



# Select Home Protection

Proposal Form

# Select Home Protection - Proposal

Before completing this proposal refer to the Policy Summary. This details the cover which can be provided by your Select Home Protection policy and will help you to select the sections which meet your needs. You should answer the questions in full and not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose them and failure to do so could invalidate the insurance. A copy of the completed proposal form will be supplied on 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.

Policy number  Agency number  Form  Region  Rating area

**Important** This is a policy for 1, 2, 3, 4 and 5 bedroom homes with total contents of £30,000, £40,000 or £50,000 in value. If your home contents are worth more than £50,000, please ask your adviser for details of Sterling's Executive policy.

Please use BLOCK CAPITALS or TICK the BOXES as appropriate.

Surname(s) Mr/Mrs/Miss/Ms  First Name(s)

Address  No. of bedrooms\*   
 Postcode  Telephone No.

Address the insurance is intended to protect, if different  No. of bedrooms\*   
 Postcode  Telephone No.

\*A bedroom is any room used as, or originally built to be, a bedroom, even if now used for other purposes

When do you require the insurance to commence?

## General information

Please give full details of

a) your occupation and the nature of your business or profession **NOTE** descriptions such as company director or clerk are not sufficient

b) your spouse/partner's occupation and the nature of their business or profession

c) your date of birth

d) your spouse/partner's date of birth

Note: both full and part time occupations must be disclosed

1 Is your home a House  Bungalow  Flat   
 If a house or bungalow, is it Detached  Semi-detached  Terraced

2 When was your home built? pre 1850  1850-1976  Is it a listed property?   
 1977-1989  1990 +

3 Is your home YES NO If NO, give details  
 a) built of brick or stone with roof of slates or tiles?     
 (up to 20% of the roof area may be constructed of flat felt or bitumen - if more please advise)  
 b) in a good state of repair and will be so maintained?    
 c) self-contained with its own lockable entrance door?    
 d) furnished and occupied solely by you and your family?    
 4 Does all property to be insured belong to you or to your family or do you have a legal responsibility for such property?

5 Is your home If YES, give details  
 a) or any part of the buildings used for business, trade or professional purposes?    
 b) currently undergoing renovation or construction work or is any such work proposed within the next 12 months?    
 c) a holiday home or occupied only at weekends or during a restricted weekly period?    
 d) regularly left unattended throughout the day?    
 e) likely to be unoccupied for more than 30 consecutive days?

- 6 Is your home protected by:
- 5 lever mortice deadlocks (or similar standard) on external doors?  YES  NO
  - key operated window locks on accessible windows?  YES  NO

If NO, give details

- 7 Is your home protected by an intruder alarm which is in working order and subject to an annual maintenance contract?  YES  NO

- 8 Has your home ever been flooded; is it in an area liable to flooding or within ¼ mile from any river, watercourse or the sea, or have you been informed that your home is in a potential flood risk area?  YES  NO

If YES, give details

- 9 Is your home showing any sign of damage by subsidence, heave or landslip, including any visible cracks in the walls or had any repairs or monitoring in this connection, or in an area that has a history of such damage?  YES  NO

- 10 Have you or any member of your family permanently living with you
- a) suffered loss or damage or had any claims made against you or them in the last 5 years? (even if you were not insured at the time)  YES  NO

If YES, give details

- b) had any special terms imposed by any insurer or insurance cancelled, declined or renewal refused?  YES  NO

- c) ever been convicted of arson or any criminal offence (other than motoring offences) or received a police caution or is any prosecution pending?  YES  NO

- d) previously held insurance of this type?  YES  NO  
 If so, please provide the previous insurer's name, the policy number and its expiry date.  
 If not, are you a first time house buyer?  YES  NO  
 If so, indicate the date of purchase.

**Answer questions 11 - 13 only if Buildings insurance is required.**

- 11 Is your home within 10 metres (30 feet) of a mature tree more than 3 metres (10 feet) tall? (including trees on neighbouring properties and pavements). Please indicate the type and height of the tree or shrub, the distance from your home and when they were last pruned.  YES  NO

If YES, give details

- 12 Has your home been extended since it was originally built? (e.g. by the addition of any lean-to, additional storey or by any extension?)  YES  NO

If YES, give details

- 13 Is there a report by an Architect, Surveyor or a Consulting Engineer on your home, the risk of subsidence or the nature of the ground?  YES  NO

If YES, please provide a copy of the report

### Section 1 - Contents within your home

This covers contents within the home including jewellery, watches, furs, curios, works of art, antique furniture, silverware and collections limited to £5,000 in total and up to £1,000 any one item.

- 1 Do you require the wider accidental damage cover?  YES  NO

- 2 Please select the appropriate sum insured to represent the full replacement cost of the contents of your home. **Do not include the value of articles to be insured under Section 3 - Valuables.**
- £30,000     £40,000     £50,000

- 3 You are required to pay the first £50 of most claims (see Summary of Cover). If you wish to reduce the premium by paying a higher amount, tick the appropriate box.
- £100     £250

- 4 If the replacement cost of all jewellery, watches, furs, curios, works of art, antique furniture, silverware and collections to be insured under this Section exceeds £5,000, please give details. Please also list any article, pair, set or collection (except furniture or furnishings) where the replacement cost exceeds £1,000, and provide current evidence of value.
- 

**Premium**

## Optional Extensions - available in addition to Section 1

### Section 2 - Buildings of your home

Cover is available for the buildings of your home and its walls, fences, gates and hedges, permanent fixtures and fittings, driveways, paths, terraces, patios, permanently installed swimming pools, hard tennis courts and service tanks all on the same site. **This section is index linked to protect against inflation.**

1 Do you require the wider accidental damage cover? YES  NO

2 What is the full cost of rebuilding your home and its walls, fences, gates, etc (as described above) plus architects and surveyors' fees and removal of debris? **Minimum sum insured £35,000** £

3 You are required to pay the first £50 of most claims (see Summary of Cover). If you wish to reduce the premium by paying a higher amount tick the appropriate box. £100  £250

4 Does any other party have a financial interest in the property? YES  NO   
If YES, state the name, full postal address and your Roll or Account number where applicable.

**Premium** £

### Section 3 - Valuables

Cover is available for accidental loss of or damage to unspecified personal possessions, (as defined under the heading of 'Valuables' in the Summary of Cover).

Articles worth more than the single article limit applicable to the sum insured under item 1 must be specified under item 2.

#### Item 1 - Unspecified personal possessions

Select the appropriate sum insured

£3,000 - single article limit £750  £5,000 - single article limit £1,000  £10,000 single article limit £1,500

#### Item 2 - Specified items - please provide current evidence of value for items over £1,500

Description and serial number (if available)	Sum insured
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<b>Premium</b>	£ <input type="text"/>

### Section 4 - Trailers and Caravans - not available for caravans over 15 years old

Make, model and chassis number

Year of make  Purchase price £  Sum Insured £

Where is the caravan kept when not in use?

**Minimum premium £50** **Maximum sum insured £8,000** **Premium** £

### Section 5 - Family Legal Protection

Sum insured £30,000 YES  NO  **Premium** £

**Total Premium (inclusive of insurance premium tax)** £

### Important

Insurers share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application we may search this register. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be provided to participants.

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

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

Signature(s) (Both signatures required if proposer is in joint names)  Date

SE  SW  Code  Underwriter

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](http://www.mortonmichel.com)

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



## 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](http://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](http://www.mortonmichelinsurance.co.uk)



# THE CHILD CARE INSURANCE SPECIALIST

Childcare Insurance Department  
0845 2570 900  
[www.mortonmichel.com](http://www.mortonmichel.com)

General Insurance Department  
0845 2570 115  
[www.mortonmichelinsurance.co.uk](http://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](http://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](http://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](http://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,  
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Croydon, CR9 3DD

Tel: 0845 2570 900

  
MortonMichel  
[www.mortonmichel.com](http://www.mortonmichel.com)