

## Thatched Property Insurance Needs Statement

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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

### Co-Proposer (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Have you, or anyone living with you, had any previous insurance subjected to increased terms, conditions, withdrawn or refused?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.	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Property Details**

Property Address   
  
 Postcode

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

Type of Thatch

% thatch and if not 100%, what else is there

Depth of Thatch

Date Thatch Last Inspected  Was all work done?  Yes  No

If you have answered 'No' to any of the previous questions please list details below.

Date Last Re-Thatched  Date Last Re-ridged

What type of heating do you have in the property?

Are chimneys used?  Yes  No

If 'Yes'; what for? Open fire  Wood burner  Multi-fuel  KW output

How many chimneys are used?  Have they been swept in the last 12 months?  Yes  No

Is the chimney lined?  Yes  No Rises Externally  Rises Internally

If 'Yes'; what type of liner? Clay pots  Flexible  Rigid steel  Other

Is the chimney liner insulated?  Yes  No When was the chimney last inspected?

Height of the chimney above the ridge of thatch?  Are spark arresters fitted?  Yes  No

Do you have a fire alarm linked to a monitoring station?  Yes  No External Lights within 50cm   
 Recessed lights under thatch part Do they have fire protective covers

Please outline any fire extinguishers you have in your property - please specify their type along with their location.

Type	Location
1. <input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>
5. <input type="text"/>	<input type="text"/>
6. <input type="text"/>	<input type="text"/>

Do you have a fire blanket?  Yes  No      Do you have fire retardant thatch?  Yes  No

Do you have a chimney temperature monitor fitted?

Please outline the **location** of all smoke alarms in the property.

1. <input type="text"/>	6. <input type="text"/>
2. <input type="text"/>	7. <input type="text"/>
3. <input type="text"/>	8. <input type="text"/>
4. <input type="text"/>	9. <input type="text"/>
5. <input type="text"/>	10. <input type="text"/>

Does the property have a fire barrier under the thatch?  Yes  No

Distance to nearest fire station?

Is the property connected to the mains water?  Yes  No

Date of last electrical inspection?

Do you have the certificate/report available?  Yes  No

Were there any remedial actions to be taken?  Yes  No      If 'Yes' have these actions been completed?  Yes  No

Date Resident       Year Built       Number of Bedrooms

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

### Buildings Section

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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

Empty text box for additional information.

**Contents Section**

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

Antique Furniture £ Paintings £ Rare Books £ Rare Glass £

Stamp Collections £ Coin Collections £ Precious Metals £ Precious Stones £

Hearing Aids £ Rugs & Tapestries £ Clocks & Barometers £ Sculptures, Statues etc £

Porcelain £ Gold, Silver, Plate (ex. Jewellery) £ Wine Collection £ Pedal Bikes £

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)

Multiple empty text boxes for providing details of high-value items.

**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

<b>Type of Alarm</b>	Audible Only	<input type="checkbox"/>	BT Redcare	<input type="checkbox"/>	Nacoss Appr. - Version 1 Alarm	<input type="checkbox"/>
	BTC 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**

Number of Occupants  Number of occupants under 18 years of age

**Ownership of Property** Owned on a Mortgage  Owned Outright  Other please detail below

**Occupation of Property** Permanent Home  Holiday Home  Let to Others   
 Unoccupied  Weekday 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the property free from underpinning?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the property free from flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the surrounding area free from flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the property near the riverbank?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please detail below
Is there a tree in the vicinity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please detail below
Is the property in a good state of repair?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Will the property be maintained in a good state of repair?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the home occupied solely by you and your family?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the property self contained and lockable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, please detail below
Is the property unoccupied on a daily basis during normal working hours?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property unoccupied during the night-time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Maximum number of days unoccupied?	<input type="text"/>		If Other, please detail below

Additional Information