



KIDD INSURANCES

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IRISH BROKERS
ASSOCIATION

Overseas Holiday Home Insurance

PROPOSAL FORM

Holiday Home Insurance

Summary of Cover available

There are conditions, limitations, exclusions and excesses within the wording a copy of which will be provided on request.

A copy of your completed proposal will be available (on request) provided the insurance is effected, but you should keep a record (including copies of letters) of all the information supplied.

Buildings

The home and its decorations

- fixtures and fittings attached to the home
- permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks

Contents

Household goods and personal property, within the home, which are your property or which you are legally liable for.

Contents includes:

- tenant's fixtures and fittings
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- domestic oil in fixed fuel oil tanks up to €750
- Paintings and Pictures up to €10,000 with a single article limit of €2,500.

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- any property held or used for business purposes
- any property insured under any other insurance.
- money and credit cards
- deeds and registered bonds and other personal documents

Contents does NOT include continued:

- stamps or coins forming part of a collection
gold, silver, gold and silver plated articles
jewellery and furs
- baggage, guns and other similar items normally carried about the person and all of which belong to **you**
- Pedal Cycles

Buildings & Contents

ARE COVERED FOR LOSS OR DAMAGE CAUSED BY

- Fire, Lightning, Explosion or Earthquake
- Aircraft
- Storm, Flood or Weight of Snow
- Escape of Oil from domestic fixed fuel oil tanks apparatus or pipes
- Accidental damage to oil pipes, underground water supply pipes and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence Landslip or Heave
- Falling Trees, Lamp-posts or Telegraph Poles
- Accidental damage to buildings is included but cover not operative whilst the **home** is let
- Accidental damage to contents can be included but cover not operative whilst the **home** is let

Legal Liability to the Public

- As property owner when Buildings are insured/As occupier when Contents are insured

Legal Liability to Domestic Staff

- All sums that you become legally liable to pay as damages for bodily injury (including death or disease) to any person under a contract of service with you solely for private domestic duties (including chauffeur gardener persons carrying out repair work and other temporary or casual employees) arising out of and in the course of such persons employment by you and happening anywhere in the world.

N.B. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER

PROPOSAL FORM

1

Proposers	
Your name (Mr/Mrs/Miss/Ms/Title)	
<input type="text"/>	
Address	
<input type="text"/>	
Date of Birth	Occupation/Precise Nature of Business
<input type="text"/>	<input type="text"/>
Address of Premises to which this insurance is to apply	
<input type="text"/>	

2

The Home		YES	NO
a) Are the premises used solely as a holiday home by the proposer and family?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
b) Will the buildings be let out on hire or for reward?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
c) Is there any trade or business carried on in the premises?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
d) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
e) Is the home in a good state of repair?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
f) Are the premises free from flooding, in an area which is free from flooding and not near any rivers, streams or tidal waters?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
g) Are the buildings free from signs of internal or external stepped or diagonal cracking?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
h) Are the buildings being monitored for subsidence, heave or landslip; have they ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
i) Are you aware of any survey carried out on your home which mentions subsidence, Settlement or movement of the buildings? If yes, please give details		<input checked="" type="checkbox"/>	<input type="checkbox"/>
j) Are you aware that any neighbouring buildings have been the subject of an occurrence of subsidence, heave or landslip?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
k) Have the buildings of your home been extended within the last 25 years? If yes please give details		<input checked="" type="checkbox"/>	<input type="checkbox"/>
l) State the age of the buildings		<input type="text"/>	
m) If your home is a flat:		YES	NO
• is it self contained having its own lockable entrance under your sole control?		<input type="checkbox"/>	<input type="checkbox"/>
• is it purpose built?		<input type="checkbox"/>	<input type="checkbox"/>
• which floor is it on?		<input type="text"/>	
IF YOU HAVE TICKED ANY OF THE SHADED BOXES GIVE FULL DETAILS IN THE SPACE BELOW.			
QUESTION NO.	DETAILS		
<input type="text"/>	<input type="text"/>		

3

Security of the home

It is important to give a full description

(a) Types of locks on all external doors, excluding communal doors in the case of flats (e.g. 5 lever mortice deadlock)

(b) Types of locks on patio doors and french windows (e.g. Key operated bolts)

(c) Types of window locks or catches (e.g. Screw or key operated)

(d) Details of burglar alarms

(i) installer

(ii) Is it maintained under contract with the installing company? If yes, please give details

(iii) Signalling (e.g. Bells, digital communicator, Red Care, or central station)

(e) Any other protections

4

Statement of values

It is important that you should ensure the values given below are adequate, as under-insurance may reduce the amount recoverable in the event of a claim.

State VALUES to be insured

(a) BUILDINGS (Full cost of reconstruction in their present form)

This amount must include all outbuildings, garages, domestic oil & gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates & fences

€

(b) CONTENTS of home:

General Contents within the home, Full cost of replacement as new

€

YES NO

Do you require accidental damage cover

5

(a) Name of previous insurers if any

(b) Date of expiry of policy

(c) Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for the proposer or any other person to whom this Insurance would apply?

YES

NO

If yes give details

6

Have you or any other person whose property is to be insured sustained any loss or damage during the last five years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid?

YES NO

If YES, state

(a) approximate date of each loss or damage

(b) amount of each loss or damage

(c) details of each loss or damage

(d) what additional precautions have been undertaken to prevent a recurrence if such loss or damage was by theft?

(e) with whom was the property insured? (if insured)

7

Have you or any other person living with you ever been convicted of a criminal offence e.g. fraud, theft or handling stolen goods?

YES NO

If YES, give details

DECLARATION To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters: if you are in any doubt as to whether a fact is material or not you must disclose it in this space below).

This proposal and the information provided in connection therewith contain statements upon which Underwriters will rely in deciding to accept this Insurance. Should a contract of insurance be concluded this proposal will form the basis of the insurance.

Subject to acceptance by Underwriters, when would you like the insurance to commence. Date

SIGNATURE OF PROPOSER Date

Please note that the insurance is underwritten by certain underwriters at Lloyd's and managed by Alan B Kidd Company Ltd