



# PALLADIUM UNDERWRITING LIMITED

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## Must be completed by the Proposer/Policyholder

Full name(s)

Address of property to be insured

## The Property including any outbuildings and adjoining areas under your control.

Please note that wherever the term subsidence is used, it refers to subsidence, landslip or heave.

1. How long have you lived at the insured address? \_\_\_\_\_
2. To your knowledge has subsidence ever occurred at the property? \_\_\_\_\_
3. Are there any signs of damage/cracks which may be attributable to subsidence? \_\_\_\_\_
4. To your knowledge has it ever been monitored for subsidence? \_\_\_\_\_
5. To your knowledge has any survey mentioned settlement or movement of the buildings?(Enclose copies) \_\_\_\_\_
6. Has any neighbouring property been affected by subsidence? \_\_\_\_\_
7. Has the property been extended in the last 25 years? \_\_\_\_\_
8. Are there any shrubs or trees more than 10 metres tall within 10 metres of any of your buildings?  
(Whether inside or outside your garden) \_\_\_\_\_
9. Is the property built within 500 metres of the coast or cliffs? \_\_\_\_\_
10. Since moving into the insured address
  - a) has the property ever been flooded as a result of broken or damaged underground drains? \_\_\_\_\_
  - b) Have there been any other underground drainage problems? \_\_\_\_\_

If you have answered 'YES' to any of these questions, please give full details enclosing any relevant documentation. In respect of trees we will need the height, distance from the building and the type of tree ie flowering cherry, silver birch etc

### Important Notice

This policy is a legal contract which relies on the information provided by you. We use this information when we decide what cover to provide and how much you will pay. It is therefore essential that all the information given to us is complete and accurate and that you have not withheld or misrepresented any information which will affect your insurance. It is also important that, throughout the life of this policy, you tell us immediately if there are any relevant changes in your circumstances or to any information already given. If you are not sure whether something is important or relevant, please tell us anyway as failure to do so may affect a claim, the cover provided, invalidate your insurance or result in it not operating fully.

If you would like to read the policy in advance of buying this insurance, please ask us to send a specimen wording or alternatively download a copy from our website [www.palladiumunderwriting.co.uk](http://www.palladiumunderwriting.co.uk)

### Notifying us of a change

You must notify us or your broker within 14 days of any changes to your circumstances or in the information given to us which may affect this policy whether at inception, during the life of the policy and/or at renewal. When we are notified of a change, we will tell you whether this affects your policy. For

example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your policy. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described in the cancellation conditions of the policy. Should any of the information provided by you be incomplete or inaccurate, we reserve the right to

- a) cancel your policy and refuse to pay any claim or
- b) not pay any claim in full or
- c) revise the premium and/or change an excess or
- d) revise the extent of cover or the terms, conditions or exclusions of this policy.

We strongly recommend that you keep a record of all information given to us, including telephone calls, copies of all letters, emails and the proposal, questionnaires and claim forms you completed. A copy of this proposal form and completed questionnaires will be sent to you on request.

**APPLICABLE LAW:** The parties are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary, this insurance will be governed by the laws of England and subject to the exclusive jurisdiction of the laws of England and Wales.

### DECLARATION

I/we declare that the information given in this proposal form and any questionnaires is, to the best of my/our knowledge and belief, true and complete and that I/we understand the implications of the paragraph headed Notifying us of a change. Where the answers to all or any of the questions have been completed by someone else, I/we confirm that I/we have read and agree with all the information given.

I/we understand that you, Palladium Underwriting Limited, will pass the information on this proposal to Insurance Database Service Ltd (IDS) and the Association of British Insurers (ABI) so that they can make it available to other insurers. I/we also understand that, in response to any searches you may make in connection with this proposal or any claim I/we make, IDS and ABI may pass any information received from other insurers to you.

I/we understand that any quotation received may change when you receive and assess the completed proposal form and any questionnaires. You have the right to impose special terms or decline this proposal. I/we understand that the signing of the proposal form and declaration does not bind me/us to complete the insurance and that cover will not be in force until this proposal has been accepted by you and confirmation of cover is in my/our possession.

I/we agree that the completed proposal and any additional information provided will be the basis of the contract between me/us and Palladium Underwriting Limited and that I/we will pay the premium when called upon to do so.

Signature of Proposer(s)

Date