Howden Household Fact Find

Howden is an independent intermediary, authorised and regulated by the Financial Conduct Authority. We have access to a carefully selected panel of leading insurers. Please take reasonable care to answer all questions accurately, honestly and to the best of your knowledge. Failure to do so may result in incorrect terms being quoted and your policy may be cancelled, or your claim rejected or not paid in full. **Information you provide to us will remain confidential and be used solely to provide insurance broking services to you. Full details can be seen in our fair processing notice on our website.**

Are you happy for us to contact you occasionally via email and letter with news, information about events and relevant products and services? Email only	Yes ☑	No ☐

PROPOSER(S) DETAILS				
The policy is to be in the name of an:	Individual ☐	Joint Name ☐	Company Name ☐	Trust Name ☐

	You	**Joint Policyholder**
Title:		
Forename(s):		
Surname:		
Date of birth:		
Nationality:		
Marital status:		
Occupation:		
Sector:		
Correspondence address including postcode:		Relationship to Proposer:
Email address:		
Home phone:		
Mobile phone:		

If the policy is to be in the name of a company or trust, please provide the following:		
Name of Company / Trust:		
If a Trust, do any Trustees reside at the premises to be insured?	Yes ☐	No ☐

PROPOSER(S) DETAILS		
Please provide details of the individuals living at the premises if they are not Trustees including full name, age and occupation:		
Has anyone to be covered by this insurance ever been convicted of and/or charged with any offence (other than motoring and/or spent convictions)?	Yes ☐	No ☐
Has any person to be covered by this insurance ever had insurance cancelled, refused or declined?	Yes ☐	No ☐
Has any person to be covered by this insurance ever been the subject of any bankcruptcy, debt relief order, individual voluntary arrangement (IVA) or County Court Judgement (CCJ) or Scottish Court Decree?	Yes ☐	No ☐
Where you have answered yes, please provide full information in the space below:		

YOUR CURRENT INSURANCE	
Who is your current insurance broker?	
Who is your current insurer?	
Existing Premium:	£
When do you require cover to start?	

CLAIMS HISTORY			
Has the proposer or any member of the family or any person normally residing at the property sustained any loss or damage during the last 5 years which would have been covered by home insurance, whether claimed or not?		Yes ☐	No ☐
If yes, please give details:			
Date	**Details of Claim**	**Amount Paid**	

PROPERTY DETAILS			
Address of property to be insured:			
Do you own the property?		Yes ☐	No ☐
Is there a mortgagee or interested party such as a bank or building society?		Yes ☐	No ☑
If yes, please provide the name and address, including postcode:			
Please state the use of the property:	Main Residence☑	Additional residence ☐	Holiday Home (let) ☐
	Holiday Home (family) ☐	Let Property ☐	Unoccupied ☐
Is the property a:	House Detached ☐	House Semi-Detached ☐	House Terraced☐
	Bungalow Detached ☐	Bungalow Semi-Detached ☐	Maisonette ☐
	Flat Converted ☐	Flat Purpose Built ☐	Conversion - servant quarters
If the property is a flat, what floor is it on?			
Year of construction:			
How long have you lived at the property?			
If less than 5 years, please state your previous address, including postcode:			
Does anyone in the property smoke?		Yes ☐	No ☐
Total number of occupants:			
Of total occupants, how many are under 18?			
Number of bedrooms:			
Number of bathrooms:			
Has a risk appraisal or survey been undertaken by your current insurer?		Yes ☐	No ☐
If yes, please give details:			
Is the property a listed building?		Yes ☐	No ☐
If yes, please specify the grade / listing:			
Are all buildings (including outbuildings) in good condition and repair and regularly maintained?		Yes ☐	No ☐
Is the property or grounds used for any business, trade or professional purposes or open to the public?		Yes ☐	No ☐
Are there any building works currently in progress or planned in the next 12 months?		Yes ☐	No ☐
Is the property usually occupied during the day and night, other than normal working hours?		Yes ☐	No ☐
Is the property unoccupied for more than 30 consecutive days?		Yes ☐	No ☐
What is the wall construction of the property (e.g. brick / stone / concrete)?			

PROPERTY DETAILS							
What is the construction of the roof (e.g. slate / tile / concrete)?	tiles						
Is any part of the property thatched?	Yes ☐					No ☑	
Does any part of the property have a flat roof?	Yes ☐					No ☑	
If yes, please state what percentage is flat and give a brief description of the construction of the flat roof i.e. felt on timber / asphalt							
Please advise the number of years since felt or asphalt roof maintained or replaced:							
Have the property or the grounds ever flooded or has flooding occurred within 200 metres of the grounds?	Yes ☐					No ☑	
Is the property or the grounds within 200 metres of any river, stream or tidal waters?	Yes ☐					No ☑	
Has the property previously suffered any damage as a result of subsidence, landslip or heave or been subject to structural repair?	Yes ☐					No ☑	
Are there any trees or shrubs within 7 metres of the property more than 3 metres tall?	Yes ☐					No ☑	
Does your property have a basement / cellar or lower ground floor?	Yes ☐					No ☑	
Do you have more than 3 acres of land?	Yes ☐					No ☑	
Do you have any public rights of way through your property?	Yes ☐					No ☑	
Do you own any land outside your boundary?	Yes ☐					No ☑	
How is your home heated?	Central heating						
Do you have an Oil tank, LPG tank, Biomass boiler or Ground Source Heat Pump?	No ☐	Oil ☐	LPG ☐	BB ☐	GSHP ☐	Other ☐	
If you have an oil tank, is the tank and fuel line inspected and maintained by an O.F.T.E.C registered contractor, annually?	Yes ☐					No ☐	
Are you on mains or a private water supply?	Mains ☐					Private ☐	
Have the electrics been tested in the last 5 years?	Yes ☐					No ☐	
Do you have open fires / wood burning or solid fuel stove(s)?	Yes ☐					No ☐	
Do you employ staff?	Yes ☐					No ☐	
If yes, please give their job descriptions:							
Where you have ticked a shaded box, please provide full information in the space below or continue on a separate sheet:							

SECURITY & FIRE PROTECTION DETAILS				
Are all final exit doors secured by 5 lever mortice deadlocks (i.e cut into the wood) confirming to British Standard 3621 OR if the door(s) are UPVC or double glazed: a multi-point locking system with either a lever or built-in deadlocking cylinder?		Yes ☐	No ☐	
Are all other external doors (i.e patio / sliding / French doors) secured by either 5 lever mortice deadlocks (i.e cut into the wood) confirming to British Standard 3621 OR if the door(s) are UPVC or double glazed: a multi-point locking system with either a lever or built-in deadlocking cylinder OR key operated security bolts fitted internally to the top and bottom?		Yes ☐	No ☐	
Are all ground floor and other accessible windows fitted with key operated locks?		Yes ☐	No ☐	
Is the property fitted with an intruder alarm?		Yes ☐	No ☐	
Is the alarm maintained under annual contract by an NSI, SSAIB or BSIA approved installer?		Yes ☐	No ☐	
Is the alarm audible only, 24/7 central station monitored or a smart alarm (alerts your mobile):		Audible ☐	CS ☐	SA ☐
Does the property have a safe?		Yes ☐	No ☐	
If yes, please detail:	Make & Model:			
	Cash Rating or Grade:	£		
	Has it been professionally installed?	Yes ☐	No ☐	
Do you have any fire protections in place?	Interlinked smoke detectors hard wired or lithium battery	Yes ☐	No ☐	
	Hard wired smoke detectors - not interlinked	Yes ☐	No ☐	
	Battery operated smoke detectors - not interlinked	Yes ☐	No ☐	
	Fire extinguisher(s)	Yes ☐	No ☐	
	Fire blanket(s)	Yes ☐	No ☐	
If your property is in Scotland, do you comply with the Scottish Government's February 2022 fire and smoke alarm regulations?		Yes ☐	No ☐	
Do you have a 24/7 monitored central station fire alarm by a third party at the property maintained under annual contract?		Yes ☐	No ☐	
Is your property fitted with a leak detection system?		Yes ☐	No ☐	
Please detail any other security or fire protections at the property e.g CCTV, electric gates, water pumps, building concierge:				

SUMS INSURED - BUILDINGS		
Your buildings sum insured should represent the full cost of reconstruction in its present form including architect's fees (not the market value). This amount must include all outbuildings, garages, domestic oil and gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, paths, patios, terraces, walls, gates & fences, septic tanks, lamp posts and ornamental fountains and ponds. If it is not your responsibility to insure the buildings, you still need to insure any improvements you have made to the property such as new kitchens, bathrooms, flooring as they may not be covered by the landlord's buildings insurance.		
Do you require cover for buildings?	Yes ☐	No ☐
If yes, what is the full cost of rebuilding the property?		
Have you ever had a reinstatement valuation of your property?	Yes ☐	No ☐
If yes, please provide details:		
Is there a bridge(s) within your curtilage that requires cover?	Yes ☐	No ☐
Is the building sum insured adequate to cover this?	Yes ☐	No ☐
What is the full cost of any fixtures and fittings or tenants improvements?	£	

SUMS INSURED – CONTENTS, ALL RISKS & LEGAL EXPENSES		
Your general contents sum insured should represent the total cost to replace all items at today's prices, not necessarily the amount you paid for them. You should include all your household goods such as furniture, carpets and curtains, linen, domestic appliances, electronic equipment, clothing, books, gardening equipment & machinery, bicycles and personal effects kept within the home.		
Do you require cover for contents?	Yes ☐	No ☐
Have you ever had a general contents replacement valuation or undertaken this exercise yourself?	Yes ☐	No ☐
If yes, provide details:		
General contents:	£	
Antiques & Works of Art:	£	
Gold and Silver:	£	
Sculptures:	£	
Outdoor and garden property:	£	
Other collections:	£	
Business Equipment:	£	
Pedal Cycles:	£	
Electric Bikes:	£	
Jewellery & Watches:	£	

SUMS INSURED – CONTENTS, ALL RISKS & LEGAL EXPENSES		
Please specify items over £1,000 in value:		
Do you require accidental damage cover?	Yes ☐	No ☐
All Risks		
Please state the sum insured for those items to be covered whilst outside the home on a worldwide basis:	Not required	
Legal Expenses		
Legal expenses cover helps protect you and your family when taking legal action against another party, providing legal advice and cover for legal costs.		
Do you require cover for legal expenses?	Yes ☐	No ☐

EXCESSES				
Premium reductions may be available if you agree to accept a higher excess (the amount you will be responsible for paying in the event of each and every claim).				
Buildings:	£100 ☐	£150 ☐	£200 ☐	£250 ☐
Contents	£100 ☐	£150 ☐	£200 ☐	£250 ☐
All Risks	£100 ☐	£150 ☐	£200 ☐	£250 ☐
Please note higher excesses may be automatically imposed either for all claims or for certain perils such as subsidence, flood or theft for which you will not be entitled to a discount. We will advise you if this applies.				

ANY OTHER INSURANCE REQUIREMENTS		
Please tick if you would like to be contacted about insurance for:		
Travel ☐	Private Medical Insurance ☐	Holiday Homes ☐
Let Properties ☐	Car(s) ☐	Classic Cars ☐
Caravan & Motorhome ☐	Guaranteed Asset Protection (GAP) ☐	Yachts & Boats ☐

DECLARATION			
I/we declare that the information disclosed on this proposal, whether in my/our own hand or not, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged. I/we agree to tell you as soon as possible about any changes to the information I/we have provided to you, which happens before or during any period of insurance. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.			
Proposer Name:		Or Employee Name if completed on behalf of the client over the phone:	
Signature:	Details taken over the phone		
Date:		Date:	