



MOBILE HOME/CARAVAN/ SYSTEM BUILDING INSURANCE

PROPOSAL FORM

Coverholder at

LLOYD'S

OBF Insurance Group Ltd. Bridge House, Baggot Street Bridge, Dublin 4. D04 X2P1
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OBF Insurance Group Ltd. is regulated by the Central Bank of Ireland. Registered in Ireland No. 39988. Brokers Ireland Member.

NOTES

Cover on the structure 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.

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 stopcock is fitted, all water damage is excluded where the Structure is unoccupied for more than 7 (seven) consecutive days;

Hire and Reward

The hire 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 €250 applies.

For further information contact:

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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 (Please include Eircode)

1c. Telephone number

1d. Mobile phone number

1e. Fax number

1f. Email

1g. Employment status (employed, retired, 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, 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

3e. Is the mobile home or caravan described above in a good state of repair and will it be so maintained?

yes | no

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

Have you or anyone living with you:

7a. Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms imposed by any insurer?

yes | no

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

7.b 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? 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

7.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, under ANY home insurance policy. 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?

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?

PROPOSAL FORM (continued)

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

17. If the mobile home or caravan is on a permanent site, is that site free from flooding; free from a history of flooding, and 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, and 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.

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 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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