

# PROPOSAL FORM

MOBILE HOME, CARAVAN, SYSTEM BUILDING INSURANCE

Arranged exclusively by **OBF Insurance Group Ltd.** with Lloyd's Insurance Company S.A.

Coverholder at **LLOYD'S**

# NOTES

Cover on the Structure and its 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 this form is available on written request by you or on your behalf within three months of the date of completion. 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 serious consequences of failure to disclose all material information. Such information is that which we would regard as likely to influence our assessment and acceptance of this insurance. If you are in any doubt as to whether or not any information is material, it should be disclosed.

## Structure

The Structure includes fixtures, fittings aerials, satellite dishes, any verandah, decking or shed. The sum insured should be calculated accordingly.

## Audio Visual Equipment

The limit is € 1,900

## The Law Applicable To The Contract

Under the relevant European and Irish legal provisions, the parties to the contract of insurance, OBF Insurance Group Ltd. and you, the Proposer, are free to choose the law applicable to the contract. Unless agreed otherwise Irish law will apply.

## Unoccupancy

Damage as a result of bursting or overflowing of water tanks apparatus or pipes between 1st October and 31st March annually is excluded unless the water system is fully drained down (including water heater) and turned off by a stopcock. Where the stopcock is not situated wholly within the Structure you must take reasonable steps to protect the stopcock against unauthorised access or interference. If no stockcock is fitted, all water damage is excluded where the Structure is unoccupied for more than 7 (seven) consecutive days;

## Higher and Reward

The higher and reward facility is no longer available for touring caravans, but remains available for stationary caravans and mobile homes.

## Reinstatement

Reinstatement available to all units up to 5 years old or less for the full cost of replacement subject to policy conditions.

## Public Liability

Standard Limit of Indemnity — € 3,000,000

## Excesses

- A. Standard excess € 100 increasing to € 130 in respect of storm damage.
- B. Where the unit is 10 years and over an all claims excess of €260 applies.

## For further information contact:

**OBF Insurance Group Ltd.,**  
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**t +353 1 660 1033**  
**f +353 1 668 7985**  
**e info@obf.ie**  
**w www.obf.ie**

### FOR OFFICE USE ONLY

Policy number

Client reference

Broker reference

Broker name

Period of insurance

From:

To:

Total premium

€

Replacing policy numbers

Endorsements

# PROPOSAL FORM

(PLEASE COMPLETE IN BLOCK CAPITALS ONLY. YOU SHOULD READ THE NOTES CAREFULLY BEFORE COMPLETING THIS FORM)

1a. Name Mr/Mrs/Ms

1b. Postal address

1c. Telephone number

1d. Mobile phone number

1e. Fax number

1f. Email

1g. Employment status (employed, retired, housewife, self-employed etc.)

1h. Occupation (If employed or self-employed, please provide a full description of your employment. Manager or Managing Director is not sufficient.)

## DETAILS OF JOINT INSURED — IF REQUIRED

2a. Full name

2b. Employment status (employed, retired, housewife, self-employed etc.)

2c. Occupation (If employed or self-employed, please provide a full description of your employment. Manager or Managing Director is not sufficient.)

2d. Relationship to proposer

# PROPOSAL FORM (continued)

## RISK DETAILS

3a. Please state if a mobile home or caravan

3b. Make

3c. Model

3d. Year of make

## STRUCTURE

4. Sum Insured

€

4A. Do you require replacement as new?

(Only available for units five years old or less — see notes).

yes | no

## AWNING

5. Is cover on any awning required?

(Must be insured separately)

yes | no

If so, please state sum to be insured

€

## CONTENTS

6. Is cover for contents required?

(Please Include shed contents)

yes | no

Please state sums insured

€

Minimum sum insured € 500

N.B. The limit in respect of Audio Visual Equipment is €1,900

## CLAIMS

7. Have you or anyone living with you had any loss or damage in the past 5 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, please give full details.

8. Current or previous insurance - If you haven't had previous Mobile Home or Caravan Insurance please insert details of your current Home Insurance Policy

(i) Name of previous Insurer

(ii) Date of expiry of Policy

(iii) How many years have you held continuous cover on the property to be insured?

9. Will the unit be securely anchored or stayed?

(If no, storm cover will be excluded in respect of mobile homes)

yes | no

10. Is the unit used as your permanent sole dwelling?

yes | no

11. Is the unit used for holiday purposes only?

yes | no

12. Will the unit be used or let for hire and reward?

(Not available for touring caravans)

yes | no

13. Is towing cover required?

yes | no

14. Type of heating

15a. Please state permanent site address or winter storage address

15b. What are the security protections at this location?

16. Name of site owner

# PROPOSAL FORM (continued)

17. If the mobile home or caravan is on a permanent site, is that site free from flooding; free from a history of flooding; in an area which is free from flooding? If no, please give full details.

yes | no

18. If cover is for a touring caravan, is the location where it is normally kept free from flooding; free from a history of flooding; in an area which is free from flooding? If no, please give full details.

yes | no

N.B. BEFORE SIGNING THE FORM PLEASE ENSURE THAT ALL THE QUESTIONS HAVE BEEN CORRECTLY ANSWERED.

## 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](http://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.

# PROPOSAL FORM (continued)

## 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 and the non-disclosure of relevant information OBF Insurance Group Ltd may at any time:

- Share information about you with companies or organisations outside OBF Insurance Group Ltd including where applicable private investigators and public bodies including An Garda Síochána;
  - Check and/or file your details with fraud prevention agencies and databases such as InsuranceLink, and if you give us false or inaccurate information and we suspect fraud, we will record this.
- For more information on the functioning of InsuranceLink, please visit [insurancelink.ie](http://insurancelink.ie).

OBF Insurance Group Ltd may also search these agencies and databases to :

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

## DECLARATION

I/We declare that the information given in this proposal is true in every respect and have not withheld or misrepresented any material fact. I/We agree that this proposal will form the basis of the contract with **OBF Insurance Group Ltd**. I/We further declare that the following statements are true.

Neither I nor any member of my household has;

- A. Been declared bankrupt or charged or convicted with arson or any offence involving dishonesty of any kind including fraud or handling stolen goods.
- B. Had any insurance or proposal form insurance declined or made subject to special terms.

The mobile home or caravan described is in good repair and will be so maintained.

**If any one of the above statements are incorrect, or require clarification, please provide full details here or on a separate page:**

## Proposer's Signature

## Date

NOTES



NOTES



OBF INSURANCE GROUP LTD.  
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OBF INSURANCE GROUP LTD. IS REGULATED BY THE CENTRAL BANK OF IRELAND  
REGISTERED IN IRELAND NUMBER 39988. BROKERS IRELAND MEMBER