
PROPOSAL FORM.

Home Insurance Choices



Points to remember when completing this form:

- You should complete this form to apply for Home Insurance Choices provided by Legal & General Insurance.
- You need to fully complete all the sections on this form using BLOCK CAPITALS, which we use to determine whether to offer you a policy and your premium. If any of the information in this proposal is incorrect or has changed your claim may be reduced or rejected or in some circumstances it may make your policy invalid.
- Deliberately withholding information, or providing information that you know to be untrue or misleading, with the intent to make a gain or cause a loss, will be considered by us as attempted fraud.
- You should keep a record (including copies of letters) of all information supplied to us as part of this proposal. A copy of the completed proposal will be supplied on request. You need to tell us if there are any changes to the information during the period of insurance.
- For a summary of cover, please refer to the Home Insurance Choices policy summary. A copy of the policy booklet is also available on request

1. Agent

Agent name

GI agent number

DU

2. Applicants

About you

Mr/Mrs/Miss/Ms/Other

First name

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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Your address

Postcode

How long have you lived at your present address?

Years

Months

If less than 12 months, please provide your previous address:

Postcode

Tel No. (daytime)

Tel No. (evening)

Occupation (full and part-time)

Employer's business (if self-employed, describe your job fully)

2. Applicants (continued)

Joint proposer

Mr/Mrs/Miss/Ms/Other

First name

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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Your address

Postcode

How long have you lived at your present address?

Years

Months

If less than 12 months, please provide your previous address:

Postcode

Tel No. (daytime)

Tel No. (evening)

Occupation (full and part-time)

Employer's business (if self-employed, describe your job fully)

Property to be insured

Address of the property to be insured

Postcode

Cover required from

D	D	M	M	Y	Y	Y	Y
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Renewable annually

3. General questions

3.1 Have you or anyone who normally lives with you:

- a) suffered any loss, damage or liability anywhere during the last five years, whether insured or not? Yes No
- b) had any insurance cancelled or turned down or had any special terms applied to your insurance? Yes No
- c) ever been convicted of, or charged with but not yet tried for, any offence other than a driving offence? Yes No

3.2 In the last 15 years, has the property to be insured (including its outbuildings) been affected by flood? Yes No

3.3 Are you the:

owner occupier landlord tenant of the property to be insured?

3.4 Is the property to be insured:

- a) in a sound state of repair? Yes No
- b) your main residence? Yes No
- c) occupied solely by you, together with members of your family who normally live with you (and domestic employees, if applicable)? Yes No
- d) self-contained, having a locked entrance that is only accessible to you, members of your family who normally live with you and authorised keyholders? Yes No
- e) lived in or used in any way for trade, professional or business purposes (other than clerical work) or are there any callers to the property, or persons employed at the property in connection with your trade, profession or business? Yes No
- f) usually left without an adult in occupation at any time, day or night (for example while you and your family are all at work, school or college)? Yes No
- g) likely to be left unoccupied for more than 30 days at a time? Yes No
- h) fitted with a smoke alarm? Yes No

i) built of

brick stone concrete brick/timber frame post 1960 other

j) roofed with

slate tile asphalt concrete metal other

k) a house bungalow flat maisonette

i) if a house or bungalow, is it detached semidetached terraced

ii) if a flat, is it purpose-built converted

iii) if a flat, what floor is it on (for example, ground, first)?

3.5 How many bedrooms does the property have?

3.6 In what year was the property built? (approximate date if not known.)

If you have ticked any of the shaded boxes, please give full details in the space provided for additional information in section 8 of this form or on a separate sheet of paper.

4. Your cover – buildings

Complete this section fully if you wish to insure the structure of the property. Please tick either the Standard option or the Select option.

Standard option

Cover is provided up to a limit of £800,000 subject to certain acceptance criteria, as detailed in the policy summary. This option is not available for flats of maisonettes.

Select option

If the property is a flat or maisonette, or if the property does not meet the acceptance criteria for the Standard option, please enter the full cost of rebuilding it in the box below. For flats and maisonettes, please also make sure that you have read and signed a “supplementary declaration for flats and maisonettes” in addition to this form.

Full cost of rebuilding £

4.1 Do you want to include extended accidental damage? Yes No

4.2 Do you want a voluntary excess? Yes No

If yes, how much? £50 £100 £150 £200 £250

(This would apply in addition to the policy excess of £250 for claims for escape of water and £100 excess for other claims. A minimum excess of £1,000 applies to claims for subsidence, heave and landslip.)

4.3 In the last 15 years, has the property to be insured (including outbuildings) been affected by subsidence, heave, landslip or structural movement? Yes No

4.4 In the last 15 years, has the property to be insured (including outbuildings) been underpinned or provided with any other structural support? Yes No

4.5 Do you wish to record the details of your mortgage lender? Yes No

If yes, please provide their name and address as well as your account number with them in the space provided below.

Name

Address

Postcode

Account No.

4.6 Do you currently hold, or have previously held, buildings insurance? Yes No

If yes, please provide the name of your current or last insurer, your policy number with them and the number of years that you have held the insurance, below.

Name of insurer

Policy number

Number of years insurance held

If you have ticked any of the shaded boxes, please give full details in the space provided for additional information in section 8 of this form or on a separate sheet of paper.

5. Your cover – contents

Complete this section fully if you wish to insure the contents of the property.

Please tick the option you need.

First-time buyer option £20,000	<input type="checkbox"/>	Standard option £70,000	<input type="checkbox"/>
Standard option £40,000	<input type="checkbox"/>	Standard option £85,000	<input type="checkbox"/>
Standard option £50,000	<input type="checkbox"/>	Standard option £100,000	<input type="checkbox"/>
Standard option £60,000	<input type="checkbox"/>	Select option	<input type="checkbox"/>

If you have ticked the Select option, please enter the full cost of replacing the contents £

5.1 Do you want to include extended accidental damage? Yes No

5.2 Do you want a voluntary excess? Yes No

If yes, how much? £50 £100 £150 £200 £250

(This would apply in addition to the policy excess of £250 for claims for escape of water and £100 excess for other claims.)

5.3 Does the full cost of replacing all your high risk property* exceed 33% of the contents sum insured you have chosen? Yes No

If yes, please give the full cost of replacing your high risk property. £

5.4 Does the full cost of replacing any one article, pair or set of high risk property* exceed 5% of the contents sum insured you have chosen? Yes No

If yes, please give full descriptions and values of individual high risk articles which exceed the limit in the space provided for additional information towards the end of this form. Please provide valuations, which are less than three years old.

*High risk property includes: i) jewellery, pearls, precious stones, gold, silver and other precious metals; ii) works of art; iii) stamp and coin collections; iv) clocks and watches.

5.5 Is the property in a Neighbourhood Watch area? Yes No

5.6 Are all easy-to-reach opening windows to the property fitted with key-operated locks? Yes No

5.7 Do the locks on all external doors meet our minimum standards of security? Yes No

5.8 Is the property protected by an intruder alarm that is maintained by an installer approved by the National Security Inspectorate (NSI) or the Security Systems and Alarms Inspection Board (SSAIB)? Yes No

5.9 Do you currently hold, or have you previously held, contents insurance? Yes No

If yes, please give the name of your current or last insurer, your policy number with them and the number of years that you have held the insurance, below.

Name of insurer	<input type="text"/>
Policy number	<input type="text"/>
Number of years insurance held	<input type="text"/>

If you have ticked any of the shaded boxes, please give full details in the space provided for additional information in section 8 of this form or on a separate sheet of paper.

6. Your cover – personal possessions in and away from the home

Complete this section if you wish to insure your personal possessions – only available if you are insuring contents.

6.1 If you want to insure personal property please tick the option you need. Personal money up to £500 is automatically included when selecting this cover.

£2,000 £3,000 £4,000 £5,000 £6,000

6.2 If you want to insure pedal cycles, please enter the total amount you need to insure. The minimum overall sum insured is £250.

£

The standard limit for any one cycle is £500, but if you have any cycles worth more than this please give full details below:

Make/model	Frame number	Replacement cost
1.		£
2.		£

6.3 If you have any articles valued at, near to or above £1,500 (other than pedal cycles), please list them below and continue in the space provided for additional information if necessary.

Full and detailed description	Replacement cost
1.	£
2.	£
3.	£

We require you to provide professional valuations that are less than three years old for articles with a replacement cost of more than £5,000, within 30 days of the commencement of cover. Please provide the original document (not a photocopy), which will be returned to you. For articles with a replacement cost of £5,000 or less, please provide a full and detailed description of the item. In the event of a claim, you will need to provide a professional valuation, receipt or proof of purchase predating the loss as proof of value and ownership. We may not meet your claim, or the amount of the claim may be reduced if you cannot provide such proof.

7. Your cover – family legal protection

Please tick this box if you want family legal protection of up to £50,000

8. Additional information

If you have ticked any of the shaded boxes please provide full details below, continuing on a separate sheet of paper if necessary.

9. How to pay

1. By direct debit

Complete the direct debit instruction on the next page to spread your premium over 12 months and return it to your insurance intermediary or the office that issued you this proposal. Please note there may be an interest charge for payment by monthly direct debit and we will send you details of the monthly premium before your direct debits begin. We will send details of your next monthly payments before you renew your policy and, if you choose to renew, you will not need to fill in another form. The direct debit service is guaranteed by participating banks and building societies and only approved organisations are allowed to participate. The direct debits must keep to the terms of the instruction you have signed. We will only use the instruction you have signed to collect the premiums you have agreed.

Preferred payment date (between the 1st and 28th day of the month):

2. By credit or debit card

Please call us on 0370 055 5020 with your MasterCard, Visa, Maestro or Delta card details. Lines are open Monday to Thursday 8am-8pm, Friday 8am-6pm and Saturday 9am-1pm. Call charges will vary. We may record and monitor calls.

3. By cheque

Make cheques payable to Legal & General Insurance Limited and return with this proposal form Legal & General Insurance Limited, PO Box 6984, Birmingham, B5 4YF. Please write your full name and address on the reverse of the cheque. Please note, no receipt will be issued.



Legal & General Insurance Limited

Please fill in the whole form using a ballpoint pen and send it to your insurance intermediary or the office that issued you this proposal.

Instruction to your bank or building society to pay by Direct Debit

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
<input type="text"/>	
<input type="text"/>	
Postcode	

Service user number

9	9	6	8	4	1
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Reference

Instruction to your bank or building society

Please pay Legal & General Insurance Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Legal & General Insurance Limited and, if so, details will be passed electronically to my bank/building society.

Address	
<input type="text"/>	
<input type="text"/>	
Postcode	

Banks and building societies may not accept Direct Debit Instructions for some types of account

This is your Direct Debit Guarantee. Please cut off and keep.

The Direct Debit Guarantee

- The Guarantee is offered by all Banks and Building Societies that accept instructions to pay by Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Legal & General Insurance Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Insurance Limited to collect a payment, confirmation of the amount and date will be given at the time of request.
- If an error is made in the payment of your Direct Debit, by Legal & General Insurance Limited or by your bank or building society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
 - If you receive a refund you are not entitled to, you must pay it back when Legal & General Insurance Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required.

10. Data protection notice

Please take time to read the Proposal Form as this is the information we use to determine whether to offer you a policy and your premium. If there is anything you do not understand, or you have not received a copy of the Policy Summary please ask. It is important that you read the policy summary, which provides you with information you need to know before you buy. If there is anything you do not understand, or you have not received a copy of the Policy Summary please ask.

Use of your information

We (Legal & General) take your privacy very seriously. We use the personal information that you provide to us ('your information') for the purposes of:

- Providing you with our products and services and dealing with your enquiries and requests.
- Underwriting and administering your policy including processing claims.
- Carrying out market research, statistical analysis and customer profiling.
- Unless you have told us otherwise, or have been dealing with an intermediary (Financial Adviser, Bank, Building Society, Insurance Broker, or another form of Intermediary), we will send you marketing information (by post, telephone, email and SMS) about products and services of companies within the Legal & General Group and of third parties whose products and services we offer to our customers. We do not share information with third parties for marketing purposes.

If you would prefer not to receive information from companies within the Legal & General Group, simply tell us when you next call or write to us at Legal & General Insurance Limited, The Podium, Centre City House, 5 Hill Street, Birmingham, B5 4US. Given the global nature of our business, we may need to transfer your information to countries outside the European Economic Area in order to provide our services to you. To protect you and Legal & General from financial crime, we may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information in relation to you (an identity search). This will not affect your credit rating. If this fails, we may need to approach you to obtain documentary evidence of identity.

Disclosures

We will disclose your information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf, other insurers and service providers involved in the provision of your policy and when necessary, to a reinsurer.

If you have been dealing with an intermediary, we will give them information about your policy and, where appropriate, provide them with other information about your dealings with us to enable them to give you informed advice.

Where you have been introduced to us by another company (e.g. bank, insurer or building society), we will share your information with them to enable them to:

- (a) carry out market research, statistical analysis and customer profiling; and
- (b) send you marketing information about their products and services and products and services of companies in the Legal & General group and of third parties whose products and services Legal & General offers to its customers.

If you would prefer not to receive information as described in (b) above, please tell us when you next call or write to us at Legal & General Insurance Limited, The Podium, Centre City House, 5 Hill Street, Birmingham, B5 4US.

If you make a claim, we will share information (where necessary) with other insurance companies to prevent fraudulent claims.

Claims history

Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to various industry databases. We may search these databases when you apply for insurance, in the event of any incident or claim or at a time of renewal, to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Sensitive data

You consent to us using any medical and health information provided to us solely for the purposes of allowing us to underwrite and administer your policy. Your medical information (and other information in relation to your policy) may be disclosed to our reinsurer and to any other insurance company to whom you apply for products or services.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies, including the Police.
- Check and/or file your details with fraud prevention agencies and databases.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 1. Checking details on applications for credit and credit-related or other facilities.
 2. Managing credit and credit-related accounts or facilities.
 3. Recovering debt.
 4. Checking details on proposals and claims for all types of insurance.
 5. Checking details of job applicants and employees.
- We and other organisations may access and use from other countries information recorded by fraud prevention agencies.

Please contact us at Group Financial Crime, Legal & General, Brunel House, 2 Fitzalan Road, Cardiff, CF24 0EB if you want to receive details of the relevant fraud prevention agencies.

Access

You have the right to ask for a copy of the personal information we hold about you. To obtain a copy of your information, please write to our Subject Access Request Team at Legal & General, FCT - Insurance, Building 2, City Park, Hove, BN3 7PY.

11. Declarations

Please take time to read the proposal form and policy summary as this is the information we use to determine whether to offer you a policy and your premium. If there is anything you do not understand, or you have not received a copy of the policy summary, please ask.

1. I/we declare that the information given in this proposal form is true and complete to the best of my/our knowledge and belief.
2. I am/we are aware that the contract will be governed by the laws of England and Wales, and that any reference made to specific statutes means the UK statute and equivalent laws in the Channel Islands and Isle of Man.
3. I/we agree to the use of my/our data as detailed in Legal & General's data protection notice in section 10.
4. I/we understand that cover is not effective until acceptance of this form is confirmed.
5. I am/we are aware that if I/we have chosen to pay my/our insurance premium to Legal & General Insurance Limited by direct debit, upon renewal my/our payments will automatically continue to be taken from my/our designated account unless I/we contact Legal & General Insurance Limited to instruct otherwise. I/we confirm that I am/we are happy for this to happen.

Policyholder's signature

D D M M Y Y Y Y

Joint policyholder's signature

D D M M Y Y Y Y

Legal & General Insurance Limited
Registered in England and Wales number 00423930
Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and
Prudential Regulation Authority.

