

OBF

INSURANCE GROUP



UNOCCUPIED PRIVATE DWELLING

PROPOSAL FORM

Coverholder at

LLOYD'S

OBF Insurance Group Ltd. Bridge House, Baggot Street Bridge, Dublin 4. D04 X2P1
T: +353 1 660 1033 / 676 0201 | F: +353 1 668 7985 | E: info@obf.ie | W: www.obf.ie

OBF Insurance Group Ltd. is regulated by the Central Bank of Ireland. Registered in Ireland No. 39988. Brokers Ireland Member.

NOTES

Cover on the buildings and contents is subject to the terms and conditions of the policy. The insurance will not be in place until the proposal form has been accepted by OBF Insurance Group Ltd. who reserve the right to decline any proposal. A copy of the completed proposal form will be issued with your policy documentation. If you would like to examine the cover in more detail, a specimen policy is available free on request.

OBF Insurance Group Ltd. draws your attention to the importance of answering all questions honestly and with reasonable care. The answers you give must be true and complete. This is for your protection because, if you do not give us full and complete information, a claim under your policy could be declined or your cover cancelled.

You should also advise us of any material changes in your circumstances which might later alter the subject matter of the policy or the nature of the risk being insured. If you do not advise us of such changes, cover under the policy may be lost.

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

Photographs Photographs of the inside and outside of the property **MUST** be included with this proposal form.

Excesses = €1,000 unless otherwise stated

Properties for sale/rent

If a property is for sale or rent you must advise of a website/advertisement where the property can be viewed.

For further information contact:

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Bridge House,
Baggot Street Bridge,
Dublin 4.**

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PLEASE INCLUDE PHOTOGRAPHS OF THE INSIDE AND OUTSIDE OF THE PROPERTY WITH THIS PROPOSAL

1. Proposer(s)

2. Full Occupation

3. Telephone number

3a. Email address

4. Address of property to be insured (please include Eircode)

5. Postal address (please include Eircode)

5a. How far away from the property to be insured do you live?

6. Is the property:

— Built entirely of brick, stone or concrete? yes | no

— Roofed with slates, tiles or concrete? yes | no

— In a good state of repair? yes | no

— Free from graffiti? yes | no

— Free from malicious damage? yes | no

If no is answered to any of the above please give full details:

7. What year was the property originally constructed?

8. Claims history of the property to be insured:

Please advise if you aware of any damage that ever occurred to the property

What was the nature of the damage:

Date of damage:

Have all repairs been carried out? If no, please advise further

yes | no

9. Buildings Sums Insured:

What is the rebuilding cost of the property (the home and its decorations, fixtures and fittings attached to the home, permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences and fixed fuel tanks)

10. What is the Contents sum insured?

11. Is there any other financial interest in the building? e.g bank or building society:

If the answer is "yes", please provide details below:

yes | no

12a. How long has the property been unoccupied for prior to this application?

12b. Reason for unoccupancy

12c. How long is the property expected to remain unoccupied?

PROPOSAL FORM (continued)

13a. What arrangements are made for the regular inspection and maintenance of the property?

13b. Where there is a keyholder please provide their:

1. Name:

2. Address:

3. Distance from the risk address:

14. Security

i) Details of locks on external doors:

ii) Details of window locks:

iii) Details of any working alarm:

iv) Is the alarm connected to a central monitoring station:

yes | no

**15. What do you intend to do with the property?
(IF FOR SALE/RENT PLEASE PROVIDE THE WEBSITE ADDRESS WHERE THE PROPERTY CAN BE VIEWED)**

Have you, or anyone living with you:

16 a. Ever had a proposal for insurance declined, renewal refused, cover terminated or special conditions imposed by any insurer?

yes | no

If yes, please advise the reason and when the declination/termination/imposition of special conditions occurred:

16.b Ever been declared bankrupt or been convicted of any offence involving dishonesty of any kind (e.g. fraud, forgery, theft, robbery or handling or receiving stolen goods) or been convicted of any crime of violence associated with any of these offences? Please note that convictions which are deemed to be spent under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 need not be disclosed.

yes | no

If yes, please advise when the bankruptcy or conviction occurred and if a conviction, please specify the nature of same:

16.c Sustained any loss, damage or injury or incurred any liability to a third party during the last five years, whether or not a claim was paid? If yes, please advise:

yes | no

(i) Date

(ii) Type of loss

(iii) Was a claim made?

(iv) If yes, has it been settled?

(v) If settled, what was the settlement amount?

SUPPLEMENTARY QUESTIONNAIRE — ONLY TO BE COMPLETED FOR PROPERTIES UNDER CONSTRUCTION/RENOVATION

1. What is the expected duration of the building work?

2. What are the exact details of renovation work being carried out?

3. What is the cost of the contract of works?

4. Will the property be supervised and inspected inside and outside by a responsible person at least once a week?

yes | no

If no please give details

5. Does the Building Contractor have the following in force?

Public Liability

yes | no

Limit of Indemnity

Employers Liability

yes | no

Limit of Indemnity

Contractors All Risk

yes | no

Sum Insured

Please advise the total cost of the works

N.B Evidence of contractors insurance must be provided prior to any building work commencing

Data Protection Policy

OBF Insurance Group Ltd recognise that protecting personal information including sensitive personal information is very important and we recognise that you have an interest in how we collect, use and share such information. Our Data Protection Policy is in line with the requirements under the General Data Protection Regulations (GDPR) which are effective from 25 May 2018.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

Full details of how we collect, use, store and protect your data can be found in our Data Privacy Notice, a copy of which is available on request or via our website, www.obf.ie.

What does OBF Insurance Group Ltd do with your personal data?

Information you provide will be used by OBF Insurance Group Ltd for the purposes of processing your application and administering your insurance policy. OBF Insurance Group Ltd may need to collect sensitive personal data relating to you (such as medical or health records) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by OBF Insurance Group Ltd and will not be disclosed to any third parties except (a) to our agents, sub-contractors and reinsurers (b) to third parties involved in the assessment, administration or investigation of a claim (c) where your consent has been received or (d) to meet our legal or regulatory obligations. In order to provide you with products and services this information will be held in the data systems of OBF Insurance Group Ltd or our agents or subcontractors. The data is held on servers with multiple layers of security. Please note that some servers which may hold your data are located outside the EU.

We will hold data collected from you for the duration of our business relationship with you and for six years after that. This is a requirement under the Central Bank's Consumer Protection Code 2012. Your data may be used for the purposes of automated decision making but will not be used for profiling purposes.

OBF Insurance Group Ltd. may pass your information to other companies for processing on its behalf. OBF Insurance Group Ltd will ensure that its transfer of data is lawful and that your information is kept securely and only used for the purpose for which it was provided.

Calls to and from OBF Insurance Group Ltd are recorded for quality assurance or verification purposes.

Your Rights under our Data Protection Policy

You have the right to :

- Access the data we hold about you
- Have the data we hold about you transferred to another person or organisation
- Have inaccurate data about you corrected
- Have information about you erased (this could affect our ability to process your business)
- Object to direct marketing from us
- Restrict the processing of your data (this could affect our ability to process your business)
- Make a complaint to us about the implementation of our data protection policy and procedures.

To access the data we hold about you, you will need to complete and submit a Data Access Request Form, available on request or via our website.

Data Breaches

In the event of a data breach which results in your personal data being compromised, we will advise the Data Protection Commissioner within 72 hours at most, unless the data was encrypted or anonymised. Where there is a high risk to your rights, as set out in the GDPR, we will also advise you of the details of the breach and the steps we have taken to rectify it and prevent its recurrence.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud as well as the non-disclosure of material information, and in addition to comply with money-laundering legislation, OBF Insurance Group Ltd. may at any time:

- Share information about you with companies or organisations outside OBF Insurance Group Ltd. including, where appropriate, private investigators and public bodies including An Garda Síochána
- Check your details with fraud prevention agencies as well as databases and other sources of information including, but not limited to, the insurance industry claims database known as InsuranceLink. For information on the functioning of InsuranceLink, please visit insurancelink.ie.

DECLARATION

"I declare that I have answered all questions in this proposal form honestly and with reasonable care. I have provided full and complete information and have not withheld any information which I have been asked to provide. I understand that non-disclosure of material information could result in a claim being declined or the policy cancelled. This proposal and the information provided in connection with it 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"

Proposer's Signature

Date

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