



INSURANCE GROUP

PROPOSAL FORM

THATCHED PROPERTY

Arranged exclusively by **OBF Insurance Group Ltd.** with certain underwriters at Lloyd's

Coverholder at **LLOYD'S**

NOTES

Note: Please download this form to your computer, complete on screen, save and then email to info@obf.ie or alternatively you can post or fax it to our team using the details below.

Cover on the Building 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 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.

Accidental damage is only available where the home is owner occupied.

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.

1. Unoccupancy clause for holiday homes

Immediately the **home** is **unoccupied (You have not been in the home overnight)**

A. You must ensure that between 1st November and 31st March both days inclusive annually:

- i) the water is turned off at the mains and the water system is drained, and
- ii) the electricity is turned off at the mains unless it is required to maintain alarm systems
- iii) all electrical appliances are unplugged/disconnected from the supply, other than may be required to maintain alarm systems.

B. You must ensure that a responsible person is appointed to supervise and check the property at least once a month.

C. Valuables are excluded from this insurance.

Failure to comply with the requirement A. above will result in loss or damage resulting from escape of water or burst pipes being excluded from this insurance.

Failure to comply with the requirement B. above may result in this insurance becoming invalid.

Thatch clause:

It is your duty to ensure that:

Where it is within **your** control **you** do not allow any bonfires/incinerators to be lit within 100 metres of the **premises**;

All old thatch and thatching is burnt at a distance of more than 100 metres from the **premises**;

No naked flames or tools producing naked flames be present in the attic or loft space at any time;

Two fire extinguishers are kept in the **home** and are maintained in good working order; one of which must be stored in the kitchen and be dry powder.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

Chimney clause:

It is your duty that:

All open chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within two weeks of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, **whichever is the sooner**.

Thereafter **you** must have them cleaned at **not more than 6** monthly intervals; **You** must keep in **your** possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. **You** will have to produce them for our inspection if **we** ask for them;

For the purposes of this insurance 'professionally' shall refer to an individual or company who are members of a recognised professional chimney cleaning trade body;

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

Valuables, Cycles, Money and Credit Cards

Cover is only available where the property is your main residence.

Electrical clause

Throughout the **period of insurance you** must have an electrical certificate issued by a qualified electrician which is not more than 5 years old which confirms that the entire electrical system at the **home** is in a good state of repair. **You** must have this in **your** possession and produce it to **us** for inspection if we ask for it. If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

Excesses

The excess is €1,500 for each and every claim unless stated otherwise in **your Schedule**.

For further information contact:

**OBF Insurance Group Ltd. Bridge House,
Baggot Street Bridge,
Dublin 4.**

t +353 1 660 1033

f +353 1 668 7985

e info@obf.ie

w www.obf.ie

PROPOSAL FORM

BEFORE ANY QUESTION IS ANSWERED, READ THE NOTES AND THE DECLARATION AT THE END OF THIS PROPOSAL WHICH YOU ARE REQUIRED TO SIGN. COMPLETE IN BLOCK CAPITALS ONLY.

1a. Name of first proposer Mr/Mrs/Ms

1b. Date of birth

1c. Occupation

1d. Name of second proposer Mr/Mrs/Ms

1e. Date of birth

1f. Occupation

1g. Main residence address

1h. Address of property to be insured (If different from main address)

1i. Telephone number

1j. Email

1k. Date Cover required from (Subject to acceptance by underwriters)

IMPORTANT — PLEASE CIRCLE APPROPRIATE ANSWER

Have you or anyone living with you:

2a. Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms or conditions imposed by any insurer? yes no

2b. Ever been declared bankrupt or been convicted of arson, or 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? yes no

2c. 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, under ANY home insurance policy? yes no

If you have answered yes to any of the above questions, please provide further details below:

2d. Current or previous insurance

(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?

(iv) If there has been any gap in cover or you are not currently insured, please advise the reason why?

PROPOSAL FORM (continued)

BUILDINGS

3a. Is cover required for buildings?

yes no

If yes, state sum insured. This figure must represent the cost of reconstruction in their present form and must include all outbuildings and garages, domestic oil and gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates and fences). €

3b. Is there any other financial interest in the building e.g. bank, building society?

yes no

If yes, give name and address

CONTENTS

4a. Is cover required for contents?

yes no

If yes, please state the sum insured?
Please note that if this is your permanent residence, this sum insured will include cover in your home for gold, silver, gold and silver plated articles, jewellery and furs up to 33.3% of the sum insured for contents in total but limited to 5% of the sum insured for any one item or €3,000, whichever is the greater.

N.B Please go to question 6 if this is not your main residence.

ADDITIONAL COVER AVAILABLE ONLY IF THIS IS YOUR PERMANENT RESIDENCE

5a. Valuables and personal effects anywhere in the world

i. Unspecified items (single item limit €1,500) **yes no**
Excluding computer equipment

If yes, please state sum insured (minimum €3,000) €

ii. Specified items including computer equipment and/or portable electronic equipment. **yes no**

If yes, please state a description and sum insured for the item

Description	Sum insured
	€
	€
	€

N.B.

1. You must obtain and retain all valuations in respect of jewellery items exceeding €3,000 in value which we will need in the event of a claim.

2. Computer equipment will not be covered for theft from unattended vehicles and will be subject to an excess of €350.

5b. Domestic freezer cover

You automatically have €500 of cover.

Do you wish to increase this? **yes no**

If yes, please state the additional sum insured required € (maximum €1,000 in total)

5c. Pedal cycle cover anywhere in Ireland or elsewhere in Europe for up to 30 days. **yes no**

If yes, please state total value of cycles and description below

If yes, please state total value of cycles € (maximum €750 in total and €500 any one cycle)

Please specify Make/Model/Serial No. Sum Insured

	€
	€
	€

5d. Money and credit cards anywhere in the world **yes no**

If yes, state sums insured required

i. money (maximum €1,000) €

ii. credit cards (maximum €1,000) €

ABOUT YOUR PROPERTY

6a. Is it owned by you? If no, provide details

yes no

6b. What year was it built?

6c. Is the property in a good state of repair and free from damage or defect of any kind?
If no, provide details

yes no

6d. Is the property your sole main residence?
If no, please state if the residence is a holiday home or a let property?

yes no

6e. State type of property (ie. maisonette, apartment, detached home, semi-detached home, terraced house or bungalow)

6f. Is the property described (excluding the roof) constructed of brick, stone or concrete?
If no, provide construction details

yes no

6g. State the type of roof (eg. straw/reed/asbestos/felt)

6h. When was the property last re-roofed?

6i. What condition is it in now?

6j. When was the electrical wiring last inspected by the Electrical Authorities or a qualified electrician?

6k. Was an electrical certificate obtained?

yes no

6l. Is or will the property be for the sole use of you and your family? If no, provide details

6m. Is or will the property be rented or let?
If yes, please specify use

yes no

Number of tenants

Please advise if any of the tenants are students

yes no

If yes please state how many

Are all tenants employed?
If no please advise further details.

yes no

6n. Is any trade, profession or business carried out at the premises? If yes, provide details

yes no

6o. Is the property usually occupied at night?
If no, provide details

yes no

6p. Is the property left unoccupied for more than 40 consecutive days? If yes, provide details

yes no

6q. Is the property alarmed?
If yes, please advise type of connection

yes no

i. NSAI Approved installer to EN50131 standard without central station connection

yes no

ii. NSAI Approved installer to EN50131 standard with central station connection

yes no

iii. Installed to EN50131 standard without central station connection

yes no

iv. Installed to EN50131 standard with central station connection

yes no

v. **Other alarm** please state details below

yes no

6r. Are all external doors fitted with five lever mortice dead locks or equivalent and are all accessible windows fitted with key operated security locks? This is a minimum security requirement for holiday homes. If no, provide details

yes no

6s. Is the property heated by central heating?
If yes, provide details (ie. gas/electric/oil)

yes no

PROPOSAL FORM (continued)

6t. If an open fire or stove is used:

i. When was the chimney last inspected?

ii. When was the chimney last swept?

iii. Is the chimney lined throughout the entire height? **yes no**

6u. Is the property protected by 2 or more smoke detectors? **yes no**

6v. Is the property connected to mains water? **yes no**
If no, where is the nearest supply (eg pond/stream)

6w. What is the distance (km) from the nearest Fire Brigade?

6x. Is it fully manned? **yes no**

6y. Has the property ever flooded? **yes no**
If yes, provide details.

6z. Is the property to be insured located within 250 metres of a river, stream, tidal water or other water course? **yes no**
If yes, please advise the distance from and height above the water course and details of type of water course.

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 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 Siochana;
- 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.

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

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 with contain statements upon which underwriters will rely on 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

OBF INSURANCE GROUP LTD.
BRIDGE HOUSE
BAGGOT STREET BRIDGE
DUBLIN 4 IRELAND

T +353 1 660 1033
F +353 1 668 7985
E info@obf.ie
W www.obf.ie

DIRECTORS: T.M. GLEESON, N.P. MAHER BA ACII QFA, J. LYNHAM
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