



## Watchman Insurance for unoccupied domestic properties

### Insurance Application and declaration of facts

Name of the Proposer / the estate

Correspondence Address (name of solicitor)

Postcode

Solicitor EPF No.

This declaration of fact should be read in conjunction with the attached **schedule** and policy wording.

**You** must make a fair presentation of the risks to **us**. This means **you** must disclose every material fact and circumstance which **you** know or ought to know and not make misrepresentation to **us**. If **you** are in any doubt or require clarification of what must be declared to **us**, please discuss this with Straight Solutions Ltd.

**You** should read this declaration of fact carefully and verify that all material facts and circumstances have been disclosed to **us** and that the information contained within it is correct.

Any incorrect information must be notified to Straight Solutions Ltd immediately since providing **us** with inaccurate information or failing to tell **us** of anything which may increase the risk may lead to **your** policy being voided or claims not being paid or being paid in part only.

Whenever individual words on this declaration of fact appear in bold, they have a specific meaning which is defined in the policy wording under the section headed Definitions. A copy of the policy wording is either included or available from Straight Solutions Ltd.

Address of Property to be insured

Postcode

What are the plans for this property?

(E.g. sell as soon as possible/redecorate & sell, demolish & sell vacant plot etc.)

How long has the property been **unoccupied**?

What was the owner's date of death or if not deceased are they the subject of a Court Protection Order or in a Care Home?

When did/does the **building** insurance expire?

Is there a mortgage interest in the property?

**Yes / No**

(If **'yes'**, state the name of the interested party.)

## Declaration of facts - Please answer EVERY question

(for any additional information, please continue on the space provided on page 5)

**In respect of the Property to be insured:**

**1 We** declare the walls of the **Buildings** are constructed of brick, stone, concrete or other non-combustible materials and the external surface of the roof of the **Buildings** is constructed of slates, tiles, concrete or other non-combustible materials. (Please be aware that many flat roofs are made of combustible materials and this fact should be disclosed)

**YES / NO**

(If 'No', please fully describe the construction of the **Buildings** and Roof and include comment on the percentage of wall or roofing materials that are combustible or not of brick, stone or concrete.)

**2 We** declare the property has

- (i) not been the subject of any insurance claim, been claimed against or suffered any event or loss which may lead to a claim for any of the covers proposed by this policy (whether previously insured or not) in the last 3 years and
- (ii) has never been flooded.

**YES / NO**

(If 'No', please advise the date of any loss, the cost involved, the circumstances and whether any measures have been taken to prevent reoccurrence.)

**3 We** declare we have inspected the property and it does not show signs of damage or cracking from Subsidence, landslip or heave and as far as we are aware has no history of such damage.

**YES / NO**

(If 'No', please advise details of damage and any work undertaken to address the problems. Note – cover for this cause will not normally be provided under these circumstances. However, if asked to reconsider we may require a structural engineer's report, certificate of adequacy and an additional questionnaire to be completed.)

**4 We** declare the property is not a Grade I, Grade II\*, Grade A or Grade B Listed Building or subject to a Preservation Order.

**YES / NO**

(If 'No', please fully describe the Building's status.)

**5 We** declare that no person who could be regarded as a proposer has been convicted of, or charged (but not yet tried), with any criminal offences excluding motoring offences that are not spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act.

**YES / NO**

(If 'No', please confirm date of conviction, the age when convicted, the nature of the conviction and the sentence handed down.)

**6** We declare that:

- (i) No building or construction works are planned on the property other than redecoration
- (ii) The property is not derelict, has not been declared as unfit for human habitation by the local authority and/or is not awaiting demolition
- (iii) The property is not being used and is not suited to commercial or industrial occupancy, in part or otherwise.
- (iv) The property is in and will be maintained in a good state of repair.

**YES / NO**

(If 'No', please give a full description of the work to be undertaken, when it is due to begin and when it is scheduled to end. Please also confirm whether independent contractors with their own insurance will be used to undertake the work.)

**7** We declare that all external door and window locks (where provided) have been set in a locked position and all keys have been removed from the premises.

**YES / NO**

**This is a mandatory requirement, if you answer 'No' please contact us immediately as this may result in claims not being paid.**

**8** We declare and confirm that a representative will visit and carry out a thorough inspection once every 30 days and that:

- (i) a record will be kept of such inspection
- (ii) all defects in maintenance and security will be rectified and
- (iii) any accumulations of combustible materials (e.g. post) will be removed
- (iv) the central heating temperature will be maintained at a minimum of 13 degree centigrade from 1<sup>st</sup> Oct to 1<sup>st</sup> April or the water system turned off at the mains and drained.

**YES / NO**

**This is a mandatory requirement, if you answer 'No' please contact us immediately as this may result in claims not being paid.**

## 9 Sums Insured required

**Buildings\***

**£**

\*The sum insured for **Building** must represent the full value for rebuilding and include fixtures and fittings, garages and outbuildings. The market value of the property should not be used for this purpose.

**Contents**

Cover can be provided up to £50,000 (minimum £10,000). Is this cover required?

**YES / NO**

If cover is required, enter the required sum insured here:

**£**

The sum insured for contents must represent the full value for replacement purposes. Please note that the cover for Contents excludes Valuables such as gold, jewelry, stamp collections, antiques and Object d'art- for full definition contact us.

**10** Date cover is to required to start

**11** I/We declare that to the best of my/our knowledge and belief that the information provided in connection with this proposal is accurate. If it is not **We** understand any such inaccuracy may lead to **your** policy being voided or claims not being paid or being paid in part only.

**Signature of Applicant**

**Capacity of Signatory**

**Date**

Completion of this Application form does not signify acceptance by the Insurer or that cover is in force unless cover has already been confirmed by Straight Solutions Ltd on behalf of the Insurer.

## 12 Solicitor Agreement (mandatory)

On behalf of the applicant we confirm that we are authorised to arrange this insurance and we promise to pay the premium relevant to this insurance within 14 days of the sale or transfer of the property, or within one year from the inception of this insurance.

We further agree to update you as soon as practicable regarding the sale or transfer of the property and also agree that if an estate is transferred beyond our authority, we will advise you immediately and settle any premium and tax that is due up until such date.

### Legal Representative's Signature

Date

Position

For and on behalf of  
(Name of law firm)

**Important:** Please add a file note to ensure all fee earners are aware of these special terms and conditions

**When you have completed this form, please post or email it to us at the address below**

**Additional information:**

Straight Solutions Ltd is authorised and regulated by the financial conduct Authority (315448)

Watchman Probate Property insurance is issued by Straight Solutions Ltd under the authority of and on behalf of the insurer, Ageas Insurance Limited (Registered No. 354568), in England and Wales. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, United Kingdom ageas.co.uk.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services number 202039