

Jeweller's Home Insurance Proposal Form

- Please reply fully to all the following questions
If the answer to any questions is none state "NONE."



GLOBAL JEWELLERY INSURANCE SERVICES

Peel Place, 50 Carver Street,
Birmingham B1 3AL
Tel: 0121 233 3401. Fax: 0121 236 2276

1. PROPOSER DETAILS

Proposer Name(s):

Age(s)

Address:

Post Code:

Tel:

Fax:

Occupations and nature of your business(es):

Are you:-

Owner?

Yes/No

Private Tenant?

Yes/No

Date from which cover is required

2. TYPE OF PROPERTY

Is the Home:-

i) a house?

Yes/No

a bungalow?

Yes/No

purpose-built self contained flat?

Yes/No

converted self-contained flat?

Yes/No

ii) If the home is a flat, on which floor is it situated

iii) Detached?

Yes/No

Semi detached?

Yes/No

Terraced?

Yes/No

iv) State number of storeys

Yes/No

b) What is the age, or approximate age of the building?

c) Is the building/dwelling:-

i) regularly left unoccupied (other than for normal working hours and holidays)?

Yes/No

ii) shared, let or sub-let to tenants or paying guests?

Yes/No

iii) used for any business or professional purpose in part or in total?

Yes/No

iv) used mainly as a week-end or holiday home?

Yes/No

If the answer to any of the above is 'Yes' please give full details:

Yes/No

d) Are the buildings:-

i) built with brick, stone or concrete walls and roofed with slate or tile?

Yes/No

ii) maintained in good repair and will they be so in future?

Yes/No

iii) free of any signs which might be due to subsidence, settlement or other abnormal movement?

Yes/No

iv) located in an area which has been subject to flooding or subsidence within the last twenty years?

Yes/No

If the answer to any of the above is 'Yes' please give full details:

v) Have you obtained a surveyor's or structural engineer's report on the buildings?

Yes/No

If 'yes', a copy of such reports must be attached to this proposal.

3. MISCELLANEOUS RECORD

Have you or anyone living with you:-

- i) been refused home insurance or had any special terms or restrictions imposed at this or any previous dwelling? Yes/No
- ii) suffered any loss or damage from the type of risks and liabilities covered by this insurance within the past 5 years (whether or not covered by insurance) at this or any previous dwelling? Yes/No
- iii) been convicted (or charged but not tried) of any criminal offence or declared bankrupt? Yes/No

N.B. You do not need to declare motoring offences.)

Are there any other material facts or information which might influence Underwriters in their acceptance of the insurance? Yes/No

If the answer to any of the above is 'Yes' please give full details:

Please state:-

Previous Insurers Policy Number. Expiry Date

4. BUILDINGS (POLICY SECTION 1)

Sum Insured
(Minimum £30,000) £

Do you require accidental damage cover? Yes/No

(This cover is not available if the property is let, lent or sub-tenanted).

Name and address of any building society or bank etc. whose interest should be included in the insurance

5. CONTENTS (POLICY SECTION 2)

Sum Insured
(Minimum £15,000) £

Type of cover required

i) Standard Cover ii) Standard Cover plus accidental damage

Name and address of any building society or bank etc. whose interest should be included in the insurance

b) Does the **total** value of jewellery and other valuables exceed 33.1/3% of the sum insured? Yes/No

c) Do **individual** items of jewellery and other valuables exceed 5% of the sum insured?
(Specified sets should be regarded as individual items.) Valuations or other evidence of value will be required for items worth £1,000 or more. For valuation conditions see back page. Yes/No

d) Do you have any collections, i.e., stamp, coin, record, compact disc, cassette or other collections exceeding £750? Yes/No

If the answer to any of the above is 'Yes' please give full details:

Additional Voluntary Excess Discounts

The following discount off the premium for Sections 1 and 2 will be given in return for your agreement to pay the first part of each claim (in addition to where any compulsory excess applies).

Tick box (if required)

Voluntary Excess £50 - discount 5% Voluntary excess £75 - discount 10% Voluntary excess £100 - discount 15%

6. ALL RISKS (POLICY SECTION 3)

a) In respect of jewellery, watches, precious stones or metal on what basis do you require claims to be settled?

i) Replacement based upon retail valuation?

Yes/No

ii) Replacement at 'trade' price to you?

Yes/No

If the answer is 'Yes' state the percentage reduction that this represents of the retail valuation

%

Note: Insurers always have the option to replace. If this is not possible is the 'Cash Settlement' formula stated below acceptable?

Yes/No

Cash Settlement

£

If an item cannot be replaced the cash settlement will be at 65% of the retail valuation.

£

b) Unspecified personal possessions and valuables

Maximum any one article £1,000

Sum Insured

(Minimum £1,500)

£

c) Specified valuables

Valuations or other evidence of value will be required for items worth £1,000 or more. For valuation conditions see back page

Note: The value of all items specified below must reflect retail prices.

£

£

£

£

£

£

Please continue on a separate sheet if necessary

d) Cameras, photographic and sports equipment

State make, model and serial numbers if applicable

Clothing and equipment used for sporting activities should be insured under this item.

e) Bicycles, prams and pushchairs

i) Bicycles (include make, model and serial number):

£

ii) Prams and pushchairs.

If any item exceeds £150 please give full details of the make, model and sum insured:

£

7. FOOD IN FREEZERS (POLICY SECTION 4)

Make(s) and model(s) of freezer(s):

What is the age or approximate age of your freezer(s)?
(N.B: No cover is available if the freezer is 10 years old or over)
Sum Insured
Maximum £500

£

8. MONEY & CREDIT CARDS (POLICY SECTION 5)

Sum Insured
(Maximum £500 each)

£

9. SECURITY & FIRE PROTECTION

a) Are all external doors fitted with five lever mortise deadlocks which conform to British Standard 3621 Yes/No

b) Are all ground floor and easily-accessible, upper-floor windows fitted with key-operated window locks? Yes/No

c) Is the home protected by a burglar/intruder alarm? Yes/No

If "yes" please answer the following questions or provide a copy specification, which will be returned.

Please give the make and model of the system:

When was the system installed? Is it regularly inspected/maintained? Yes/No

Does the system conform to BS 4737? Yes/No Does the system have remote signalling to a central station? Yes/No

State type of remote signalling

d) Do you have a safe? Yes/No If "yes" please answer the following questions:-

What is the make/ model, age and weight of the safe?

Is the safe securely fixed to the floor/wall?

e) Are you members of an active neighbourhood watch scheme? Yes/No

f) Are smoke detectors installed? Yes/No

g) Do you have any fire extinguishing appliances? Yes/No

IMPORTANT Answers to these questions will influence the Underwriters in their acceptance and assessment of this insurance. All questions should be answered fully and correctly to the best of your knowledge and beliefs. However, please also consider carefully whether there is any other material fact or information known to you which might also influence the Underwriters. If there is, this should be disclosed, and if you have any doubts as to which facts or information are relevant, disclose them - failure to do so may result in the insurance being declared void.

You should retain a copy of all information supplied to the Underwriters for the purpose of entering into the contract

DECLARATION

I/We declare to the best of my/our knowledge and belief:-

- * the answers and information given are correct
- * the sums insured represent the full value for replacing or rebuilding the property to be insured

I/We agree that:-

- * this proposal and declaration shall be the basis of the contract of insurance with the Underwriters and to accept their normal form of cover.
- * the Underwriters reserve the right to decline any proposal

For and on behalf of:

Date: _____ Signature of Proposer(s):

I/We have been assisted in completing this proposal form and have read and understood the questions and checked the answers and information thereon.

I/We have read the declaration and have confirmed that the answers are correct and complete.

I/We understand that this is my/our responsibility and that any inclusion of incorrect information or the omission of material facts may result in any policy which Underwriters or Insurers may issue being voided and/or a claim being repudiated.

Date: _____ Signature of Proposer :

Please note that you are under a duty to disclose all facts likely to influence the acceptance and assessment of your proposal. Failure to do so may prejudice the settlement of any claim. Please mention such facts, or if you are in any doubt refer to Global Jewellery Insurance Services.

IMPORTANT NOTICE

VALUATION AND MAINTENANCE

Your policy will contain a condition stating that in respect of any specified item insured under Section 3 - All Risks that they be subject to a valuation at least every 3 years and that during such valuation, all items will be checked to ensure that the property is in good repair and that all claws, clasps, straps and fastenings etc. are secure and in good order and if not, for remedial repairs to be carried out.

All valuations to be carried out in accordance with the Registered Valuer's Code of Practice operated by the National Association of Goldsmiths.

JEWELLERY AND SIMILAR ARTICLES

Basis of Claims Settlement

In respect of jewellery, watches, precious stones and precious metal the basis of settlement will be repair or replacement to you as new, without deduction for wear and tear provided that the maximum liability shall not exceed the sums insured stated.

In respect of any such article which does not undergo replacement there will be a deduction of 35% from either the retail valuation or an estimate of the retail valuation carried out in accordance with the Registered Valuer's Code of Practice operated by the National Association of Goldsmiths.