



中国太平
CHINA TAIPING



Home Proposal Form



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Thank you for choosing China Taiping Insurance (UK) Company Limited

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

IMPORTANT:

We rely on the information advised by you to decide whether to provide you with this insurance and at what terms and price. The information you provide us with is contained herewith and you confirm that you have answered any questions to the best of your knowledge and belief. If this form is not complete or accurate, please let your broker know immediately.

If the information you have provided us with is not complete or accurate, we may:

- 1. Void your policy and refuse to pay any claims, or**
- 2. Reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had had you given us accurate and complete information, or**
- 3. Treat the policy as if it had included such additional terms (other than those requiring payment of premium) as we would have imposed had you given us accurate and complete information.**

Your Personal Details

Name:

Address of the property to be insured:

Your address if different to the above

Date of birth:

Your age:

Marital Status:

Is this your main residence?

Email Address:

Your Occupation:

Contact Telephone Number:

Cover Start Date:

Your Property Details

Type of home:

E.g. House -semi detached, flat, bungalow, detached

When was the property built (estimate)?

Number of bedrooms:

Bathrooms and shower rooms:

Construction of property:

Walls:

Roof:

Is your property of non-standard construction* or has a thatched roof?

**Non standard construction:*

Standard constructed properties consist of brick and/or block walls under a tiled pitched roof sat on concrete foundations. Non standard is anything that differs from this and could be flat or felt roofs, concrete, wood, steel framed, thatched roofs etc. If in doubt please ask your underwriter.

Do you have a flat roof?

and % of total area

Is there a garage and/ or an Outbuilding?

Your home is self-contained with own lockable entrance door

You have had continuous insurance on the property since you acquired/ rented it

Is your home fitted with a burglar alarm, and if so it is maintained and in working order?

What type of alarm is this?

(NASCOSS Audible, central station, digital comm, RedCare, DualComm, Packnet etc)

Are the police alerted by an Alarm Response Centre when the alarm is triggered?

Is your front and rear door fitted with:
1. British Standard 5 lever mortice deadlocks or
2. A rim automatic deadlatch of at least 5 levers or
3. 3- A key operated multi-point locking system?

Are your ground floor windows fitted with key operated security devices with removable keys?

What type of lock is fitted to the building's / Flat's front door?

- Key operated Multi-Point Locking System
- Rim Automatic Deadlatch
- Keyfob (mainly flats)
- 5 Lever Mortice Deadlock (BS3621)

Is your home in good repair and will be so maintained?

If you have any valuables you store these within a safe as required by underwriters?

If your home is a flat, what is the main entrance lock type? (Keyfob etc)

Does the property have any French doors or patio doors that exit to the outside and if so what type of lock (same as above) is used?

If you have a safe(s), please give cash rating, manufacturer and model? Please describe

Residence use? Main/Permanent home for private residential purposes only or BUY TO LET etc.

Smokers? / There are no smokers in your household

Occupied during the day? Occupied during the night?

Is the home above a shop?

If Yes, is there direct access to the residential part from the shop?

Is part of the building used for business or trade purposes?

Number of adults in your household?

Number of children in your household?

Has the home ever suffered from subsidence, heave, tree root
(including presence of Japanese knotweed), or landslip damage?

Has the home ever suffered from flooding?

Is your home within 150 – 400 metres of any river bank, railway cutting
or embankment, cliff, quarry, mine or other underground made up or working ground?

Business use (other than occasional office work)?

Does your property require any repair or refurbishment to make them secure or water tight?

Is your property a listed building? <i>(Grade I, Grade II, Preservation Order)</i>	<input type="text"/>
Is your property used as a holiday home?	<input type="text"/>
Is your property fully let or sub-let (lodgers)?	<input type="text"/>
Is your property occupied as half way houses or bedsits?	<input type="text"/>
Your home is not being in the process of or being repossessed or has not just been repossessed within the last 3 months	<input type="text"/>
Is your home used for business other than minor office work (no storage of stock or goods)?	<input type="text"/>
You do not plan to extend or refurbish your home or your home is not currently undergoing any renovations or refurbishment.	<input type="text"/>
Do you have a wood burning stove or fireplace?	<input type="text"/>
Do you have a smoke detector in working order in proximity of the kitchen and Sleeping areas and a Carbon Monoxide detector in proximity of your boiler/ fireplace?	<input type="text"/>
Is your property within 5 metres of any shrubs or trees which are more than 3 metres tall?	<input type="text"/>
Do you carry out any childminding activities at the home?	<input type="text"/>
Is your home situated in an active Neighborhoods / Home Watch Area?	<input type="text"/>
Is your property fitted with central heating?	<input type="text"/>

Amounts to be insured

Main Residence Building	£ <input type="text"/>
Do you require Accidental Damage on your Building?	£ <input type="text"/>
Outbuildings	£ <input type="text"/>
Fixtures and Fittings you are responsible for as a tenant	£ <input type="text"/>
Contents (residence)	£ <input type="text"/>
Contents (Outbuilding) – please describe security of outbuilding	£ <input type="text"/>
Contents (Outdoor items- garden furniture etc)	£ <input type="text"/>
Do you require Accidental Damage on your Contents?	£ <input type="text"/>
Do you require cover for All Risks?	<input type="text"/>
<i>If so, please specify amounts:</i>	
• <i>Personal Effects (excluding jewelry, gold etc and max any one article £250)</i>	£ <input type="text"/>
• <i>Miscellaneous jewelry, furs, watches, cameras, sports equipment (max any one article is £250)</i>	£ <input type="text"/>

- Personal Money and Credit cards (max £1,000 for both)

£

Description/ value of each Valuable item:

Items	Description	Sum Insured
1		
2		
3		

Max amount of cash in the house (please specify if in safe or not)

What additional security is in place for the Valuable items?

If jewellery, where is this stored? (safe cabinet is often required)

If jewellery, is this always worn? If not, how often? Please describe

Any pedal cycles to be insured and value?

If so, please state security?

Any portable electrical goods to be insured and value?

If so please state security?

Voluntary Excess if required

£

Do you require cover for Frozen Food?

If so please describe Make, Model and Year of Manufacture of freezer:

About You (The Proposer)

Claims, Convictions and Declaration

Have you, or any person to be insured by this policy, ever had insurance refused, cancelled or offered with terms imposed?

Will your home be unoccupied for more than 60 days in total per year?

Have you, or any person to be insured by this policy, suffered any loss or damage (whether claimed for or not) to buildings, contents, personal possessions, legal expenses or personal accident in the last 5 years?

Have you, or any person to be insured by this policy, been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years?

Have you or any person to be insured by this policy, ever been convicted of or cautioned for (or charged but not yet tried with) any criminal offence other than motoring offences in the UK or abroad?

Have you or anyone else living at the property or linked to this policy ever been declared bankrupt?

Declaration (please date and sign)

You must read this and the paragraph about Misrepresentation at the beginning of this form before signing below.

I/We declare that this proposal form has been completed after proper enquiry, its contents are true, accurate and complete and reasonable care has been taken to answer all questions honestly and to the best of my/our knowledge. I agree that the statements made in this proposal form and the information provided in connection with it will be relied upon by China Taiping UK Ltd in deciding whether to accept this insurance and at what terms. I understand the consequences of providing incomplete, untruthful or inaccurate information.

Signature

Date

By signing the above you consent to our Privacy Policy and data storage outside the EU as shown below and also available on our website on: <https://uk.cntaiping.com/uk-privacy/>.

PRIVACY AND YOUR PERSONAL INFORMATION

China Taiping Insurance (UK) Co Ltd are the data controller (as defined by the UK Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) in respect of this contract of insurance. **We** may obtain, collect and process **your** personal information for the purposes of entering into and performing **our** insurance contract with **you**.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** [Privacy Notice](https://uk.cntaiping.com/uk-privacy/) which is available on **our** website at: <https://uk.cntaiping.com/uk-privacy/>

If **you** do not have access to the Internet, please write to **our** Data Protection Officer (at the address shown below) with **your** name and address and a copy will be sent to **you** in the post.

In summary, **we**, may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:-

- Name, address, contact details, date of birth and cover required
- Financial information such as previous credit history, bank details
- Details of any previous insurance claims.
- Information for Employers' Liability Database records (if Employers' Liability insurance is included)

We may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured under the policy, including medical records to validate a claim should **you** be claiming for sickness or an accident.

We collect and process **your** personal information for the purpose of insurance and claims administration.

Telephone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to us or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** [Privacy Notice](#).

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). Where such transfers occur, **we** ensure that they do not occur without **our** prior written authority and that an appropriate transfer agreement is put in place to protect **your** personal information to an equivalent standard to that found in the EEA.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask us to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** [Privacy Notice](#), please contact **our** Data Protection Officer at:-

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2, Finch Lane, London EC3V 3NA
E-mail: dataprotectionofficer@uk.cntaiping.com
Tele: (0044) (0)20 7839 1888

China Taiping Insurance (UK) Co. Ltd.
Registered in England and Wales number 1766035.
Registered office: 2 Finch Lane, London, EC3V 3NA, United Kingdom.
China Taiping Insurance (UK) Co. Ltd is a member of the Association of British Insurers.
China Taiping Insurance (UK) Co. Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number 202690