



# Home Insurance Choices Proposal Form.

This policy is provided and administered by Legal & General Insurance.

## Points to remember when completing this form:

- You need to fully complete all the sections on this form using BLOCK CAPITALS, which we use to determine whether to offer you a policy and your premium. If any of the information in this proposal is incorrect or has changed your claim may be reduced or rejected or in some circumstances it may make your policy invalid.
- You should keep a record (including copies of letters) of all information supplied to us as part of this proposal. A copy of the completed proposal will be supplied on request. You need to tell us if there are any changes to the information during the period of insurance.
- For a summary of cover, please refer to the Home Insurance Choices Policy Summary. A copy of the policy booklet is also available on request.

## 1. Agent

Agent name

GI agent number

## 2. Applicants

	About You	Joint Policyholder
Mr/Mrs/Miss/Ms/Other	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Your address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
How long have you lived at your present address?	<input type="text" value=""/> years <input type="text" value=""/> months	<input type="text" value=""/> years <input type="text" value=""/> months
If less than 12 months please provide your previous address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Daytime telephone number	<input type="text"/>	<input type="text"/>
Evening telephone number	<input type="text"/>	<input type="text"/>
Occupation (full and part-time)	<input type="text"/>	<input type="text"/>
Employer's business (if self-employed, describe your job fully)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

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## 2. Applicants continued

Address to which insurance is to apply

Postcode

Cover required from (dd/mm/yyyy)

Renewable annually

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## 3. General Questions

**3.1** Have you or anyone who normally lives with you:

a) suffered any loss, damage or liability anywhere during the last five years, whether insured or not?

Yes  No

b) had any insurance cancelled or turned down or had any special terms applied to your insurance?

c) ever been convicted of, or charged with but not yet tried for, any offence other than a driving offence?

**3.2** In the last 15 years has the property to be insured (including its outbuildings) been affected by flood?

Yes  No

**3.3** Are you the:

owner  landlord  tenant  of the property to be insured?

**3.4** Is the property to be insured:

a) in a sound state of repair

Yes  No

b) your main residence?

c) occupied solely by you, together with members of your family who normally live with you (and domestic employees, if applicable)?

d) self-contained, having a locked entrance that is only accessible to you, members of your family who normally live with you and authorised key holders?

e) lived in or used in any way for trade, professional or business purposes (other than clerical work) or are there any callers to the property, or persons employed at the property in connection with your trade, profession or business?

f) usually left without an adult in occupation at any time, day or night, (for example while you and your family are all at work, school or college)?

g) likely to be left unoccupied for more than 60 days at a time?

h) fitted with a smoke alarm?

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### 3. General Questions continued

3.4 Is the property to be insured:

- i) built of  
brick  stone  concrete   
brick/timber frame post 1960  other
- j) roofed with  
slate  tile  asphalt   
concrete  metal  other
- k) a house  bungalow  flat  maisonette   
i) if a house or bungalow is it detached  semi-detached  terraced   
ii) if a flat is it purpose-built  converted   
iii) if a flat what floor is it on (for example, ground, first)?

3.5 How many bedrooms does the property have?

3.6 In what year was the property built? (approximate date if not known)

### 4. Your Cover – Buildings

Complete this section fully if you wish to insure the structure of the property. Please tick either the Standard option or the Select option.

Standard option

Cover is provided up to a limit of £800,000 subject to certain acceptance criteria, as detailed in the Policy Booklet. This option is not available for flats or maisonettes.

Select option

If the property is a flat or maisonette, or if the property does not meet the acceptance criteria for the Standard option, please enter the full cost of rebuilding it in the box below. For flats and maisonettes, please also make sure that you have read and signed a 'Supplementary declaration for flats and maisonettes' in addition to this form.

Full cost of rebuilding

4.1 Do you want to include extended accidental damage?

Yes  No

4.2 Do you want a voluntary excess?

Yes  No

If yes, how much? £50  £100  £150  £200  £250

(This would apply in addition to the compulsory excess of £250 for claims for escape of water and £100 excess for other claims. A minimum excess of £1,000 applies to claims for subsidence, heave and landslip.)

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## 4. Your Cover – Buildings continued

**4.3** In the last 15 years has the property to be insured (including outbuildings) been affected by subsidence, heave, landslip or structural movement? Yes  No

**4.4** In the last 15 years has the property to be insured been underpinned or provided with any other structural support? Yes  No

**4.5** Do you wish to record the details of your mortgage lender? Yes  No

If yes, please provide their name and address as well as your account number with them in the space provided below.

Name

Address

Postcode

Account No.

**4.6** Do you currently hold, or have previously held, buildings insurance? Yes  No

If yes, please give the name of your current or last insurer, your policy number with them and the number of years that you have held the insurance, below.

Name of insurer

Policy number

Number of years insurance held

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## 5. Your Cover – Contents

Complete this section fully if you wish to insure the contents of the property.

Please tick the option you need.

First Time Buyer option £20,000

Standard option £70,000

Standard option £40,000

Standard option £85,000

Standard option £50,000

Standard option £10,000

Standard option £60,000

Select option

If you have ticked the Select option, please enter the full cost of replacing the contents.

£

**5.1** Do you want to include extended accidental damage? Yes  No

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## 5. Your Cover – Contents continued

**5.2** Do you want a voluntary excess?

Yes  No

If yes, how much? £50  £100  £150  £200  £250

(This would apply in addition to the compulsory excess of £250 for claims for escape of water and £100 excess for other claims.)

**5.3** Does the full cost of replacing all your high risk property\* exceed 33% of the contents sum insured you have chosen?

Yes  No

If yes, please give the full cost of replacing your high risk property.

£

**5.4** Does the full cost of replacing any one article, pair or set of high risk property\* exceed 5% of the contents sum insured you have chosen?

Yes  No

If yes, please give full descriptions and values of individual high risk articles which exceed the limit in the space provided for additional information towards the end of this form. Please provide valuations, that are less than three years old, for these articles.

\*High risk property includes: i) articles of jewellery, pearls, gemstones, gold, silver and precious metal; ii) pictures and works of art; iii) any rare or unusual article that is collectable; iv) stamp and coin collections; v) computers; vi) software, data, files and downloads stored on any computer, entertainment, audio or video equipment; and vii) clocks and watches.

**5.5** Is the property in a Neighbourhood Watch area?

Yes  No

**5.6** Are all easy-to-reach opening windows to the property fitted with key-operated locks?

Yes  No

**5.7** Do the locks on all external doors to the property meet our minimum standards of security?

Yes  No

**5.8** Is the property protected by an intruder alarm that is maintained by an installer approved by NSI or SSAIB?

Yes  No

**5.9** Do you currently hold, or have you previously held, contents insurance?

Yes  No

If yes, please give the name of your current or last insurer, your policy number with them and the number of years that you have held the insurance, below.

Name of insurer

Policy number

Number of years insurance held

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## 6. Your Cover – Personal Possessions in and away from the home

Complete this section if you wish to insure your personal possessions – only available if you are insuring contents.

**6.1** Do you wish to insure personal property up to £3,000 and personal money up to £500?

Yes  No

**6.2** If you want to insure pedal cycles, please enter the total amount you need to insure. The minimum overall sum insured is £250.

£

The standard limit for any one cycle is £500, but if you have any cycles worth more than this please give full details below:

Make/model	Frame number	Replacement cost
1. <input type="text"/>	1. <input type="text"/>	£ <input type="text"/>
2. <input type="text"/>	2. <input type="text"/>	£ <input type="text"/>

Please continue in the space provided for additional information if you need to list more cycles.

**6.3** If you have any articles valued at, near to or above £1,500 (other than pedal cycles), please list them opposite and continue in the space provided for additional information if necessary.

Full and detailed description	Replacement cost
1. <input type="text"/>	£ <input type="text"/>
2. <input type="text"/>	£ <input type="text"/>
3. <input type="text"/>	£ <input type="text"/>

We require you to provide professional valuations that are less than three years old for articles with a replacement cost of more than £5,000, within 30 days of the commencement of cover. Please provide the original document (not a photocopy), which will be returned to you. For articles with a replacement cost of £5,000 or less, please provide a full and detailed description of the item. In the event of a claim, you will need to provide a professional valuation, receipt or proof of purchase predating the loss as proof of value and ownership. We may not meet your claim, or the amount of the claim may be reduced if you cannot provide such proof.

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## 7. Your Cover – Family Legal Protection

Please tick this box if you want legal protection of up to £50,000.

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## 8. Additional Information

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## 9. Data Protection Notice

Please take time to read the Proposal Form as this is the information we use to determine whether to offer you a policy and your premium. If there is anything you do not understand, or you have not received a copy of the Policy Summary please ask. It is important that you read the policy summary, which provides you with information you need to know before you buy. If there is anything you do not understand, or you have not received a copy of the Policy Summary please ask.

### USE OF YOUR INFORMATION

We (Legal & General) take your privacy very seriously. We use the personal information that you provide to us ('your information') for the purposes of:

- Providing you with our products and services and dealing with your enquiries and requests.
- Underwriting and administering your policy including processing claims.
- Carrying out market research, statistical analysis and customer profiling.
- Unless you have told us otherwise, or have been dealing with an intermediary (Financial Adviser, Bank, Building Society, Insurance Broker, or another form of Intermediary), we will send you marketing information (by post, telephone, email and SMS) about products and services of companies within the Legal & General Group and of third parties whose products and services we offer to our customers. We do not share information with third parties for marketing purposes.

If you would prefer not to receive information from companies within the Legal & General Group, simply tell us when you next call or write to us at LTPM Opt Out, Legal & General Assurance Society, Legal & General House, St Monica's Road, Kingswood, Tadworth, Surrey KT20 6EU. Given the global nature of our business, we may need to transfer your information to countries outside the European Economic Area in order to provide our services to you. To protect you and Legal & General from financial crime, we may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relation to you (an identity search). This will not affect your credit rating. If this fails, we may need to approach you to obtain documentary evidence of identity.

### DISCLOSURES

We will disclose your information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf, other insurers and service providers involved in the provision of your policy and when necessary, to a reinsurer.

If you have been dealing with an intermediary, we will give them information about your policy and, where appropriate, provide them with other information about your dealings with us to enable them to give you informed advice.

Where you have been introduced to us by another company (e.g. bank, insurer or building society), we will share your information with them to enable them to:

- (a) carry out market research, statistical analysis and customer profiling; and
- (b) send you marketing information about their products and services and products and services of companies in the Legal & General group and of third parties whose products and services Legal & General offers to its customers.

If you would prefer not to receive information as described in (b) above, please tell us when you next call or write to us at TPM opt Out, Legal & General Assurance Society, Legal & General House, St Monica's Road, Kingswood, Tadworth, Surrey KT20 6EU.

If you make a claim, we will share information (where necessary) with other insurance companies to prevent fraudulent claims.

### CLAIMS HISTORY

Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to various industry databases. We may search these databases when you apply for insurance, in the event of any incident or claim or at a time of renewal, to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

### SENSITIVE DATA

You consent to us using any medical and health information provided to us solely for the purposes of allowing us to underwrite and administer your policy. Your medical information (and other information in relation to your policy) may be disclosed to our reinsurer and to any other insurance company to whom you apply for products or services.

### FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies, including the Police.
- Check and/or file your details with fraud prevention agencies and databases.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
  1. Checking details on applications for credit and credit related or other facilities.
  2. Managing credit and credit related accounts or facilities.
  3. Recovering debt.
  4. Checking details on proposals and claims for all types of insurance.
  5. Checking details of job applicants and employees.
- We and other organisations may access and use from other countries information recorded by fraud prevention agencies.

Please contact us at Group Financial Crime, Legal & General Assurance Society, Legal & General House, St Monica's Road, Kingswood, Tadworth, Surrey KT20 6EU if you want to receive details of the relevant fraud prevention agencies.

### ACCESS

You have the right to ask for a copy of the personal information we hold about you. To obtain a copy of your information, please write to our Subject Access Request Team at Legal & General Assurance Society, FCT - Protection, Ground Floor, Building 2, City Park, Hove, BN3 7PY.

## 10. Declaration

Please take time to read the Proposal Form and Policy Summary as this is the information we use to determine whether to offer you a policy and your premium. If there is anything you do not understand, or you have not received a copy of the Policy Summary please ask.

1. I/we declare that the information given in this proposal form is true and complete to the best of my/our knowledge and belief.
2. I/we am/are aware that the contract will be governed by the law of England and Wales, and that any reference made to specific statutes means the UK statute and equivalent laws in the Channel Islands and Isle of Man
3. I/we agree to the use of my/our data as detailed in the Legal & General's Protection Notice above.

Policyholder's signature

Date (dd/mm/yyyy)

4. I/we understand that cover is not effective until acceptance of this form is confirmed.
5. I/we am/are aware that if I/we have chosen to pay my/our insurance premium to Legal & General Insurance Limited by Direct Debit, upon renewal, my/our payments will automatically continue to be taken from my/our designated account unless I/we contact Legal & General Insurance Limited to instruct otherwise. I/we confirm that I/we am/are happy for this to happen.

Joint Policyholder's signature

Date (dd/mm/yyyy)

## 11. Payment Counterfoil

Detach and return to:

Legal & General Insurance Limited  
PO Box 6984  
Birmingham  
B5 4YF

How to pay

- By cheque  
Make cheques payable to Legal & General Insurance Limited and return with this counterfoil. Please note no receipt will be issued. Please write your policy number(s) on the reverse of the cheque.
- By Direct Debit  
Spread your premium over 12 months – complete form below. Please note there is an interest charge for monthly Direct Debit payment. We will send you details of the monthly premium before your Direct Debits begin. When you renew your policy, you do not need to fill in another form. We will send details of your new monthly payments before you renew your policy. Only organisations approved by the banks are allowed to use the system. The Direct Debit scheme is guaranteed by the banks. The Direct Debits must keep to the terms of the instruction you have signed. We will only use the instruction you have signed. We will only use the instruction to collect the premiums you have agreed.
- By credit or debit card  
Please call us on 0370 900 3110 with your MasterCard, Visa, Maestro or Delta card details. Lines are open from 8am to 8pm Monday to Thursday, 8am to 6pm Friday and 9am to 1pm Saturday. We may record and monitor calls. Call charges will vary.

## 12. Direct Debit

### Instruction to your Bank or Building Society to pay by Direct Debit.

If you want to pay by Direct Debit, fill in the whole form and send it to your insurance intermediary or the office that issued you this proposal.

Please fill in the whole form using BLACK or BLUE ink and CAPITAL LETTERS.



Service User Number

9 9 6 8 4 1

Reference Number

□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □

(To be completed by Legal & General)

Name(s) of account holder(s)

  

Bank/Building Society  
Account Number

Bank/Building Society  
Sort Code

### IMPORTANT NOTE

Banks and Building Societies may not accept Direct Debit instructions from some types of account.

### Instruction to your Bank or Building Society

Please pay Legal & General Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I/We understand this instruction may remain with Legal & General and, if so, details will be passed electronically to my/our Bank/Building Society.

Signature

Date (dd/mm/yyyy)

Please write in CAPITAL LETTERS, your Bank or Building Society name and address below

Bank name and Address

  
  

Postcode

Preferred payment date (between  
1st and 28th day of the month)

This is not part of the instruction to your Bank or Building Society.

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## 12. Direct Debit continued

**The Direct Debit Guarantee – this guarantee should be detached and retained by the Payer.**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Legal & General Insurance Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Insurance Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Legal & General Insurance Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Legal & General Insurance Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Legal & General Insurance Limited.

Registered in England and Wales number: 00423930

Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

(Financial Services Register number 202050)