

be secure



bruce stevenson
Risk Management Ltd

Prestige Household Insurance - Proposal Form

Effected through Bruce Stevenson Ltd on behalf of Lloyd's Syndicate 382 - Hardy



The Bruce Prestige Insurance contract is written exclusively for Bruce Stevenson Risk Management Ltd and is not available from any other source.

Bruce Stevenson Ltd was formed in 1981 and is now one of Scotland's largest independent Insurance Brokers: our aim is to provide a personal and professional service to our clients, through our subsidiary companies Bruce Stevenson Risk Management Ltd and Bruce Stevenson Financial Services Ltd. Should you wish to discuss any additional insurance protection, we would be delighted to assist.

SUMMARY OF COVER AVAILABLE

There are conditions, limitations, exclusions and excesses within the wording a copy of which will be provided on request.

A copy of your completed proposal will be available (on request) provided the insurance is effected, but you should you keep a record (including copies of letters) of all information supplied.

BUILDINGS AND CONTENTS

Covered for loss and damage caused by:-

- Fire, lightning, explosion or earthquake
- Aircraft
- Storm, flood or weight of snow
- Escape of oil from domestic fixed oil fuel tanks, apparatus or pipes
- Accidental damage to oil pipes, underground water supply pipes and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, strikes, violent disorder, civil commotion and malicious damage
- Subsidence, landslip or heave
- Falling trees, lamp-posts or telegraph poles
- Accidental damage

BUILDINGS

Bruce Prestige buildings cover has been specifically designed to provide you with a broad spectrum of protection, to give you as much peace of mind as we can.

- In addition to the standard covers provided by most insurers for fire, flood and theft, Bruce Prestige also includes covers for frost damage to fixed water tanks, apparatus and pipes, so you are fully protected in the event of a sudden overnight drop in temperature.

- Damage caused by falling trees is a widely accepted normal cover from insurance companies, but Bruce Prestige also includes cover for damage caused by falling aerials or satellite dishes.
- Included within the buildings of your insurance contract is cover for your sanitary fittings and also ceramic hobs.
- If your family have to move out of your home following a claim, we will cover alternative accommodation costs, which adequately reflect your lifestyle.
- If your home is totally destroyed, we cover all fees for architects and surveyors, debris removal and any additional costs as a result of local authority requirements.
- Should you have an unfortunate water leakage claim, we will pay the increased domestic metered water charges that arise.
- We also extend the protection of the policy to cover anyone buying your home until the sale is completed.

CONTENTS

Bruce Prestige recognises that no two homes are the same, so we offer a specially designed contents insurance to meet your personal needs. The policy's many features include:

- Worldwide contents cover - you can take your personal possessions or buy new items anywhere in the world and be confident that they are automatically insured by your Bruce Prestige policy.
- Property in the open - garden furniture, toys and garden ornaments are all covered whilst in the garden, not just when they are locked in a shed or garage - up to a total of £5,000.
- Cash and credit cards - if you are unfortunate enough to lose your wallet or purse, we provide cover of up to £5,000 if you lose cash or £10,000 for the unauthorised use of your credit cards.
- Replacement of locks - if your domestic keys are lost or stolen, we will pay for the locks on your home to be changed.

- Contents belonging to parents or grandparents whilst in residential care - many insurers will not provide cover for contents of persons living in residential care and the care homes themselves provide very limited cover, your Bruce Prestige policy automatically includes up to £5,000 of cover in these circumstances.
- Birthday, Christmas, Wedding or Anniversary presents - your Bruce Prestige cover extends to provide £10,000 of cover for presents bought, but not yet given. Thieves have an unfortunate ability to time their activities at the most inconvenient time to you, this protection allows you to replace all of those expensive gifts quickly.
- Domestic staff - the possessions of your domestic staff are fully covered whilst in your home and you are also fully insured if any member of your domestic staff should have an accident.
- New acquisitions - should you make any impulse buy, at auction, jewellers or antique shop, you are fully covered for up to 10% of the sum insured for up to 45 days.
- Identity fraud - if someone steals your identity to obtain monies or credit, we will provide cover of up to £10,000 towards clearing these debts.
- Legal Expenses cover - personal legal expenses cover is supplied by DAS Legal Expenses Insurance Company Ltd, this protects you in the event of a legal dispute ranging from employment issues through to someone trespassing on your property.

LEGAL LIABILITY TO THE PUBLIC

As property owner when buildings are insured/as occupier when contents are insured.

ACCIDENTS TO DOMESTIC STAFF

(Only covered when contents are insured).

PERSONAL POSSESSIONS

Section covers:-

- Specified jewellery, furs and personal possessions against physical loss or damage from any cause whilst anywhere in the world.

N.B. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

DAS LEGAL EXPENSES COVER

Summary of cover

1. Employment Disputes

We will negotiate for the insured person's legal rights in a dispute arising from a contract of employment entered into by the insured person for their work as an employee which results in an application to an Employment Tribunal.

2. Contract Disputes

We will negotiate for the insured person's legal rights in a contractual dispute arising from an agreement of alleged agreement which the insured person has entered into for:

- a) the buying or hiring in of any goods or services; or
- b) the selling of goods.

3. Bodily Injury

We will negotiate for the insured person's legal rights after an event which causes the death of, or bodily injury to, an insured person.

4. Property Protection

We will negotiate for the insured person's legal rights in a civil action relating to material property (including your principal home) which is owned by the insured person or for which the insured person is responsible, following:

- a) an event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- b) any nuisance or trespass, provided that you are responsible for the first £250 of every claim.

5. Tax Protection

We will negotiate on the insured person's behalf and represent you of a full enquiry by the Inland Revenue into the insured person's personal tax affairs if the full enquiry resulted from the insured person's work as an employee.

6. Jury Service

We will pay the insured person's salary or wages for the time that the insured person is off work while attending jury service for each half or whole day of such attendance as far as they are not recoverable from the court or the insured person's employer.

7. Legal Defence

We will defend the insured person's legal rights if an event arising from the insured person's work as an employee leads to:

- a) the insured person being prosecuted in a court of criminal jurisdiction; or
- b) civil action being taken against the insured person under legislation for unlawful discrimination on the grounds of sex, race, disability, religious belief or political opinion; or
- c) civil action being taken against the insured person under section 13 of the Data Protection Act 1998.

What is not covered under legal defence.

Any claim relating to a motor vehicle.

FURTHER INFORMATION

For further information concerning Bruce Prestige Insurance, please contact us at.

Bruce Stevenson Risk Management Ltd.

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or visit www.bruce Stevenson.co.uk



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Authorised and Regulated by the Financial Services Authority

PRESTIGE

HOUSEHOLD INSURANCE PROPOSAL FORM

1. PROPOSERS

(Mr/Mrs/Miss/Ms/Title)

Your full name

Address

Telephone Number

Post Code

Date of Birth

Occupation

Address of premises to which this insurance is to apply (if different from above)

Post Code

Where Buildings insurance is required state any Building Society, Bank or other Financial institution that is providing you with a mortgage or loan on your property

2. DETAILS OF ALL OTHER PERSONS LIVING WITH YOU THAT THIS INSURANCE IS TO APPLY TO

Name

Date of Birth

Relationship with you

Occupation/Nature of business

3. THE HOME

(a) Please state use of the home:

(i) Permanent Address

(ii) Holiday Home

(iii) Do you rent the property out?

(iv) Other (Please give details below)

(b) If permanent residence, is the home regularly left unattended other than normal working hours and holidays?

YES

NO

(c) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt?

YES

NO

(d) Is the home in a good state of repair?

YES NO

(e) State the age of the buildings

(f) Are the premises free from signs of damage due to subsidence, heave or landslip (such as internal or external cracks) and not in an area where there has been or which shows evidence of these causes?

YES NO

(g) Have the premises ever been monitored for subsidence, heave or landslip or have the premises ever been subject to a survey which mentions settlement or movement of buildings?

YES NO

(h) If your home is a flat:

(i) Is it self contained having its own lockable entrance under your sole control?

YES NO

(ii) Is it purpose built?

YES NO

(iii) Which floor is it on?

(iv) Have the premises ever been flooded?

YES NO

(v) Are the premises in an area that is free from flooding and not in the vicinity of any rivers, streams or tidal waters?

YES NO

(vi) Are the premises used in any part for a business, trade or profession?

YES NO

If you have TICKED any of the shaded boxes give full details here

4. SECURITY OF THE HOME

(a) Types of locks on all external doors, excluding communal doors in the case of flats

(b) Types of locks on patio doors and French windows

(c) Types of window locks or catches

(d) Details of Burglar Alarms:

(i) Installer

(ii) Is it maintained under contract

YES NO

(iii) Signalling (e.g. bells only, digital communicator, Red care)

(e) Details of safe (make, model, and whether it is a wall safe, freestanding or a floor safe)

(f) Any other protections

5. STATEMENT OF VALUES

It is important that you should ensure the values given below are adequate, as under-insurance may reduce the amount recoverable in the event of a claim

State VALUES to be insured	£	<input type="text"/>
Buildings (full cost of reconstruction in their present form)	£	<input type="text"/>
Contents of home split as follows		
(i) General contents within the home	£	<input type="text"/>
(ii) Pictures, paintings, sketches and prints	£	<input type="text"/>
(iii) Statues and sculptures	£	<input type="text"/>
(iv) Antique furniture and clocks	£	<input type="text"/>
(v) Ceramics, glass and other items of a fragile nature	£	<input type="text"/>
(vi) Gold, silver and silver plated articles	£	<input type="text"/>
(vii) Jewellery and watches	£	<input type="text"/>
(viii) Furs	£	<input type="text"/>
(ix) Any other collectable items	£	<input type="text"/>
(x) Guns	£	<input type="text"/>
(xi) Wine	£	<input type="text"/>

Please specify below: All jewellery, watches and furs that have a value of more than £5,000 and all other items that have a value of more than £20,000

6. PREVIOUS INSURANCE

(a) Name of previous insurers

(b) Date of Expiry of cover

(c) Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for the proposer or any other person to whom this insurance would apply?

YES NO

If YES, give details

7. CLAIMS EXPERIENCE

Have you or any other person whose property is to be insured sustained any loss or damage during the last five years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid?

YES NO

If YES, state

Date
Details
Amount Claimed

8. CONVICTIONS

Have you or any other person living with you ever been convicted of arson or any offence involving dishonesty e.g. fraud, theft or handling stolen goods, or is any conviction pending?

YES NO

If YES, give details

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DECLARATION AND DISCLOSURE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

DECLARATION To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance of this proposal by Underwriters: if you are in any doubt as to whether a fact is material or not you must disclose it in the space below).

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This proposal and the information provided in connection therewith contain statements upon which Underwriters will rely in deciding to accept this insurance. I understand that the signing of this proposal does not bind me to complete or Underwriters to accept this insurance.

SIGNATURE OF PROPOSER

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DATE

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