

High Net Worth Household Insurance Needs Statement

How to contact us: Higos Insurance Services Ltd, 7 Cary Court, Somerton Business Park, Bancombe Road, Somerton, Somerset TA11 6SB
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All personal information will be treated as private and confidential. We will use and disclose the information we have in the normal course of arranging and administering your insurance and provide you with information about any other products or services we feel may be appropriate. We will not disclose any information to any other parties without your consent.

Reason For Quote: Mortgage Re-Mortgage Renewal Mid-term Indicator

Renewal/Commencement/Expected Exchange Date Target Premium £

Existing Insurer Existing Excess £

Customer Details

Title (Mr/Mrs/Miss/Ms/Other) Forename Surname

Sex Date Of Birth Marital Status

Occupation Business Employment Status

Smoker? Yes No First Time Buyer? Yes No

Spouse (if any)

Title (Mr/Mrs/Miss/Ms/Other) Forename Surname

Sex Date Of Birth Marital Status

Occupation Business Employment Status

Smoker? Yes No First Time Buyer? Yes No

Have you, or anyone living with you, had any previous insurance subjected to increased terms, conditions, withdrawn or refused?
 Yes No

Have you, or anyone living with you, ever been convicted of arson, theft or any offence other than driving offences?
 Yes No

Have you, or anyone living with you, ever had any financial or legal problems such as bankruptcy, liquidation or CCj's?
 Yes No

If you have answered 'Yes' to any of the previous questions please list details below.

Previous Claims History

	Claim Date	Claim Type e.g fire, theft, Accidental Damage	Total Cost	At Current Address?
1.	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

4. £

5. £

Property Details

Property Address

Postcode

Property Type Detached Semi-Detached Terraced House Bungalow
 Flat Please advise floor and if purpose built

Date Resident Year Built Number of Bedrooms

Is the wall construction brick/Stone/Concrete? Yes No If No, please give details below

Is the roof construction tile/slate? Yes No If No, please give details below

Buildings Section

Buildings Sum Insured £

Does the building sum represent the full cost of rebuilding the property as new? Yes No

Excess 100 250 500 1000 Other please specify

Enter the number of insured claim free years on buildings cover

Outbuildings Sum Insured £

Outbuildings Contents £

Swimming Pools/Hot Tubs £

Garden Ornaments/Statues etc £

Additional Information

Contents Section

General Contents Value £ Does the full contents sum represent the full replacement amount? Yes No

Antique Furniture	£ <input type="text"/>	Paintings	£ <input type="text"/>	Rare Books	£ <input type="text"/>	Rare Glass	£ <input type="text"/>
Stamp Collections	£ <input type="text"/>	Coin Collections	£ <input type="text"/>	Precious Metals	£ <input type="text"/>	Precious Stones	£ <input type="text"/>
Manuscripts	£ <input type="text"/>	Rugs & Tapestries	£ <input type="text"/>	Clocks & Barometers	£ <input type="text"/>	Sculptures, Statues etc	£ <input type="text"/>
Porcelain	£ <input type="text"/>	Gold, Silver, Plate (excluding Jewellery)	£ <input type="text"/>	Wine Collection	£ <input type="text"/>		

Enter the number of insured claim free years on contents cover

Excess 100 250 500 1000 Other please specify

Value of Jewellery kept in home/being worn £

Value of Jewellery kept in safe at home address £

Value of Jewellery kept in bank/safety deposit box £

Total value of **unspecified** jewellery & watches £ Total value of **specified** jewellery & watches £

Total value of **all** jewellery & watches £

Please provide details of any individual items over £15,000 (Jewellery over £5,000)

Security Details

Alarm Section

Do the premises have an alarm installed? Yes No

Is an approved burglar alarm fitted? Burglar alarms need to have been fitted by N.A.C.O.S.S /ICON/SSAIB/NSI approved company and/or conform to at least one of BS4737 or BS6799 and have a maintenance contract in place. Yes No

Type of Alarm

Audible Only	<input type="checkbox"/>	BT Redcare	<input type="checkbox"/>	Nacoss Appr. - Version 1 Alarm	<input type="checkbox"/>
BT ABC	<input type="checkbox"/>	Central Station Direct Dial	<input type="checkbox"/>	Packnet	<input type="checkbox"/>
Other	<input type="checkbox"/>				

General Protections

Are approved locks fitted? Locks that conform to BS3621 or good quality 5 lever mortice deadlocks fitted to all external doors. Yes No

Are key operated locks fitted to all accessible windows & patio/french/double doors. Yes No

Do the premises have exterior security lighting front and rear of the property? Yes No

Are you a member of an approved Neighbourhood Watch scheme? Yes No

Are there any other security features such as 24 hour patrol/key coded entrances etc? Yes No

Is there a safe installed within the property? Yes No

Freestanding floor safe Wall Safe Underfloor safe

Please provide name & specification of safe

Flat roof % %

Additional Information

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Number of Occupants Number of occupants under 18 years of age

Ownership of property Owned on a mortgage Owned outright Other please detail below

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Occupation of property Permanent Home Holiday Home Let to Others Unoccupied
Weekday Home Weekend Home Other

Listed Status Grade 1 Listed Building Grade 2 Listed Building Preservation Order Not Listed

Has your home been extended, other than for a conservatory, resulting in more than a 10% increase in the original floor area?

Yes No

What type of heating do you have in the property?

Are you planning any works or refurbishments?

Yes No

Will any trade or business be carried out in this property or in the building of which it forms part?

Yes No

If yes, Is the business use restricted to clerical only?

Yes No

Is the property free from subsidence/heave/landslip?

Yes No If No, please detail below

Is the property free from underpinning?

Yes No If No, please detail below

Is the property free from flooding?

Yes No If No, please detail below

Is the surrounding area free from flooding?

Yes No If No, please detail below

Is the property near the riverbank?

Yes No If Yes, please detail below

Is there a tree in the vicinity?

Yes No If Yes, please detail below

Is the property in a good state of repair?

Yes No

Will the property be maintained in a good state of repair?

Yes No

Is the home occupied solely by you and your family?

Yes No If No, please detail below

Is the property self contained and lockable?

Yes No If No, please detail below

Is the property unoccupied on a daily basis during normal working hours?

Yes No

Is the property unoccupied during the night-time?

Yes No

Maximum number of days unoccupied?

If Other, please detail below

Additional Information