

Proposal for buildings insurance

Application form

Part 1 – details about you and joint owner (if applicable)

	You		Your partner/joint proposer																	
1	Forename		Forename																	
2	Surname		Surname																	
3	Title (Mr, Mrs Miss etc)		Title (Mr, Mrs Miss etc)																	
4	Date of birth	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"> <tr> <td style="width: 20px;">D</td><td style="width: 20px;">D</td><td style="width: 20px;">M</td><td style="width: 20px;">M</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Date of birth	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"> <tr> <td style="width: 20px;">D</td><td style="width: 20px;">D</td><td style="width: 20px;">M</td><td style="width: 20px;">M</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y													
D	D	M	M	Y	Y	Y	Y													
	Occupation		Occupation																	
	Nature of employer's business (or own if self-employed):		Nature of employer's business (or own if self-employed):																	
5	Address of the buildings to be insured																			
			Postcode																	
	Daytime tel no. (inc STD)																			
	Evening tel no. (inc STD)																			
6	Correspondence address (if different from above)																			
			Postcode																	
7	What date do you require cover from?	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"> <tr> <td style="width: 20px;">D</td><td style="width: 20px;">D</td><td style="width: 20px;">M</td><td style="width: 20px;">M</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td><td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y										
D	D	M	M	Y	Y	Y	Y													
8	Are you: <input type="checkbox"/> An owner occupier? <input type="checkbox"/> Other? (please provide details)																			
9	Have you, your partner/joint proposer, or any person normally living with you:		Please tick box																	
	(a) been convicted of, or received a police caution for any criminal offence (other than motoring offences) or is there any prosecution pending?		<input type="checkbox"/> Yes <input type="checkbox"/> No																	
	(b) sustained loss or damage or had claims made against you for the covers requested, within the last 3 years, whether covered by insurance or not?		<input type="checkbox"/> Yes <input type="checkbox"/> No																	
	(c) ever been refused insurance or had cover cancelled or been quoted an increased premium or had special terms imposed?		<input type="checkbox"/> Yes <input type="checkbox"/> No																	

If you have ticked any of the shaded boxes, please provide full details in the space below or attach your answers on a separate sheet of paper.

Part 2 – details about your home

- 10 Is your home a: House Bungalow Flat Maisonette
 Other (please provide details) _____
- 11 If a house or bungalow, is it: Detached? Semi-detached? Terraced?
- 12 If a flat/maisonette, is it: a) Ground floor? Upper floor? (please specify which floor) _____
- b) is there a factoring arrangement in place for maintenance: Yes No
Note: This question is applicable to properties in Scotland only
If no, provide details of the arrangements in place for maintenance:

- 13 Is your home:
- a) built from brick, stone or concrete and roofed with slates, tiles, asphalt, concrete or metal? Yes No
 - b) free from defects and in a good state of repair? Yes No
 - c) your permanent residence and occupied solely by you and your family? Yes No
 - d) likely to be left unoccupied for more than 30 days at a time? Yes No
 - e) occupied or used in any way for trade, professional or business purposes?
(including garage and outbuildings) Yes No
 - f) a weekend or holiday home? Yes No
 - g) as far as you are aware, subject to any past or existing structural damage; and/or ever flooded?
(If Yes, we may request further detailed reports or information.) Yes No
 - h) showing signs of movement (eg. cracking or bulging of walls) which could be attributable to subsidence,
ground heave or landslip? Yes No
 - i) in a locality where there is evidence or a history of subsidence, heave or landslip? Yes No
 - j) currently undergoing renovation or construction work? Yes No
- 14 In what year was your home built?

- 15 How many bedrooms does it have?

If you have ticked any of the shaded boxes, please provide full details in the space below or attach your answers on a separate sheet of paper.

Part 3 – details if you let or sub let your home

Is your home let or sub let? Yes No

If No, please proceed to part 4.

If Yes, please answer all the following questions.

a. Is your home let through a managing agent? Yes No

If No, please provide brief details as to how the tenancy will be managed.

b. Is your home let to either:

a single tenant (either an individual, couple or family)?

more than one tenant (for example, a group of students or friends)?

c. Is an Assured Shorthold Tenancy (AST) agreement for 6 months or longer in place with your tenant or tenants? Yes No

d. Has a deposit been obtained? Yes No

e. Please indicate the type of let or tenant from the following list, including all options which apply:

Individual, couple or family;

Student;

Holiday home;

Let as bed-sits with individual cooking arrangements, such as cooking in own room;

Let to a local authority or housing association, by means of a private sector leasing arrangement or any other agreement;

Let for use as temporary or interim accommodation for a period of less than 6 months;

Other.

If you have ticked any of the shaded boxes, please provide full details in the space below or attach your answers on a separate sheet of paper if further space is needed.

Part 4 – details of the buildings to be insured

16 Please complete the following section:

Sum to be insured (Full rebuilding cost) £ _____

(Please note it is your responsibility to ensure that the sum insured reflects the total cost of rebuilding the property in full.)

Name and address of any other interested party. eg. Mortgage Lender or Freeholder

Postcode

Mortgage account number

17 Do you wish to upgrade your cover to include Extended Accidental Damage? Yes No
(Subject to a small additional charge. Please refer to the Summary of Cover for further details.)

Part 5 – please read and sign the following important note and declaration

Important Notes

Who controls my personal information?

This notice tells you how Zurich Insurance plc (“Zurich”), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner’s Office. Their address is: First Contact Team, Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, email, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another’s behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the ‘How do you use my personal information’ section.

How do you use my personal information?

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations, or for the establishment, exercise or defence of legal claims; (iii) for our “legitimate interests”. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

Examples of the purposes for which we will collect and use your personal information are:

- to provide you with a quotation and/or contract of insurance
- to identify you when you contact us
- to deal with administration and assess claims
- to make and receive payments
- to obtain feedback on the service we provide to you
- to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes
- for fraud prevention and detection purposes.

We will use your health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between you and us.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who do you share my personal information with?

Where necessary, we share personal information for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers
- brokers, introducers and professional advisers
- survey and research organisations
- credit reference agencies
- healthcare professionals, social and welfare organisations
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies.

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies
- central government or local councils
- law enforcement bodies, including investigators
- credit reference agencies
- other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose of statistical analysis, research and improving services:

- anonymised data – data encrypted to make it anonymous, which protects an individual’s privacy by removing personally identifiable information
- pseudonymised data – personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number
- aggregated data – similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using ‘standard contractual clauses’ which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long do you keep my personal information for?

We will keep and process your personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long we will keep your personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies
- our business processes, associated with the type of product or service that we have provided to you
- the type of data that we hold about you
- if your data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable us to respond to any questions, complaints, claims or potential claims
- if you or a regulatory authority require us to keep your data for a legitimate purpose.

What are my data protection rights?

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest and/or you have consented to this.

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request)
- to have your data rectified if it is inaccurate or incomplete
- in certain circumstances, to have your data deleted or removed
- in certain circumstances, to restrict the processing of your data
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services
- to object to direct marketing
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you
- to claim compensation for damages caused by a breach of the data protection legislation
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

You can exercise your rights by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

What happens if I fail to provide my personal information to you?

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

How do you use my claims history?

Under the conditions of this policy you must tell us when you become aware of any incident that could give rise to a claim under this policy, whether or not it is your intention to claim.

When you tell us about an incident or claim, we may pass information to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau (MIB), and other relevant databases.

We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim or at 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.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

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

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Your cancellation rights

Applicable to freeholders or leaseholders with consent of freeholder

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone by informing the Council within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and refund the remainder of the premium you have paid. If the policy is cancelled at any other time we will give a refund in proportion to the time we have provided cover.

NOTE: If you are a leaseholder, the terms of your lease may stipulate that the freeholder (e.g. Council, Housing Association or other interested party) has to arrange the insurance of the building. Should you wish to cancel you will need to check whether the consent and/or approval of who has arranged this insurance is required and if so, obtain it.

Declaration

I/We agree I/we have taken reasonable care to ensure that the information and answers to questions provided by me/us or on my/our behalf are provided accurately, fully and to the best of my/our knowledge and belief.

I/We agree that if any answer has been written by any other person, he/she for that purpose will be regarded as acting on my/our behalf and not on behalf of the Insurers.

I/We have read the Important Notes section and I/we understand how the policy data may be used and have informed other parties related to this insurance accordingly.

Your signature									
Date	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Joint owner (if applicable)									
Date	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Note: Please sign and return this form to:

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc.
A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.
Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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