

PLEASE READ AND SIGN BELOW TO ACKNOWLEDGE YOUR UNDERSTANDING AND AGREEMENT

STATEMENT OF FACT:

- The home is used for short lets (i.e. 12 months or less);
- The home will not be unoccupied for more than 8 weeks at a time, without informing NW Brown Insurance Brokers Limited
- The home will only be let for residential purposes
- The property is constructed of brick, stone or concrete and roofed with slates, tiles, asphalt, concrete or metal
- The house is in a good state of repair and will be so maintained
- The home does not have any special exposure to damage by storm or flood
- The home does not have any sign of damage by subsidence, heave or landslip and you are not aware of any previous damage to the home by subsidence, heave or landslip
- The sum(s) insured represents the full replacement costs
- You undertake to maintain sum(s) insured at their full value
- In respect of any of the risks to be insured, no person to be insured has sustained any loss, damage, injury or liability in the last 5 years, whether insured or not.
- In respect of any of the risks to be insured, no person to be insured has ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by any insurers.
- No person to be insured has ever been convicted of (or charged but not yet tried with) any criminal offence (other than motoring offences).

Important - All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence the insurer in the assessment and acceptance of the proposal, e.g. intended unoccupancy of the property or any criminal convictions (other than for motoring offences). Material facts must be disclosed in relation to yourself and all persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the Insurer.

Declaration - I/we hereby declare that to the best of my/our knowledge and belief the above statements are correct and that I/we have withheld no information material to this proposal whether the subject of a Proposal form question or not. The above statements will form part of the contract between me/us and the Insurer. I/we consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services 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 may supply information it has received from other insurers about other claims I/we have made. I/we agree to conform to the terms of the policy when issued. (A specimen copy of the policy is available on request). You should keep a record of all information you have given to us.

Proposer's signature & date:

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Please separate this panel from the brochure, fill it in and return it to: Let Property Insurance, NW Brown Insurance Brokers Ltd, Free Post CB221, Richmond House, 16-20 Regent St, Cambridge, CB2 1DB

NW Brown Insurance Brokers Ltd provides other products and services of interest to our Clients:

Motor Insurance

We have access to a panel of leading UK insurers so we can cater for most requirements.

Home Insurance

Specialising in high net worth and standard household insurance.

Travel Insurance

Annual and single trip cover, pre-existing medical conditions and hazardous activities.

For information on the above please contact -

NW Brown Insurance Brokers Ltd

Richmond House,
16-20 Regent Street,
Cambridge, CB2 1DB

Tel: 01223 720350


Fax: 01223 353705

Email: landlords@nwbrown.co.uk

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

Royal and Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

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NW BROWN
INSURANCE BROKERS
LIMITED

Landlords Buildings & Contents Insurance



NW Brown Insurance Brokers **Landlords policy** has been designed to offer a comprehensive buildings and contents insurance underwritten by the Royal and Sun Alliance Insurance Plc.

We provide in-house policy and claim administration. This enhances our ability to respond to client requirements and puts the client to the fore of our service.

The policy has been specifically designed to reflect the different requirements of a property owning Landlord and in particular the insurance obligations of an assured short hold tenancy agreement.

Standard Policy Features

Buildings

- Buildings automatically covered up to £500,000
- Accidental Damage to buildings
- £2 million Property Owners Liability cover
- Loss of rent cover 20% of building sum insured
- Lock replacement £5,000
- Trace & Access cover £25,000
- Policy excess £100

Contents

- Automatically covered for up to £25,000
- Accidental Damage to contents
- New for Old protection
- Policy excess £100

For further details please contact NW Brown Insurance Brokers Ltd:

Email: landlords@nwbrown.co.uk
 Website: www.nwbrown.co.uk

Proposal Form

Policyholders name _____

Property Address _____

Post code _____

Correspondence Address _____

Post code _____

Managing Agent _____

Tel No _____

Email _____

Cover Required From _____

Cover Requirements

1 & 2 Bedroom Properties*:

Buildings Premium £170.00

Contents Premium £85.00

3 Bedroom Properties*:

Buildings Premium £200.00

Contents Premium £95.00

4 & 5 Bedroom Properties*:

Buildings Premium £290.00

Contents Premium £105.00

Total Premium £ _____

* A bedroom is a room used as, or originally built to be, a bedroom even if now used for other purposes.

All premiums include insurance premium tax (IPT)