

**BEECH UNDERWRITING – UNOCCUPIED PROPERTY OWNERS STATEMENT OF FACT**

Policy Number: \_\_\_\_\_

Name of Insured: \_\_\_\_\_

Risk Address: \_\_\_\_\_

**STATEMENT OF FACT:**

You must take care in agreeing to the following statement of facts which are relevant to us in providing this insurance and setting the terms and premium. Please immediately notify us of any inaccuracies or omissions. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies.

No cover is in force until this proposal is accepted by the insurer and the premium is paid. The insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided

The buildings are:

- In a good state of repair and free from damage or defect of any kind and will be maintained in such a condition for the duration of the insurance
- Watertight, secured against weather and against illegal entry.
- Wholly built of brick, stone or concrete
- Roofed with tile, slate, metal or concrete on timber supports, unless agreed otherwise in writing by underwriters.
- Not classified as listed, unless agreed otherwise in writing by underwriters. In this case, it is important that care has been taken to ensure the sum insured is adequate.
- Free from signs of internal or external stepped or diagonal cracking and in an area free from subsidence, ground heave, landslip or coastal or river erosion.
- Not used as a weekend home, a holiday home or otherwise occupied only on an infrequent basis.
- In an area which is free of flooding and is not near any tidal waters or river streams.
- Entirely self-contained.
- Not under re-construction, renovation, subject to plans of demolition or structural works unless otherwise agreed in writing by underwriters.

The insured or any joint or co-insured have never:

- been declared bankrupt or had any company go in to liquidation, become insolvent or made arrangements with creditors
- been convicted of any offence other than motoring offences, or have any prosecutions pending.
- Had special terms imposed when renewing insurances
- Been refused insurance
- Had an insurance policy cancelled by an insurance company.

It is agreed that the following security devices are fitted in the following places at inception (or within 45 days of inception – unless otherwise referred to and agreed in writing by underwriters)

**Security Devices**

1. A lock which can be locked by a key from both the inside and outside
2. A mortice deadlock with 5 or more levers or a surface mounted rim deadlock
3. A key operated multi-point locking system
4. Two key operated security bolts operating horizontally and fitted internally top and bottoms
5. For each door or window two key operated security bolts operating vertically and fitted internally top and bottom
6. For each opening door two key operated patio door locks operating horizontally and fitted top and bottom
7. One key operated patio door lock plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames.
8. At least one key operated locking device.

The devices shown above must be fitted in the following places:

- A. The main door  
1 or 2 or 3
- B. Other single exit doors  
1 or 2 or 3 or 4
- C. Exit doors to garages and other outbuildings (except greenhouses)  
1 or 2 or 3 or 4 or 8
- D. Sliding patio doors  
1 or 3 or 5 or 6 or 7
- E. Double opening outside doors or windows (i.e. French doors/windows)  
1 or 3 or 5
- F. Doors inside garages which provide access to any part of your home  
1 or 2 or 3 or 4
- G. All ground floor opening windows, and any on the first floor or above that are 'readily accessible'  
3 or 8
- H. All panes of glass in Louvre windows must be securely bonded into their brackets with an adhesive fit for this purpose.

**It is agreed that the following requirements are satisfied:**

- All letter boxes and similar openings are to be sealed, unless agreed otherwise in writing by underwriters.
- All loose material to be kept clear of the property
- The premises to be inspected internally every 7 days by the owner or representative and a signed and dated log to be maintained, with a note of any defects or problems which must be resolved as soon as practical.
- Any change with regards to the buildings becoming occupied to be declared to underwriters within 7 days.
- Any structural works to be undertaken must be declared to underwriters prior to works being undertaken. These works must be agreed in writing by underwriters and it is likely that special terms will be imposed.
- Plans for property have been disclosed to underwriters

**Important Notice - Information we need to know about**

The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable. Should a contract be concluded this proposal will form the basis of the insurance.

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker.

You must tell us within 14 days of you becoming aware if any of the information provided by you changes after you purchase your policy and during the period of your policy.

**DECLARATION**

I/we declare that the information disclosed on this statement, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

Signature of Proposer

Date

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