



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 for the purpose of this questionnaire the word Flood refers to the escape of water from the confines of any natural or artificial watercourse, stream, brook, pond, river, lake, reservoir, canal, or dam, inundation from the sea or flood resulting from storm, blocked or damaged drains, sewers backing up or water run off from land.

Please answer all questions

1. How long have you lived at the above address? _____
2. What is the distance of the property from the nearest watercourse? _____
3. What is the approximate elevation of the property above the watercourse? _____
4. Does the property have a previous history of flooding? _____
5. Has the garden ever flood? _____
6. Does the property have any flood protections within or around the grounds to prevent flooding? _____
7. Does the property have a basement/cellar that is susceptible to flooding? _____
What is the cellar used for ie living accommodation, storage? (Please provide details below) _____
8. To your knowledge have any neighbouring properties been damaged by flood? _____
9. Are there flood defences within the area and if so, when did these become operational? _____

If you have answered YES to questions 4, 5 & 7 please provide details, circumstances, remedial works and in respect of the garden flooding the distance of the flood water from the property. If you have answered YES any of the remaining questions please provide full details below

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

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 _____