



PART 2

Are the properties: (Please circle)

Located in Great Britain, Isle of Man or Channel Islands?	YES	NO
In good repair and free from damage of any kind?	YES	NO
Built of brick, stone or concrete and roofed with slate tiles concrete, asbestos, asphalt or metal?	YES	NO
Where there is an asphalt or felt flat roof – does this cover in excess of 20% of the roof area?	YES	NO
Free from any sign of damage by subsidence, heave, landslip or coastal or river erosion?	YES	NO
Are there any trees located within 5m of the building(s) to be insured?	YES	NO
In a locality where there is evidence or a history of flooding, subsidence, heave, landslip, coastal or river erosion?	YES	NO
Self-contained and not shared by more than 10 persons?	YES	NO
Leased / rented to a Housing Association, Local Authority, DSS Referrals or Itinerant Workers?	YES	NO
Listed? If so, please state the grade:	YES	NO

Tenants

Are there formal lease agreements in place directly between you and the tenants?	YES	NO
Are written references taken for all tenants?	YES	NO
Are properties leased or rented for less than 6 months?	YES	NO

Employer

Do you employ any persons?	YES	NO
Please state your Employer Reference Number (ERN):		

Were the properties:

Built prior to 1800?	YES	NO
If yes, please state the year:		

Have you or any joint proposer:

Been refused any insurance or had special terms applied by any insurer?	YES	NO
Ever been convicted of or has any prosecution pending for any offence (other than any motoring convictions or any offences which are spent under the Rehabilitation of Offenders Act 1974).	YES	NO
Ever been declared bankrupt, insolvent or been the subject of bankruptcy proceedings?	YES	NO
Ever been subject of a County Court Summons or Sheriff Court decree?	YES	NO
Ever been involved in a company within six months of it going into receivership, administration or liquidation?	YES	NO
Suffered any loss or damage whether claimed for or not in the past 5 years in relation to the properties to be insured?	YES	NO

Date of Loss	Nature of Loss	Location	Amount	Date Settled

If any of the shaded boxes have been circled above then please provide further details: -

PJ Frankland Ltd is Authorised and Regulated by the Financial Conduct Authority
Covea Insurance Plc

Registered in England and Wales No. 613259 / Registered Office: Norman Place, Reading RG1 8DA
www.coveainsurance.co.uk Telephone 0330 221 0444 Fax: 0118 955 2211

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Policy Excess (£1,000 subsidence excess as standard) please select:

£250

£1,000

MATERIAL FACTS

A material fact is any fact which could influence the assessment or acceptance of this proposal. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all. If you are in any doubt as to whether a fact is material, for your own protection you should let us know.

Are there any other material facts you should disclose?(If YES please give details on the reverse)

Yes

No

HOW WE USE YOUR INFORMATION

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

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We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

How to Contact Us

Please contact us if you have any questions about our Privacy Policy or the information we hold about you:
The Data Protection Officer , Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.

CHOICE OF LAW

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

FAIR PRESENTATION OF THE RISK

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of this proposal form is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) we would not have entered into this policy on any terms had you made a fair presentation of the risk.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask Franklands.

You should keep a written record (including copies of letters) of any information you give us or Franklands. A Key Facts Summary and a copy of the Policy Wording are available from Franklands upon request, or can be downloaded from our website www.coveainsurance.co.uk

PROPOSERS SIGNATURE **DATE**

Please return your proposal form to:
Franklands, Exeter House, Stanier Way, The Wyvern, Derby, DE21 6BF
Tel: 01332 545720 / Fax: 01332 545721
Email: empo@franklands.co.uk

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