

TITLE FIRST NAME(S) SURNAME

Occupation/Profession, including any part-time work. If you are a principal, director or partner, please state the nature of your business or profession

You

Your date of birth dd mm yy

Contact telephone numbers: Home

Your spouse/partner

Your spouse/partner's date of birth dd mm yy

Work Mobile

Address (for correspondence)

Address
Town
County
Postcode

Address you require cover for, if different

Address
Town
County
Postcode

Part 2 - Your insurance history

Have you or has any person living with you

Yes No

- previously held insurance of this type?

If **Yes** please provide:

previous insurer's name/ address/postcode

previous insurer's policy number Expiry date of the previous policy

If **No** please provide reason:

- suffered loss or damage or had any claims made against you or them in the last 5 years?

If **Yes** please provide:

| Date | Type | Amount |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

- had any **special terms** imposed by any insurer or had insurance cancelled, declined or renewal refused?

If **Yes** please provide full details: *Note: special terms means increased excesses, restrictions or exclusions of cover*

- ever been convicted of a criminal offence, received a Police caution or are any prosecutions pending?

If **Yes** please provide full details:

Part 3 - About your home

| | | | | | |
|--------------------------------------|-----------------------------------|---|-------------------------------------|--|--------------------------|
| When was your home built? | <input type="text" value="yy"/> | <input type="text" value="yy"/> | Is it Listed? | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes , please state if | England and Wales | | Scotland | | |
| | Grade I <input type="checkbox"/> | Grade II* <input type="checkbox"/> | Category A <input type="checkbox"/> | Category C(S) <input type="checkbox"/> | |
| | Grade II <input type="checkbox"/> | | Category B <input type="checkbox"/> | | |
| Is it | a house <input type="checkbox"/> | a bungalow <input type="checkbox"/> | a flat <input type="checkbox"/> | | |
| | detached <input type="checkbox"/> | semi-detached <input type="checkbox"/> | terraced <input type="checkbox"/> | | |
| If a flat, please state which floor: | <input type="text"/> | | Does it have 24-hour portorage? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the home occupied as your | main <input type="checkbox"/> | holiday <input type="checkbox"/> | | | |
| | second <input type="checkbox"/> | home for other purposes? <input type="checkbox"/> | | | |
| If other, please state purpose | <input type="text"/> | | | | |

Is it

- occupied solely by you and your family?
- regularly left unattended throughout the day?
- likely to be unoccupied for more than 30 consecutive days?

How long have you owned/lived at this address?

Is your home (including outbuildings)

- built of brick or stone?
- roofed with slates or tiles? (Up to 20% of the roof area may be constructed of flat felt or bitumen - if more please advise)
- in a good state of repair and will be so maintained?
- or any part of the buildings used for business, trade or professional purposes?
- currently undergoing renovation or construction work where the cost may exceed £50,000 or is any such work planned within the next 12 months?

Has your home ever been flooded?

Is it in an area liable to flooding or have you been informed that your home is in a potential flood risk area?

If you have ticked any shaded boxes for this part of the proposal, please provide full details:

**If you are applying for Buildings insurance you must complete Part 3a.
If not, then please proceed to Part 4.**

Part 3a - About your home

Is your home

Yes No

- showing any sign of damage by subsidence, heave or landslip or does your home show any visible cracking internally or externally?
- situated in an area that has a history of such damage or have any of your neighbours suffered such damage?

If **Yes**, please provide details:

Has your home had any repairs or monitoring in connection with subsidence, heave or landslip?

If **Yes**, please provide details:

Are there any trees close to your home or outbuildings (including trees on neighbouring properties and footpaths)?

If **Yes** please indicate:

| Type | Height | Distance from your home |
|------|--------|-------------------------|
| | | |
| | | |
| | | |

Please state the name and address of any party having a financial interest in the property:

If available, please provide a copy of any valuation or survey report by an Architect, Surveyor or a Consulting Engineer on your home, on the risk of subsidence or the nature of the ground.

Part 4 - Security details

Is your home secured with

Yes No

- 5 lever mortice deadlocks or multi-point locking devices on all external doors? If **No**, please provide details:

- multi-point locking devices on all patio doors, or top and bottom patio door locks in addition to the manufacturers' central lock? If **No**, please provide details:

- key operated window locks on all **accessible** windows, including fanlights? If **No**, please provide details:
Note: by accessible, we mean able to be reached from the ground or from adjoining roofs, porches, walls, downpipes, balconies and the like

Note: Please ask for a copy of our Home Security Leaflet if you require details of any locks or bolts mentioned above.

Part 4 - Security details

Does your home have

Yes No

- an intruder alarm system?

If YES, please advise:

- method of signalling

Bells only

Digital communication to Central Station

Dualcom

Redcare

Redcare GSM

Redcare Home Monitoring

- if the alarm has been installed by a NSI GOLD/NACOSS/IKON/SSAIB approved company

- if the alarm is maintained under contract

- A safe?

If YES, please advise:

- manufacturer
- manufacturers 'cash' rating (if known)
- model, name or number

- type of safe: wall freestanding underfloor other

- If the safe is anchored to the manufacturers' specifications

Is your home in a Neighbourhood Watch area?

Please provide details of any additional security protection you may have at your home:

Part 5 - Fire protection

Do you have any of the following in place and in working order?

Yes No

- battery operated smoke alarms
- central station fire/smoke alarms
- fire blankets
- fire extinguishers
- sprinkler system

Part 6 - The excess

You are required to pay the first £100 of most claims (please refer to the Policy Summary for full details). If you wish to reduce your premium by electing a higher excess, please tick the appropriate box:

£250

£500

£1,000

Part 7 - Your insurance requirements

The sums insured requested must reflect the cost of replacing all your Contents, Fine Art and Antiques and Jewellery and Watches.

The sum insured requested for Buildings must reflect the full cost of rebuilding your home and any outbuildings including Architects and Surveyors fees. If your home is not of standard construction or is Listed, we would strongly recommend that you seek professional advice.

Please refer to the Valuation Guide which has been designed to help you establish the correct sums to be insured and to obtain the maximum benefit of the special premium calculation.

| | | sum insured |
|---|--------------|-------------|
| Contents and Personal Effects | | |
| Do not include the value of articles to be insured under Fine Art and Antiques, Jewellery and Watches | | |
| General contents of your home (e.g. carpets, curtains, furniture) | | £ |
| Personal Effects (please specify below any pedal cycles over £1,500, any lap top over £3,000 and any other item over £5,000) | | £ |
| Wine collection | | £ |
| Saddles and tack normally kept at your home | | £ |
| Outdoor items (e.g. garden furniture, statuary or urns) | | £ |
| Tractor mowers, tractors or quad bikes (please provide make(s), model(s) and value(s) if over £2,500) | | £ |
| Item | Value | |
| | | |
| Total | | £ |
| Fine Art and Antiques | | |
| Household gold, platinum, pewter and silverware including plate | | £ |
| Paintings, drawings, etchings, maps, prints, photographs, books, manuscripts, tapestries and rugs | | £ |
| Clocks, barometers, guns, curios, objets d'art, statues, sculptures, stamps, coins, medals and other collectable property | | £ |
| China, glassware and porcelain | | £ |
| Antique furniture (i.e. generally more than 100 years old) and designer furniture | | £ |
| Please list* and provide valuations for any single article, pair or set above £15,000 in value | | |
| Item | Value | |
| | | |
| Total | | £ |
| Jewellery and Watches | | |
| <ul style="list-style-type: none"> • normally worn • not normally worn and kept in your home • kept in a safe at your home • kept in a bank vault or safety deposit (please provide a detailed list and name and address of Bank) | | £ |
| Please list* and provide valuations for any single article, pair or set above £5,000 in value | | £ |
| Item | Value | |
| | | |
| Total | | £ |
| *Please use the page at the back of this proposal if you are listing a number of items | | £ |
| Buildings of your home | | |
| The main building of your home | | £ |
| Domestic outbuildings at your home | | £ |
| <i>Note: 'Buildings' should include all garden walls, fences, gates, hedges, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, hard tennis courts, wind turbines and all fixed services.</i> | | |
| Total | | £ |
| Tenants improvements | | £ |

Part 7 - Your insurance requirements

Please tick the appropriate box(es) if you are interested in any of the following covers that are available to you as an Executive Home policyholder

Pleasure Craft

Second Homes

Annual Travel

Overseas Homes

Part 8 - Additional benefits

The following covers are automatically included if contents are selected

yellowtag™

You will automatically receive a yellowtag™ pack with your policy. This is a unique and innovative tagging system that will identify your personal property if lost and will automatically notify you if found via your email and mobile phone.

Family Legal Protection

Covers legal costs up to £100,000 for certain situations - Refer to the Policy Summary for further details.

Road Rescue - Please tick the box if this cover is **not** required

Provides cover for the recovery of any motor vehicle that suffers a breakdown when driven by you. This includes both Home Service Cover and European Motoring Assistance. Your spouse/partner will also be included if the policy is issued in joint names. You can extend this to include other members of your family who reside with you at a cost of £2.19 per month for each additional person. If required, please state their name(s):

| | | |
|-------|---------------|---------|
| TITLE | FIRST NAME(S) | SURNAME |
| TITLE | FIRST NAME(S) | SURNAME |
| TITLE | FIRST NAME(S) | SURNAME |

Pet Insurance - Please tick the box if this cover is **not** required

Covers your dog(s) up to 9 years of age and cat(s) up to 11 years of age if lost or stolen or requires veterinary treatment as a result of accident, injury, illness or disease. This will automatically cover a maximum of 3 such pets. If you have more than 3 please either a) nominate the 3 that you require to be insured or b) specify all such pets. Option b) will incur a cost of £3.94 per month for each additional pet.

| Cat or Dog | Breed | Sex | Pet Name | Date of Birth |
|------------|-------|-----|----------|---------------|
| | | | | |
| | | | | |
| | | | | |

Part 9 - Declaration - Please read carefully

In accordance with the Data Protection Act 1998 I understand and give my explicit consent that the personal data I provide, including sensitive personal data, may be used for the purposes of my insurance by Sterling Insurance Company Limited and any of their connected companies, agents, subcontractors, and other insurers as appropriate. I understand that I am entitled to a copy of my personal data held by Sterling Insurance Company Limited and its connected companies upon payment of a fee.

I declare that to the best of my knowledge and belief the answers given are true and all material information as explained has been disclosed. I agree that if any answer has been written by any other person, such person shall for that purpose be regarded as my agent and not the agent of Sterling Insurance Company Limited.

I have read the Policy Summary and understand the need to establish the correct sums insured. I consent to the seeking of information from other insurers to check the answers I have provided, and I authorise the giving of such information for such purposes.

Signature(s)

Date(s)

A copy of this proposal form can be supplied to you upon request within 3 months of its completion. You should keep a record, including copies of letters, of all information supplied to us for the purposes of effecting this insurance.

Please note that we may monitor or record telephone calls to ensure the accuracy of information and the quality of service.

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

As a Morton Michel policyholder you are automatically entered into the **Childcare Club**, giving you a whole world of benefits:

ChildCarer - monthly e-newsletter keeping you up-to-date with childcare news, views and promotions.

Monthly Prize Draw - great prizes for childcarers

Discounts - from selected group of suppliers to the childcare industry

We also sell the following related products:

ChildMinder Organiser - to help childminders run their business. It includes contracts, financial records and child record forms.

ChildMinder Fire Blanket - Compulsory item of equipment for all registered childminders.

Nursery Finance - in association with ASC Finance for arranging finance for nursery purchases.

For more information call 0845 2570 900 or visit our website www.mortonmichel.com

Morton Michel,
Alhambra House,
9 St Michaels Road,
Croydon, CR9 3DD


MortonMichel

Childcare Insurance Department

- Childminders
- Nannies
- Day Nurseries
- Pre-Schools
- Parents & Toddlers
- Mobile Crèches
- Indoor Soft Play Centres
- Out of School Clubs
- Holiday Play Schemes
- Youth Clubs
- Residential Children's Homes
- Groups



Tel 0845 2570 900 or visit
www.mortonmichel.com

General Insurance Department

- Motor
- Minibus
- Household
- Executive Home
- Travel
- Events
- Public Liability
- Professional Indemnity
- Commercial
- Group
- Adult Care

Tel 0845 2570 115 or visit
www.mortonmichelinsurance.co.uk



THE CHILD CARE INSURANCE SPECIALIST

Childcare Insurance Department
0845 2570 900
www.mortonmichel.com

General Insurance Department
0845 2570 115
www.mortonmichelinsurance.co.uk



MortonMichel

Terms of Business

Morton Michel Terms of Business

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates Financial Services. You should use this information to decide if our services are right for you. Please read this document carefully and contact us if you need any further assistance.

Whose insurance products do we offer?

- For childminders, out of school clubs, pre-schools, parent and toddler groups, mobile crèches, adult care, toy libraries, nannies, children's activity areas, children's centres and holiday play schemes we offer insurance policies from Sterling Insurance Company Ltd only.
- For nurseries we mainly offer policies from Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from Ecclesiastical Insurance Company.
- For social/voluntary groups we offer policies underwritten by Sterling Insurance Company. Should we be unable to obtain terms from Sterling Insurance Company due to underwriting considerations, we may offer a policy from a limited number of insurers. In these circumstances, we will advise and make a recommendation to you after we have assessed your needs.
- For household insurance for childcare providers we offer policies from a limited number of Insurers.
- For household insurance for non childcare providers we offer insurance from a range of Insurers
- For commercial legal expenses we offer policies from a limited number of Insurers.
- For motor insurance for childcare providers we offer policies from a limited number of Insurers.
- For motor insurance for non childcare providers we offer policies from a range of Insurers.
- For other general commercial insurance products we offer insurance from a range of Insurers.

For c), d), f) and g) above a list of insurers is available upon request.

What will you have to pay us for our services?

We may charge fees for any of the above policies. Where a fee is charged this will be identified to you separately on all quotations, mid-term adjustments and renewals.

We make a £5 charge for each of the following: replacement schedules and employers' liability certificates, replacement policy documents, replacement renewal documentation, dishonoured cheques, cancellation charges. Please note that certain insurance companies may impose additional cancellation charges which we will pass onto you. Where insurance companies charge more than £5 for copy documents we will pass that charge onto you. We make a £1 charge for credit or debit card payments, except where business is transacted online. Direct debit or standing order charges are variable. We normally accept payments by cheque or credit/debit cards. Certain policies may also offer monthly direct debit, standing order facilities or short term instalments. Full details of the terms and conditions of these payment options will be provided to you prior to the transaction.

Which service will we provide you with?

For policies a) to c) above we will not make any recommendations or give advice to you. We may ask some questions to narrow down the selection of products that we will provide details on. In all cases, you will need to make your own choice about how to proceed.

For policies d) to i) above we will advise and make a recommendation for you after we have assessed your needs.

Who regulates us?

Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD is authorised and regulated by the Financial Services Authority. Our FSA registration number is 308590. Our permitted business is advising on and arranging general insurance contracts. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

What to do if you have a complaint

If you wish to register a complaint, please contact us in writing at Morton Michel, Alhambra House, 9 St Michaels Road, Croydon CR9 3DD or by phone on 0845 2570900. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. A copy of our complaint procedure is available on request.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. More information about the compensation scheme arrangements is available from the FSCS. Their website can be found at www.fscs.org.uk

Data Protection Act and Consumer Credit Act

We are registered under the Data Protection Act 1988 and abide by our obligations under our registration. For further details you can visit the Data Protection website at www.informationcommissioner.gov.uk. Morton Michel is registered under the Consumer Credit Act 1974 and operates under the terms and conditions of a Standard Licence. We only use your personal data for administering and arranging your policy and to send you details of our products and services (please let us know if you do not wish to receive such information).

Commission

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Disclosure and Quotations

Quotations are based on the information given to us by you (the proposer) or your representative. You are responsible, on an ongoing basis, for providing us with all material facts relating to the insurance cover we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Your insurer has the right to decline your risk, increase your premium, or offer a policy containing restrictions in cover at any time throughout the duration of the policy term.

Confidentiality

All information provided by our clients is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Client Money

We confirm that all client money where credit risk transfer is extended is kept in a separate designated account and is considered to be held by Morton Michel as Agents for the appropriate insurance company, to be paid to the insurers in accordance with our Agency Agreement with them. Where no credit risk transfer has been extended by an insurer, your money will be kept in a separate designated statutory trust account on your behalf and held there until payment is due to the insurance company. No interest is payable to clients for money held in any of our accounts. We try to ensure that all cheques are cashed promptly. Cashing your cheque does not denote that you have been placed on cover; cover does not commence until the proposal has been formally accepted unless otherwise agreed with Morton Michel. By agreeing to these terms you consent to Morton Michel holding your money within the designated account and to Morton Michel retaining any interest gained on it.

Changes to your cover

All changes to your insurance policy must be notified to us in writing and will not be effected until such written instruction has been received. Once received and accepted by us, the changes will be effected and documentation issued as soon as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Please note instructions sent by post, electronic mail or fax are not deemed to be received until they reach the relevant personnel in our offices; we cannot accept responsibility for failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You must check all policy documentation issued by Morton Michel and insurers to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Insurer Security

We check the financial strength of the insurers with whom we place business by reference to A.M. Best, Standard & Poor or a reputable rating agency's published Insurer Ratings. It should, however, be noted that the claims-paying ability of even the strongest insurers can be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

Transferred Business

If we take over the servicing of insurance policies which were originally arranged through another intermediary we do not accept liability for any claim arising out of the advice given by that intermediary, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us cause you concern or if you need an immediate review.

Making a Claim

You can make a claim under any policy we arrange on your behalf by contacting our claims department. You will be advised if you need to complete a claim form or produce documentation to support your claim. It is important that any claim or incident likely to give rise to a claim is reported to us or your insurers as quickly as possible. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to us or your insurers might prejudice your cover. For Motor claims a contact telephone number is provided with your policy documents or can be supplied by us upon request.

Important note regarding claims handled by Morton Michel on behalf of Sterling Insurance Company Ltd

Morton Michel holds delegated authority from Sterling Insurance Company Ltd to handle most claims on its behalf. Please note that certain policies arranged with Sterling Insurance Company Ltd are part of a profit share agreement between Morton Michel and Sterling Insurance Company Ltd whereby Morton Michel are partly remunerated according to the profitability of the insurance scheme. Claims settlements will obviously have some bearing on the profitability of the insurance scheme. **Whilst we are completely confident that all claims handled by Morton Michel are done so entirely on the merits of the claim and are not influenced by any other factors, you may, should you so wish, have your claims handled directly by Sterling Insurance Company Ltd rather than by Morton Michel. Please advise us of this at the inception of the claim.**

Cooling Off Period (Consumers only and certain, but not all, commercial clients)

There is a 14 day 'cooling-off' period from the date of policy inception. If you decide, within this period, that you do not want to continue with the policy, your premium will be refunded as long as you have not made any claims.

Cancellation

If you require cancellation of your policy mid-term please advise us in writing. Motor policyholders are required to return their certificate of insurance, or complete a lost certificate declaration. Where possible a pro-rata refund of premium will be allowed, however certain underwriters may charge a short period rate where cancellation takes place in the first period of cover and may not allow a refund of premiums where a claim has been made. If you are paying by instalments, the underwriters may exercise their rights to collect the outstanding balance in the event of any claim. For commercial clients Morton Michel does have the right to retain the full premium where a policy is cancelled by the policyholder.

Declaration

By signing the declaration on the proposal form you declare that you have read and understood the Summary And Guide to cover and give your explicit consent that the personal data you provide may be used by Morton Michel and Sterling Insurance Company Ltd, a member of Sterling Insurance Group Limited, for the purposes of your insurance. This includes underwriting, processing, claims handling and fraud prevention, which could involve passing details to agents of Sterling Insurance Group Limited or other insurers. You also declare that you understand that you are entitled to a copy of your personal data held by Sterling Insurance Group Limited and/or Morton Michel upon payment of a fee.

Miscellaneous

Cover is only effective from the date formally accepted and confirmed in writing by Morton Michel. Until you have received such confirmation you should not assume that cover is in place.

Please note that we only arrange cover in the UK. If you live outside the UK you should contact an insurer in your own country.

A copy of all our policy documentation is available on request.

Tax

Insurance premium tax, as imposed by current legislation, is incorporated into all premiums. Premiums are payable annually to Morton Michel.

Morton Michel,
Alhambra House,
9 St Michaels Road,
Croydon, CR9 3DD
Tel: 0845 2570 900


MortonMichel
www.mortonmichel.com