Glemham Underwriting

Proposal Form

Holiday Lets

www.glemham.com

Policyholder Information

Name(s)

Entity status

Postal address

Full business description Short stay holiday letting, serviced accommodation operator and/or property owner

The Insurer

Underwritten by Aviva Insurance Limited. Registered in Scotland No.SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

A Statement of Fact records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. It must be read in conjunction with the enclosed policy, any clauses endorsed on the policy, The Schedule and policy wording. This information has been taken into account when calculating the premium, terms and conditions upon which Your quote is formulated.

Please remember You must make a fair presentation of the risk to Us. This means that You must:

(1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and

(2) make such disclosure in a reasonably clear and accessible manner; and

(3) ensure that, in such disclosure, any material representation as to a:
   (a) matter of fact is substantially correct; and
   (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair representation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your quote in which case You must inform Your insurance adviser.

If You fail to make a fair representation of the risk then this could affect the extent of cover provided or could invalidate Your quote. If You are in any doubt as to whether a circumstance is material then You should disclose it. You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal of this insurance.

You must check all the information contained in this Statement of Fact and The Schedule and contact Your insurance adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

How many years have you been in business as a landlord:	
How many years have you been in business operating short stay accommodation?	
Is the property a holiday let for self use only?	

General Information

Have You, any of Your directors or partners involved with Your Business, whether in relation to your business or otherwise:	
Ever had a business insurance proposal declined, renewal refused or insurance cancelled?	
Ever had any special terms applied?	
Ever been prosecuted under any safety legislation or notice of intended intervention or prosecution?	
Ever been convicted of or charged with (but not yet tried for) or given an Official Police Caution in respect of any criminal offence (other than a motoring offence) which is not spent under the Rehabilitation of Offenders Act?	
In the last ten years been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree?	
In the last ten years been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director?	

Policy Claims

Five year history - details of any incidents which have or could have resulted in a claim, whether insured or not. Please provide details of any losses:

Date of Loss	**Details**	**Amount paid/ outstanding**

Sanctions

The Business is not owned by an individual or entity which appears on the financial sanctions list of the United Nations, the European Union, United Kingdom or United States of America or any of its states.

No Policyholder, no any director or partner of Yours involved with The Business

> has any company or business in any sanctioned territory

> exports to or operates in any sanctioned territory or has any business dealings with individuals or entities that known to be sanctions under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states

> has any involvement with any products or components associated with weaponry, arms, or military goods.

"Sanctioned territory" means any territory which appears on the financial sanctions list of or is otherwise the subject of any trade or economic sanctions laws or regulations imposed by the European Union, United Kingdom or United States of America or any of its states.

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Property Information

Property address	
Property type	

How many flats are in the block?	
How many storeys does the building have?	
Which floor is the flat located on?	
Is the property in Scotland?	
How many bedrooms are used as short stay?	
What is the construction of the walls	
What is the construction of the roof (include details of any flat roof, including the percentage of the overall roof area that is flat)	
What is the construction of the floors	
What is the construction of the stairs	
In what year was the property built?	
Is the property listed?	
Is there any portable heating?	
Are there any open fires or wood burners?	
Has the electrical installation been inspected within the last 5 years by a NICEIC approved contractor and any recommended remedial work completed?	
What is the nature of your interest in the property?	
Is there a formal agreement in place between you and the property owner?	
Is the property owner fully aware of the short stay use?	
Is there buildings insurance in place?	
Who manages the property?	
How do guests obtain keys for the property?	
In respect of any key safe(s)/lock box(es) used, do these have a LPS 1175 security rating with a minimum of one minute attack resistance and/or a minimum bronze security leave under Sold Secure test scheme rub by the Masters Locksmiths Association with a minimum three minute attack resistance?	
What is the maximum number of guests you will let the property to?	
Do you collect a traceable deposit/charge at the time of booking?	
Do you verify the identity of guests?	
Are you likely to let the property for a period exceeding 120 consecutive days?	
Do you allow pets at the property?	

Are there any interested parties to be noted? If so, please provide details:	
Do you use any recognised platforms (such as Airbnb) to advertise your let(s) and take bookings? If yes, please advise which one(s):	
Has there been a gap in insurance of more than 30 days?	
Who are you currently insured with?	

Property Information Continued

Is the property:

Operated as Serviced accommodation?	
Operated as a holiday let?	
Self-contained with no shared facilities?	
Fitted with cooking facilities in designated kitchen areas only?	
Up and running/occupied as short stay accommodation currently? (If no, please refer to the Unoccupancy section at the end)	
Likely to be left unoccupied for more than 30 days at a time? (If yes, please refer to the Unoccupancy section at the end)	
Secured by 5 lever mortice deadlocks or multi-point locking systems on all external doors including patio doors?	
Secured by key operated locks on accessible opening windows?	
In good condition and will it be maintained as such with regular inspection between guests to detect any defects?	
In an area free from flooding?	
Free from subsidence, landslip or heave or previous monitoring and underpinning?	

Does the property have (that you are responsible for):

Leisure facilities e.g. gym/pool/hot tub/sauna?	Gym Hot tub Pool Sauna Other
Passenger lifts, cradle platforms or other lifting equipment?	
Air-conditioning units?	

Claims Information

Five year history - details of any incidents which have or could have resulted in a claim, whether insured or not. Please provide details of any losses:

Date of Loss	Details	Amount paid/ outstanding

Longer Term Lets

For lets exceeding a period of 120 consecutive days:

Will there be a tenancy agreement directly between you and the tenant(s) on an assured shorthold basis or private residential tenancy (Scotland only)?	
Will you or your agent interview applicants personally?	
Will employment and/or financial references be obtained for potential tenants?	

Unoccupied Property Information

Is the property currently undergoing or scheduled to undergo renovation, conversion or extension?	
At the start date of this policy: Will the property have been unoccupied for more than 90 days?	
Is there a confirmed booking with the first 60 days?	

Cover Required

Buildings

Sum Insured:	
If you require cover for the building on a Day One basis, please advise the level	

Contents

Sum Insured:	

Business Interruption

Sum Insured:	

Public Liability

What is the estimated turnover for the year ahead in respect of this property?	

Employers Liability	

Optional Covers

Do you require:

Commercial Legal Protection cover?	
Terrorism cover?	

Cover Required

Public Liability

Limit of Indemnity:	£5,000,000

Employers Liability

Limit of Indemnity:	£10,000,000
What is the estimated turnover for the year ahead?	
Does anyone working for you in connection with this business engage in activities other than clerical, housekeeping and light property/garden maintenance?	
What is the annual wage roll for: Manual employees Clerical employees	
What is your Employers Reference Number (ERN)?	

Optional Covers

Do you require:

Legionella cover?

Additional Information

Glemham Underwriting

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