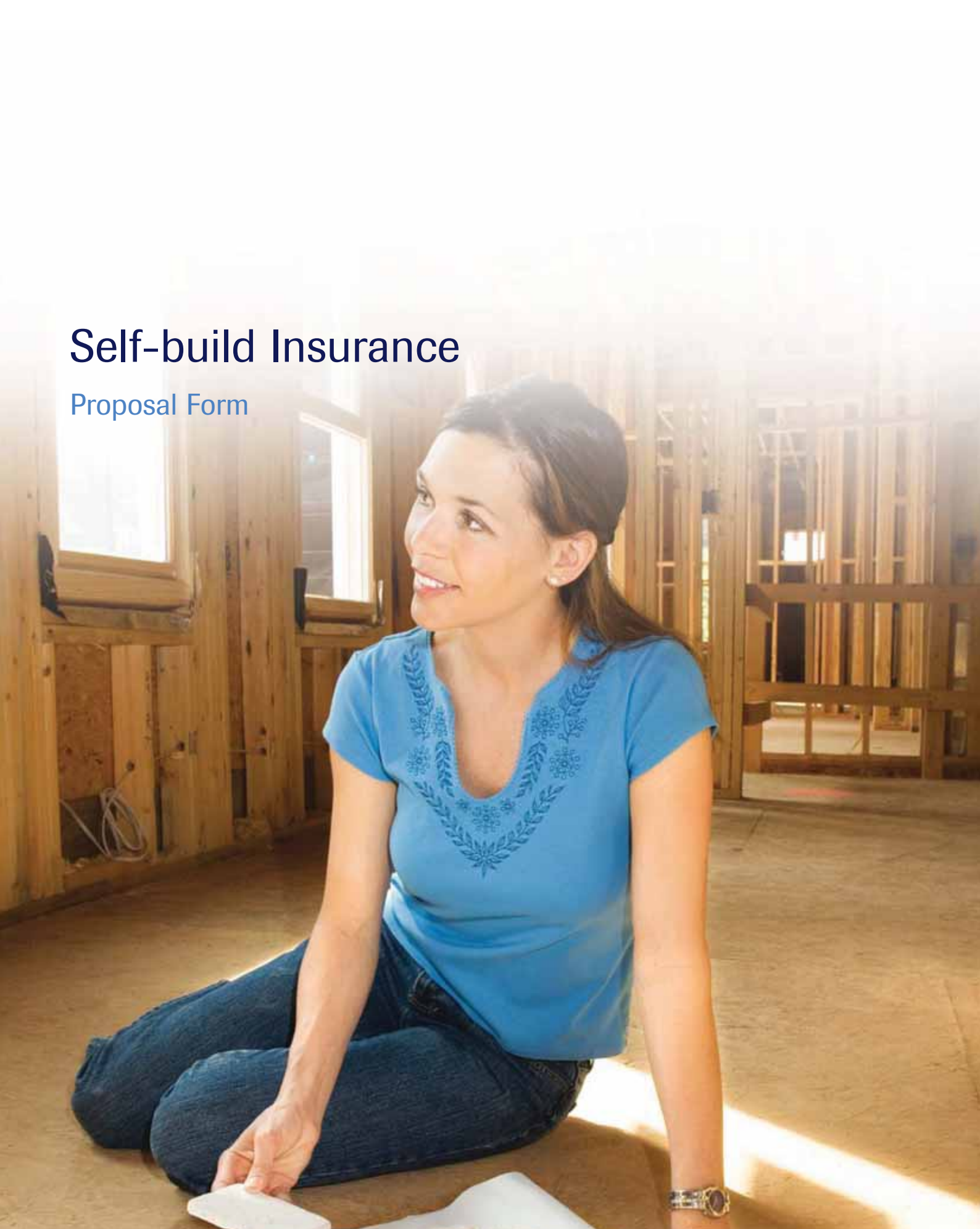


Self-build Insurance

Proposal Form



Arranged by:



Underwritten by:



Self-build Insurance

Proposal Form

Introduction

DMS SELF-BUILD – The Self-build Specialists

The Brit Insurance Limited Self-build insurance policy is tailor-made to meet the needs of those building a brand new detached house or bungalow which they intend to occupy upon completion. Cover can also be provided for properties being renovated or converted. The basic policy provides Employer's Liability, Public Liability and Contract Works cover. Banks or Buildings Societies will insist upon this basic level of cover. A single premium provides cover for eighteen months or until the project is completed whichever is the sooner. Extensions of time may be requested and are subject to Brit Insurance Limited's approval. Additional cover can be provided to meet individual requirements.

Employer's Liability up to £10,000,000 for any one loss. There is no excess. Contractors working for the insured are expected to hold suitable insurance to cover their own employees. This policy covers you against legal claims if your own employees or those of labour-only subcontractors suffer injury, death, disease or illness which arise from work on the selfbuild project.

Public Liability up to £5,000,000 for any one loss. There is an excess of £250 for property damage. This covers you for claims made against you by members of the public, neighbours and other businesses (including the public services) which arise from your building operations on the site.

Contract Works up to the 'Rebuild' estimate of the finished property. There is an excess of £500 or £1000 in the case of subsidence. Cover applies to loss of or damage to the materials and the fabric of the building or its fittings during construction. This includes loss or damage by fire, theft, storm, flood and vandalism.

Cover for plant, tools, site huts, caravans and contents therein is included up to specified limits.

Policyholders are **not** covered by this policy for personal accident or injury. Cover for demolition work on site is also not provided. Insurance for existing structures is available as an optional extension. Please contact us if any of these covers are required.

Return completed form to:

DMS Self-build
Atkinson Smith Ltd
Sidings Court
White Rose Way
Doncaster DN4 5NU
T. 01302 346 804
F. 01302 341 282

POLICIES ARE PROCESSED AND ISSUED BY ATKINSON SMITH LTD ON BEHALF OF BRIT INSURANCE LIMITED

Completing the Proposal form

This proposal and declaration will form the basis of the insurance contract between you and us. Please answer all questions in full, truthfully and accurately. All material facts* should be disclosed as failure to do so could invalidate your insurance. You should keep a record of all information supplied to Brit Insurance Limited (including copies of correspondence).

Important* Material facts are those facts which are likely to influence Brit Insurance Limited in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your insurance.

To apply for the Self-build Insurance Policy, complete this Proposal Form in BLOCK CAPITALS using a ball point pen (blue or black ink). You must complete all parts of pages 1 to 4 in all cases. Insurance begins when DMS Self-build or Brit Insurance Limited have accepted your application.

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

If the space provided is inadequate or you are requested to provide further information please supply full details in Section 6 (Question 9).

A copy of this Proposal can be supplied on request, within a period of 3 months after its completion. A copy of the Policy is available on request.

Law Applicable to Contract

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

Self-build Insurance

Proposal Form

Proposal

Name of Proposer	<input type="text"/>
Full postal address	<input type="text"/>
	<input type="text" value="Postcode"/>
Telephone Number	<input type="text"/>
Address of Property to be insured	<input type="text"/>
	<input type="text" value="Postcode"/>
Name, address and any reference number of any interested party, e.g. Building Society	<input type="text"/>
	<input type="text" value="Postcode"/>

Section 1

Your Proposal

1. Have you made any other proposal for insurance in respect of the risk proposed?
If "yes" give details at 9 below Yes No
2. Has any company or underwriter declined your proposal?
If "yes" give details at 9 below Yes No
3. Have you been convicted of (or charged but not yet tried with) arson or any offence involving dishonesty of any kind (e.g. fraud, handling stolen goods etc)? **If "yes" give details at 9 below** Yes No

Section 2

Your Programme

- 4a. Commencing date of Insurance
 - 4b. Date work commenced if a start has been made on the site
 - 4c. Have there been any incidents on the site which could have given rise to a claim?
If "yes" give details at 9 below Yes No
 - 4d. Target Completion Date (Standard policy is for 18 months)
- PLEASE NOTE ALL COVER UNDER THIS INSURANCE CEASES ON PRACTICAL COMPLETION**
- 4e. On practical completion is it your intention to move into the property yourself, rent it out or sell it?

Section 3

Your Project

- 5a. Is the building a completely new structure?
If "No" refer to DMS Self-build on 01302 346804 and please provide details in 5e below Yes No
- 5b. State the value of the new building at builders reinstatement cost
(The minimum premium is for the value up to £80,000) £
- 5c. Will the dwelling have brick or masonry walls and a tile or slate roof?
If "No" refer to DMS Self-build on 01302 346804 and provide details at 9 below Yes No
- 5d. Please detail below any work which will be carried out by professional contractors (please note you will be required to ensure that they have adequate Public Liability Insurance in force)

- 5e. If the project involves conversion renovation or extension to an existing building please provide details below including construction, approximate age & condition. If the existing structure is listed please provide full details. Please also supply a photograph of the existing structure. Buildings cover for the existing property will be included within the premium quoted.

- 5f. State the rebuilding value of the existing structure prior to the start of any renovation or conversion.

£

Section 4

The Site

- 6 Is the site and any existing building on it subject to any special hazard such as flooding, subsidence or other ground conditions?
If "yes" give details at 9 below Yes No
- 7 Do the planning Consent or Building Regulation Approvals indicate any special requirements or special precautions to be taken in the construction of the building? If "yes" give details at 9 below Yes No

Section 5

Security

- 8 Does the proposer intend to live within 25 metres of the new work during the construction period?
If "yes" a discount can be claimed on the proposal form Yes No

Section 6

Special Circumstances

- 9 State the details of any unusual circumstances or other facts which might influence the decision of the Insurer when considering this proposal i.e. timber cladding, thatch, retaining walls, piling, building near water etc.

If insufficient space please continue on a separate sheet.

Declaration

If you have not given full and true answers to all questions asked on this Proposal, your insurance cover may not protect you in the event of a claim.

If you wish to disclose something that has not been disclosed elsewhere in this Proposal, please use the box provided here. Before signing the Declaration, please read the notices on this page about the Claims and Underwriting Exchange Register and Data Protection Notice.

Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this.

You should show this notice to anyone who has an interest in property under the policy.

Data Protection Notice

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties, if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims that arise, we will need to collect data that the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by Brit Insurance Limited or their agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Should you wish to receive a copy of the information we hold on you, please contact:

The Compliance Officer
Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS

Atkinson Smith may contact you with details of our other products and services. If you do not wish to receive such details, please tick the box.

Please read the Declaration carefully and then sign below. If there is more than one proposer both should sign.

I/We declare that all work to which this proposal relates will be carried out in accordance with the Building Regulations, and that arrangements for the approval or certification of the works under the regulations will be made before any works are carried out.

I/We understand that if true answers have not been given that this insurance may not protect me/us in the event of a claim.

I/We declare the answers given to questions asked in this proposal are true and complete to the best of my/our knowledge and belief.

I/We understand that any material fact, which is information that may influence the Company in the acceptance and terms provided has been disclosed

I/We understand that you will pass the information on this form and about any incident I/We may give details to IDS Ltd so that they can make it available to other insurers.

I/We understand that, in response to any searches you may make in connection with this application or any incident I/We have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the Policy.

I/We agree to accept the terms and conditions contained in the Brit Insurance Limited Policy applying to this Proposal.

Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>		
Second Signature (Where Applicable)	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>		

No cover is in force until this Proposal has been accepted by DMS Self-build on behalf of Brit Insurance Limited.

COMPLETED FORMS AND PREMIUMS SHOULD BE SENT TO DMS SELF-BUILD, ATKINSON SMITH LTD, SIDINGS COURT, WHITE ROSE WAY, DONCASTER, DN4 5NU. TELEPHONE: 01302 346 804 FAX: 01302 341 282. CHEQUES SHOULD BE MADE PAYABLE TO ATKINSON SMITH LTD.

Help in Assessing your Insurance Requirements

Standard Cover

LIABILITIES

	Limit of Liability
A. Employers Liability (no excess)	£10,000,000
B. Public Liability Subject to £250 excess for property damage	£5,000,000

CONTRACT WORKS

- C. Contract Works Insurance to the declared value in respect of the works and materials for use in the works subject to a standard excess of £500

Premium when advised will INCLUDE insurance premium tax and can be paid by cheque to Atkinson Smith Ltd or by telephoning 01302 346 804 with credit card details

PLANT

	Limit of Liability
D. Plant and tools owned or hired by the proposer cover on the site only with a standard excess of £500	£30,000
E. Employees tools or plant cover effective on the site only with a standard excess of £50	£2,000

CARAVAN

F. Caravan on the site used as a site hut or temporary site hut or temporary dwelling with a standard excess of £250	£30,000 £5,000 additional limit for Personal Contents
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COMPLETED FORMS AND PREMIUMS SHOULD BE SENT TO DMS SELF-BUILD (AT ATKINSON SMITH LTD, SIDINGS COURT, WHITE ROSE WAY, DONCASTER, DN4 5NU, TELEPHONE: 01302 346 831, FAX: 01302 341 282) CHEQUES SHOULD BE PAYABLE TO ATKINSON SMITH LTD.

Further Information

Data Protection Act 1998

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties, if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act defines as sensitive, such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by us or our agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Should you wish to receive a copy of the information we hold on you, please contact:

Data Protection Officer
Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London E1 8BN
Tel: **020 7892 7300**
Fax: **020 7892 7301**
E-mail: enquiries@fscs.org.uk

Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker or agent from whom you bought your policy of insurance.

In the unlikely event you remain dissatisfied, please contact:

Complaints Team
Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS
Tel: **020 7098 6509**
Fax: **020 7984 8473**
E-mail: complaints.team@britinsurance.com

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and small organisations; further information is available from:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Helpline: **0845 080 1800**
Switchboard: **020 7964 1000**
Website: www.financial-ombudsman.org.uk

Brit Insurance Limited

55 Bishopsgate, London EC2N 3AS
T. 020 7984 8500 F. 020 7984 8501

www.britinsurance.com

Registered in England and Wales number 2763688 at 55 Bishopsgate, London EC2N 3AS
Authorised and regulated by the Financial Services Authority
Member of the Association of British Insurers
A member of the Brit Insurance Group

BIL/HCC/SB/UK/PF/NOV09/3/0249

DMS Self-build at Atkinson Smith Limited

Mallard House, Sidings Court, White Rose way
Doncaster DN4 5NU

T. 01302 346 804 F. 013 0234 1282

www.selfbuildonline.co.uk

Authorised and regulated by the Financial Services Authority
Registered in England No 4323909 at Mallard House, Sidings Court, White Rose Way
Doncaster, South Yorkshire, DN4 5NU
A member of the ProAktive of Companies