

Proposal

RSA Insurance Ireland Limited (hereinafter referred to as "RSA")

FOR INTERMEDIARY USE ONLY This product is for owner-occupied / main residence policies only

Intermediary Name

Agency Code

Premium Incl. 3% Levy

The questions on this form will usually 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.

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 of Birth

Name

Additional Insured Name:

Email Address:

Phone Number Mobile

Daytime

Evening

Address to be Insured:

Postal Address (if different):

Why is the postal address different? (See Declaration overleaf)

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 currently unoccupied or left unoccupied for more than 45 days at any one time? (if yes give details) Yes No

Is the property used for any business or professional purposes? (Please provide full details. Please also complete the 'Home Office / Surgery' cover section if this cover is required)

Is the property currently under Construction, Renovation, Redecoration or Extension? (Please provide full details together with details of occupancy during this period)

If Building work is being undertaken, has the Builder got Liability cover currently in force, and what is the limit of that cover?

CLAIMS, CONVICTIONS & PREVIOUS INSURANCE HISTORY

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 prosecutions 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:

Name of previous Insurer

Policy Number

COVER REQUIRED

1 Buildings

Rebuilding cost of the property (including garages, domestic outbuildings etc)

2 Contents

Replacement cost of your Contents (including Contents in garages and domestic outbuildings)

Option 1 (20% of Building Sum Insured)

Option 2 (30% of Building Sum Insured)

Option 3 (40% of Building Sum Insured)

Option 4 (50% of Building Sum Insured)

Option 5 (alternative Sum Insured)

Where the total value of your Contents & Personal Possessions exceeds €90,000, additional security to your Home may be required.

3 Personal Possessions

A. **Unspecified Valuables, Clothing, Personal Effects and Sports Equipment** (Limit any one item €1,000).

Please state the amount to be insured in **EXCESS** of €1,500 (as this is the amount that you receive automatically when Contents cover has been selected)

B. **Specified Items** worth more than €1,000 each. (Other than Contact Lenses, Mobile Phones, Camcorders or Hearing Aids).

Please give full details below or on a separate sheet of paper and show value. Please provide current valuations for items worth more than €5,000

1.	€
2.	€
3.	€
4.	€

C. **Contact Lenses, Specified Mobile Phones, Camcorders or Hearing Aids**

Please give full details below or on a separate sheet of paper and show value. Please provide current valuations for items worth more than €2,500

1.	€
2.	€
3.	€
4.	€

4 Pedal Cycles Complete this section where Accidental Loss or Damage cover is required outside of the Home

(The maximum amount on any 1 pedal cycle is €1,275)

Make	Model	Serial Number	Amount Insured
			€
			€

5 Caravan / Mobile Home - Complete this section if cover is required.

(Cover is only available on Caravans/Mobile Homes less than 10 years old)

A minimum premium applies

Make & Model	Year of Manufacture	Please state where the Caravan/Mobile Home is normally kept (when not in use &/or when sited)	Amount to be insured including fixtures and fittings
			€

6 Home Office / Surgery Contents - Complete this section if cover is required.

(The maximum amount payable under this section is 20% of the Contents Sum Insured)

Please describe the Activities undertaken, including number of potential business callers per week (note this section does not extend to cover employees)

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 one of the following operating Alarm Systems:

• Approved alarm to IS199 or EN50131 standard, installed by a person licenced as an installer with the Private Security Authority?

• Alarm as described above, and connected to a Central Monitoring Station in accordance with IS199 or EN50131?

• Any other Burglar Alarm

• Name of Alarm Installer

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 total size of your Domestic Dwelling, Domestic Outbuildings, Garages and Greenhouses all on the same site in sq ft/meters

Type of Property: Detached House Semi-Detached House Bungalow Terraced House
Purpose Built Apt. Flat Country Mansion Maisonette

Is any part of the Property a Protected or Listed structure? Yes No

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

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 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?

Do you wish to avail of a premium discount by opting to increase the excess applicable to your policy to
€500 €1,000 €5,000 No

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.

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, Sandyford Road, Dundrum, Dublin 16.

DECLARATION

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

The Property is:

- Maintained in a good state of repair
- Not left unoccupied for more than 45 consecutive days
- In an area free from flooding, subsidence, heave, landslip, coastal or river erosion
- Regularly occupied at night
- Occupied solely by me & my family as our principal residence, for residential purposes only and not used for business purposes other than
 - Home Office/Surgery use where selected excluding any employees
 - For keeping up to 6 paying guests
 - For the provision of a child minding service for up to 2 children
- Not used to store commercial goods or used as the place of employment for any employee of my company or firm.

The Caravan/Mobile Home is:

- Secured to the ground at its 4 corners
- Kept on a manned site or within 1/4 mile of the nearest occupied house
- Not heated by portable oil or gas heaters
- Not used as a permanent residence
- Not used for hire or reward

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

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

- 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.