

## Proposal

### FOR INTERMEDIARY USE ONLY

Intermediary Name

Agency Code  Premium Incl. 3% Levy

The questions on this form are required to provide us with sufficient information to underwrite this insurance. However, you have a duty to disclose all material facts which are likely to influence the acceptance and assessment of this proposal. A material fact is one which would influence the Company in arriving at a decision to accept, cost or reject this proposal. Please read the Declaration overleaf carefully.

### (This product is for non owner-occupied/non main residence policies only)

PLEASE ANSWER ALL QUESTIONS.

USE BLOCK CAPITALS THROUGHOUT. TICK  BOXES WHERE APPROPRIATE. USE A SEPARATE SHEET IF ANSWER SPACE IS INSUFFICIENT.

Inception Date of Cover

**You** Name (Mr/Mrs/Ms/Miss) Occupation Date(s) of Birth

Self Name:

Additional Insured Name:

Email Address:

Phone Number Mobile  Daytime  Evening

Address to be Insured:

Postal Address (if different):

Is the property in an area free from Flooding? Yes  No

Has the property ever been subject to flooding or is it within 100 metres of any other property or development, which has been subject to flooding? Yes  No

Is the property within 100 metres of any lake, river, stream, canal, sea, or any other body of water? Yes  No

Is the property in an area free from Subsidence, and not within 200 metres of any other property or Development which has been subject to Subsidence? Yes  No

Is the property in an area free from heave, landslip, coastal or river erosion? Yes  No

If You have ticked any of the "Greyed" boxes above please provide full details

### USE OF THE PROPERTY

Is the property a weekend or holiday home? (If so, cover is subject to certain terms & conditions printed at the end of this form) Yes  No

Do you rent or let your holiday/weekend home? Yes  No

If 'Yes', please provide details including frequency of letting and whether or not you use a letting agent

Is the property currently unoccupied or left unoccupied for more than 45 days at any one time? Full details required Yes  No

Is the property let to tenants? (If 'Yes', cover is subject to certain terms & conditions printed at the end of this form) Yes  No

If 'Yes', please state the number of tenants and their occupations (please ensure also that the number of bedrooms field overleaf is completed)

Is the property let to a family unit? Yes  No

Is the tenancy arranged, directly with you, via a letting agent or other - please provide full details:

Is the minimum tenancy agreement 3 months? Yes  No

If 'NO', please give full details

Are you registered with the Private Residential Tenancies Board? Yes  No

Is the property used for any business or professional purposes? (Please provide full details) Yes  No

Is the property currently under Construction, Renovation, Redecoration or Extension? (Please provide full details together with details of occupancy during this period) Yes  No

If Building work is being undertaken, has the Builder got Liability cover currently in force. Yes  No

What is the limit of that cover?

If the property is not the main residence, please provide details of your main residence policy number with us:

### CLAIMS, CONVICTIONS & PREVIOUS INSURANCE HISTORY

Name of previous Insurer

Policy Number

Have you, or any member of your household:

- Suffered any loss during the last 5 years from any of the events you wish to insure whether insured or not (including losses at addresses other than the risk address you now wish to insure) Yes  No
- Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms or conditions imposed by any Insurer Yes  No
- Ever been convicted of, or have any prosecution pending for any criminal offence (other than minor driving offences) Yes  No

If you have answered 'Yes' to any of these questions, please provide full details:

### COVER REQUIRED

#### 1. BUILDINGS

Rebuilding cost of your home (including garages, domestic outbuildings etc)

- If the property is a Protected or Listed structure, please refer to Property Details below

#### 2. CONTENTS

Replacement cost of your Contents (including Contents in garages and domestic outbuildings up to a limit of €1,000)

Do you require Accidental Damage cover for your Contents?

Yes  No

(Note this is not available where the property is let)

#### 3. CONTENTS IN OUTBUILDINGS

Replacement cost of your Contents in garages and domestic outbuildings

(Where cover is required above the standard limit of €1,000)

Please state the full amount of cover required up to a maximum of €5,000

### RISK DETAILS

#### MORTGAGE COMPANY

Please give the name & address of anyone who has a financial interest in the Property, e.g. Bank or Building Society

Name

Address

#### ALARM/SECURITY DETAILS

Is the Property protected by an operational approved alarm system to

- ISI 99 or EN50131 standard and installed by a person licenced as an installer with the Private Security Authority? Yes  No
- Are all external doors fitted with Five-Lever Mortice deadlocks (or agreed alternative security locks)? Yes  No
- Are all accessible windows (excluding bedroom windows) fitted with button operated window locks? Yes  No

### PROPERTY DETAILS

What is the size of the Property in square feet/metres?

Type of Property:

Detached House

Semi-Detached House

Bungalow

Terraced House

Purpose Built Apt.

Flat/Maisonette

Country Mansion

Bedsit

Is the property a Protected or Listed structure?

Yes  No

If 'Yes' we will require a Protected Structure Questionnaire and/or Section 57 Declaration (if available) Please contact your Insurance Intermediary or RSA.

By what method is the house heated. Give Details

Does the property have a Basement?

Yes  No

If Yes is this used by anyone other than you or your family?

Yes  No

Is the Property built solely of brick, stone or concrete?

Yes  No

If the home together with it's boundary exceeds 1 acre please specify the number of acres

Is the Property roofed with slates, tiles, concrete, metal (other than corrugated iron), asphalt or a flexible weathering membrane, provided that the membrane portion of the roof does not exceed 50% of the total roof area? Exceptions to be detailed below.

Yes  No

If No, please provide full details of construction of Walls & Roof including % of non-standard construction

If any portion of the roof is covered with a flexible weathering membrane, please provide details as to when it was last re-done

What is the approximate year of construction of the Property?

If house is more than 80 years old, please provide details of when the property was last reroofed/rewired/replumbed.

Number of Bedrooms?

Number of Bathrooms/Ensuite/WC in total?

## DECLARATION

It is declared, except where stated to the contrary, that

The property is:

- Maintained in a good state of repair
- Not left unoccupied for more than 45 consecutive days (unless details given overleaf and agreed)
- In an area free from flooding, subsidence, heave, landslip, coastal or river erosion
- Regularly occupied at night (unless details given overleaf and agreed)
- Not used to store commercial goods or used as the place of employment for any employee of my company or firm.

I/We declare that to the best of my/our knowledge and belief that the above statements made by me/us are true and complete.

I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurers.

Signature

Date

## HOLIDAY HOME

When not in residence:

- Cover for Stealing is excluded on High Risk Items (as defined in the Policy Booklet)
- From 1st November to 31st March annually, the water supply must be turned off at the mains and drained

Or

The property must be fitted with a thermostatically controlled heating system set to not less than 05 degrees Celsius (timed heating will not suffice as temperature can drop to freezing when heating is timed 'off')

- Cover is Accidental Damage for Buildings, and can be Standard or Accidental Damage for Contents. If the property is let no Accidental Damage will apply to the Buildings or Contents. Please tick the proposal form accordingly.
- Security conditions whilst property is unoccupied will apply.
- The Standard Policy Excess under this cover is €500. (An increased excess applies for subsidence and escape of water claims).

## RESIDENTIAL INVESTMENT PROPERTY

Cover and premium are based on the number of tenants and the number of bedrooms in the house. If the property is let no Accidental Damage will apply to the Buildings or Contents. Please ensure that these details have been provided on the Proposal Form.

Where a property is rented to tenants, cover is restricted as follows:

- Cover on both Buildings & Contents is Standard cover only, and excludes Accidental Damage
- There is no cover in force for High Risk Items
- There is no cover in force for Tenant's own contents
- There is no option to cover All Risks
- Cover for Theft is excluded unless there is forcible or violent entry into or exit from the home
- The Standard Policy Excess under this cover is €500

## DATA PROTECTION NOTICE

RSA Insurance Ireland Ltd recognise that protecting personal information including sensitive personal information, is very important and **we** recognise that **you** have an interest in how **we** collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that **you** give **us**. If **you** provide information relating to anyone other than yourself, **you** are responsible for obtaining their consent to the use of their data in the manner outlined below.

### What Does RSA do with Your Personal Data

Information **you** provide will be used by RSA for the purposes of processing **your** application and administering **your** insurance **policy**. RSA may need to collect sensitive data relating to **you** (such as

medical or health records or convictions) in order to process **your** application and/or any claim made.

All information supplied by **you** will be treated in confidence by RSA and will not be disclosed to any third parties except (a) to **our** agents, sub-contractors and re-insurers (b) to third parties involved in the assessment, administration or investigation of a claim, (c) where **your** consent has been received or (d) where permitted by law. In order to provide **you** with products and services this information will be held in the data systems of RSA or **our** agents or subcontractors.

RSA may pass **your** information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA will ensure that its transfers of data are lawful and that **your** information is kept securely and only used for the purposes for which it was provided.

Calls to RSA may be recorded for quality assurance or verification purposes.

## Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud and the non-disclosure of relevant information RSA may at any time:

- Share information about **you** with companies within the RSA Insurance Group, other organisations outside the RSA Group including where applicable private investigators and public bodies including An Garda Síochána;
- Check and / or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

RSA may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **Your Household**;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

## RSA Customer Service

### Customer Complaints Procedure

We are anxious to provide the highest quality of customer service at all times. We are eager therefore to learn about any aspect of our service or products not meeting customer expectations.

If you have a complaint in connection with company service, the details of your policy or treatment of a claim please contact your insurance broker or contact our Customer Service Manager, RSA Insurance Ireland Ltd, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16  
Tel: 1890 290 100  
Outside Ireland Tel: +353 1 290 1000

In the event of the issue not being resolved you may contact:

- The Insurance Information Service of the Irish Insurance Federation, 39 Molesworth St, Dublin 2  
Tel: 01-676 1820

## Insurance Database

**We** subscribe to the Insurance Link database, the Irish Insurance Federation's database for fraud prevention purposes and to check against non-disclosure. Under the conditions of your insurance **policy**, **you** must tell **us** about any incident which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it and **you** to Insurance Link. **We** may request information about **you** and your claims history and / or share information **we** hold about **you** and **your** claims history with other insurance companies directly, their agents and with any other intermediary acting for **you**. In assessing any claims made, **we** may undertake checks against publicly available information **we** hold about **you** and **your** claims history.

### How to contact us

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you** and to seek rectification of any inaccurate data. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to the Data Protection Officer, RSA Insurance Ireland Ltd, Dundrum Town Centre, Sandycroft Road, Dundrum, Dublin 16.

- Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2  
Tel: 1890 88 20 90 or 01-662 0899

**Following the above procedures does not in any way affect your right to take legal action.**

### Contract Law

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

### Mid Term Alterations - Minimum Premium

Should any change to the cover agreed by the Insurer result in an additional or return premium under €25 no charge or rebate will apply in respect of such sum.



RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.  
Telephone 1890 290 100. Facsimile (01) 290 1001

RSA Insurance Ireland Limited is registered in Ireland under number 148094  
with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.  
RSA Insurance Ireland Limited is regulated by the Financial Regulator.