

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.

Failure to do so may result in your claim not being paid and could lead to legal proceedings.

Broker/Agency

Quotation Ref

Premium £  Authorised by

Policy No

### Proposer Details

Mr, Mrs, Ms, Miss

Full Name of Proposer

Address of Block of Flats to be insured  Postcode:

Address of 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 Flats

Please answer all the following questions

1. a) Are the walls built of brick, stone or concrete? Yes  No
- b) Is the roof built entirely of concrete or other incombustible materials? Yes  No
- c) Are all the floors of concrete construction? Yes  No
- d) Are the stairs built 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? Yes  No
- f) Is the block purpose-built? Yes  No
- g) Are all lifts, escalators and steam boilers regularly inspected by qualified engineers? Yes  No
2. a) How many storeys make up the block (excluding basement)?
- b) How many flats are there in the block?
- c) How many flats are sub-let?
3. a) Is the block used solely for residential accommodation (other than services e.g. boiler room, residents laundry)? Yes  No
- b) Are all flats in the block presently occupied? Yes  No
- c) Is there a swimming pool/health suite? Yes  No
4. a) Is the block close to a cliff, river bank, quarry or other excavation? Yes  No
- b) Has the block or any building nearby been damaged by subsidence or landslip? Yes  No
- c) Is the block in an area subject to flooding? Yes  No
5. Do you wish to have the names and addresses of any lessee, mortgagee or other financial interest recorded on the Policy? Yes  No

IF YOU HAVE TICKED ANY OF THE SHADED BOXES PLEASE GIVE FULL DETAILS IN THE 'ADDITIONAL INFORMATION' SECTION OF THIS PROPOSAL FORM

## About 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

## Buildings

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
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

## Contents

ARE YOU APPLYING FOR COVER FOR THE CONTENTS?

Yes  No

1. Amount to be insured
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

## Alternative Accommodation

ARE 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.B.** The maximum we will pay for each flat is the Sum Insured divided by the number of flats in the block.

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES PLEASE GIVE FULL DETAILS IN THE 'ADDITIONAL INFORMATION' SECTION OF THIS PROPOSAL FORM**

## 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.

## 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.

