BLOCK OF FLATS PROPOSAL FORM **SUMMARY OF COVER**



Insurance Corporation's Block of Flats insurance is a modern, convenient policy giving wide cover at a competitive price. It has been designed to meet the requirements of owners, occupiers and residents associations. Block of Flats is written in plain, everyday English that is easy to follow with a refreshing lack of small print. For your convenience summaries of cover can be provided for the residents at no extra charge.

This gives only a summary of the cover provided and it does not give details of all the conditions and exclusions. A full policy wording which includes all the conditions and exclusions is available on request. If you would like a full policy wording please contact your usual Insurance Adviser.

Buildings

Insurance Corporation's Block of Flats Buildings insurance covers the main structure of the Block of Flats including garages, swimming pools, tennis courts, squash courts, patios, terraces and other outbuildings, against damage from specific causes including: Fire, Smoke, Explosion, Lightning Storm and Flood, Breakage of fixed glass and sanitary ware, Escape of water or oil Subsidence,

Damage to water and heating installations by freezing, Impact, Theft Accidental damage.

Landlord's fixtures and fittings including fitted carpets in common halls, stairways and other parts can also be covered.

Liability

Liability to the Public

Legal Liability to the public up to £2 million, or more if requested, is included. Cover is provided for accidental bodily injury, death or disease of a third party or third party property damage arising in connection with the ownership or management of the Buildings.

Liability to Employees

Legal Liability to Employees can be included up to £10 million for accidental bodily injury death or disease of any Employee arising from employment in connection with the Block of Flats insured.

Health and Safety at Work

We will pay legal costs and expenses (other than fines or penalties) incurred by you or any of your employees in the defence of any criminal proceedings brought for a breach of Health and Safety regulations.

Loss of Rent

If any flat is made uninhabitable or access is denied by any of the causes insured, we pay for the Loss of Rent up to a limit of 20% of the Sum Insured with individual limits for each flat.

Claims Settlement

Block of Flats cover settles property claims on a 'New for Old' basis provided the Sum Insured is adequate. The amount of the excess would be deducted from any settlement agreed.

Calculating the Sum Insured

The Sum Insured for the Block of Flats should represent the full rebuilding cost of the structure including garages, outbuildings and permanent fittings. You should also build into the calculation additional amounts for demolition costs, local authority charges,

architects, surveyors and other professional fees. If you are in any doubt as to how to calculate your rebuilding costs a professional valuation should be obtained.

Terrorism

A Terrorism exclusion applies - refer to the policy wording for full details.

Inflation Protection

Provided you start with an adequate Sum Insured, inflation protection will assist in keeping it in line with rising costs, but remember to review your insurance limits from time to time particularly when you make any alterations or additions to the Block of Flats.

The Sum Insured is Index-linked using the relevant indices as issued by the States of Guernsey & Jersey, the Department of Trade and

Industry of the United Kingdom and the Government of the Isle of Man or an alternative index selected by us.

However, you should remember to tell us or your usual Insurance Adviser when any alterations are made which could affect the Sum Insured.

Contents

Block of Flats Contents insurance covers property in common halls, stairways, or other common parts or in individual flats, outbuildings or garages within the Block of Flats, against loss or damage from any specific causes including:

Fire, Smoke, Explosion, Lightning, Theft, Breakage of mirrors and glass, Impact, Storm and Flood, Escape of water or oil, Accidental Damage, Subsidence.

Alternative Accommodation

This Block of Flats policy can be extended to pay for the cost of alternative accommodation for residents whilst a flat is uninhabitable and where access is denied as a result of damage covered under the Buildings section.

Lifts, Boiler and Electrical Installations

There is a obligation to arrange for lifts, boilers and electrical installations to be periodically inspected by a competent person to ensure compliance with the Health and Safety laws. Even where there is no statutory requirement, it is still strongly recommended that regular inspections are carried out.

Our associated company, Royal & SunAlliance provides an independent inspection service. Their fully qualified engineer surveyors will give advice, conduct inspections, report on the condition of the plant inspected and arrange breakdown and damage cover, if required, to give full peace of mind. If you would like details of the services offered by Royal & SunAlliance, please ask your usual Insurance Adviser.

What to do next

Just complete the Proposal Form and, if required, Monthly Premiums Application, and return it to your usual Insurance Adviser — it couldn't be easier. And remember that your policy is issued to you on 30 days approval.



BLOCK OF FLATS PROPOSAL FORM PROPOSAL FORM



Please complete using block capitals throughout and tick the appropriate boxes clearly. It is important that every question is completed honestly and accurately.

Broker/Agency	
Quotation Ref	
Premium £	Authorised by
Policy No	

to legal proceedings.	Policy No	Authorised by			
Proposer Details					
Full Name of Proposer Address of Block of	Mr,Mrs,Ms,Miss				
Flats to be insured Address of	Postcode:				
correspondence (if different from above)	Postcode:				
Day time telephone number Precise Occupation (including any part-time or casual) and nature of duties					
	Insurance required from		for 12 months		
About the Block of I	Flats Please answer all the following questions				
1. a) Are the walls built of	of brick, stone or concrete	Yes	No		
b) Is the roof built entirely of concrete or other incombustible materials?			No		
c) Are all the floors of concrete construction?		Yes	No		
d) Are the stairs built of	of brick, stone or concrete?	Yes	No 📗		
	e) Are all stairs and lift shafts enclosed by walls of brick, stone or concrete and are the openings from the landings protected by fire doors? No				
f) Is the block purpose	f) Is the block purpose-built?		No 📗		
g) Are all lifts, escalators and steam boilers regularly inspected by qualified engineers?		No 📗			
2. a) How many storeys r	w many storeys make up the block (excluding basement)?				
b) How many flats are	b) How many flats are there in the block?				
c) How many flats are	sub-let?				
3. a) Is the block used so residents laundry)?	lely for residential accommodation (other than services e.g. boiler room,	Yes	No		
b) Are all flats in the b	plock presently occupied?	Yes	No		
c) Is there a swimming	c) Is there a swimming pool/health suite?		No		
4. a) Is the block close to	a cliff, river bank, quarry or other excavation?	Yes	No		
b) Has the block or any	y building nearby been damaged by subsidence or landslip?	Yes	No		
c) Is the block in an ar	rea subject to flooding?	Yes	No		
5. Do you wish to have the recorded on the Policy?	e names and addresses of any lessee, mortgagee or other financial interest	Yes	No		

Al	oout the Proposer				
6.	Have you in connection with these or any other premises:				
	a) Suffered any loss or damage during the last five years from any of the risks you now wish to insure?	Yes	No		
	b) Been refused the issue of or renewal of insurance or had special terms or conditions applied or insurance cancelled for any of the events you now wish to insure?	Yes	No		
	c) Been convicted of arson or any offence involving dishonesty of any kind such as fraud, robbery, theft or handling stolen goods?	Yes	No		
7.	Please give the name and address of your previous insurer in the space below				
D.					
BL	ildings				
1.	Amount to be insured		£		
2.	Does this amount represent the full rebuilding cost as new plus allowances for professional fees and removal of debris following a loss?	Yes	No		
3.	Liability to the Public If you require a limit above £2 million, please state limit required		f		
4.	Liability to Employees (for any Employee arising from employment in connection with the Block of Flats Insured)	Yes	No		
5.	a) If yes, number of employees				
	b) Estimated wage roll paid annually		£		
6.	If you employ contractors, are they bona-fide businesses carrying their own Insurance	Yes	No		
	The your employ contractors, are they bond had businesses earlying their own insurance	103			
Co	ontents				
AR	E YOU APPLYING FOR COVER FOR THE CONTENTS?	Yes	No		
1.	Amount to be insured		f		
2.	Does this amount represent the full replacement cost as new of the contents to be insured?	Yes	No		
3.	Does the replacement cost of any picture or work of art exceed £500?	Yes	No		
Al	ternative Accommodation				
	E YOU APPLYING TO COVER THE COSTS OF ALTERNATIVE ACCOMMODATION?	Yes	No		
1.	Amount to be insured		£		
2.	Does this amount represent the full cost of providing comparable alternative accommodation for all residents while the block of flats is being rebuilt?	Yes	No		
N.E	N.B. The maximum we will pay for each flat is the Sum Insured divided by the number of flats in the block.				

Additional Information				
If you have ticked ANY of the shaded boxes contained on this Proposal Form please give FULL details here or on a separate sheet of paper (attach details). Please state Question number clearly.				
Important Note				
Please read the following carefully before you sign and date the Declaration.				
• The answers you have given to these questions will usually provide us with sufficient information to enable us to consider this				
Proposal. • However, because no list of questions can be exhaustive please consider carefully whether there is any other material information				
known to you which could influence our acceptance and assessment of the risk.				
 Material information would include any special features of the property or its location which makes losses more likely to happen or more serious if they do. 				
• Please disclose in the Additional Information Section above or on a separate sheet of paper any such material information, even if you				
have doubts as to whether it is material or not. • Failure to disclose all material information may result in you being quoted the wrong terms, a claim being rejected or reduced, or the				
policy being invalid.				
 You should also keep your own record (including copies of letters) of all information supplied to us in arranging this insurance. A copy of your completed Proposal is available on request. Please tick box if required 				
• Insurers and their agents share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims				
and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and the				
claim form, together with other information relating to the claim, will be put on the register and made available to participants. Nonetheless, it is still important that you complete this form fully, accurately and honestly.				
Nonetheless, it is still important that you complete this form runy, accurately and nonestry.				
Declaration				
Before signing the Declaration please check your answers carefully particularly if this Proposal Form is not completed in your own hand.				
• I/We declare that to the best of my/our knowledge and belief the answers given are true and all material information as explained has				
been disclosed.				
• I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as my/our agent and acting on my/our behalf, and not the agent of Insurance Corporation of the Channel Islands Ltd.				
 I/We declare that the Proposal Form is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form part of the insurance contract. 				
• I/We consent to the information on this form and on any claim. I/We may make being supplied to Insurance Database Service Ltd IDS) so that it can be made available to other insurers. I/We also agree that, in response to any searches you may make in connection with this application or any claim, IDS Ltd may supply information it has received from other insurers about other claims. I/We have made.				
Signature of Proposer(s) Date / /				
This insurance will not commence until the Insurers have indicated their acceptance of the Proposal. The Insurers reserve the right to decline any Proposal.				
Please initial any alterations on this Proposal Form.				



Payment Options

Paying for your insurance could not be easier than with the following ways to pay. We offer you the choice of paying Monthly Premiums by Direct Debit, annually by Credit/Debit card, cash or cheque.

- The Direct Debit system is carefully regulated to make sure you are always protected. Full details of safeguards can be found in the Direct Debit Guarantee below.
- Before your Monthly Premiums commence, we will send you a statement which will show the dates on which the Debits are due. Once your Monthly Premiums start, there will be no more forms to fill in we simply apply to your Bank or Building Society for the Monthly Premiums.
- Monthly Premiums by Direct Debit is the easiest way to pay. Monthly premiums offer you monthly budgeting and no fuss payment through your Bank or Building Society. Your premium will be collected on the same day of each month by Direct Debit from your account.
- Your Monthly Premium will be equivalent of 1/12th of the annual premium, plus a handling charge, currently at 6%. Insurance Premium Tax (IPT) will be applied at the current rate if applicable.

The Direct Debit Guarantee

- 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 Insurance Corporation of the Channel Islands Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Insurance Corporation of the Channel Islands Ltd 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 Insurance Corporation of the Channel Islands Ltd 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 Insurance Corporation of the Channel Islands Ltd ask 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.

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How would you like to pay?								
Option 1. Annual Payment by Credit/Debit Card								
If you intend to pay by credit card or debit card please complete t	he following:							
Do not send your card								
(Card No)	Valid from Date (as shown on card):							
	Expiry Date (as shown on card):							
Switch Issue No. (if shown on card):	Month Year							
Card Holder's name (as shown on card) - Please use capitals:								
Amount: f	If you require a receipt, please tick:							
3 D	igit Security Code (last numbers found on Signature Strip)							
Option 2. Annual Payment by cash or cheque								
Policy Number	Premium							
BY POST to the address shown above. Cheques should be sent wit	h this form.							
Option 3. Monthly Premiums by Direct Debit								
Policy Number	Premium							
Please do not detach	- FOR OFFICE USE ONLY.							
Instruction to your Bank or Building CORPORATION Society to pay Direct Debit								
CORPORATION Society to pay Direct Debit								
Please fill in the form and send to: Insurance Corporation of the C.I. Ltd P.O Box 160, Dixcart House, Sir William Place, St Peter Port, Guernsey, GY1 4EY O A O O O O O O O O O O O O O O O O O								
Name and full postal address of your Bank or Building Society	9 4 0 3 4 2							
	Reference Number (FOR OFFICE USE ONLY)							



Bank Sort Code

To: The Manager

Name(s) of Account Holder(s)

Address

www.insurancecorporation.com

Insurance Corporation of the Channel Islands Limited, Registered in Guernsey (No 10569), is licensed by the Guernsey Financial Services Commission.

Signature(s)

Instruction to your Bank or Building Society

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

Banks and Building Societies may not accept Direct Debit instructions for some types

Bank/Building Society

Postcode

Bank/Building Society account number