

Thatch property Questionnaire

1. Your details

Name

Risk address

Policy number

2. Cover questions

Please read the following questions carefully and answer them all providing additional information where required. Please provide answers on a separate sheet of paper if you require more space. If you have any questions, please speak to your insurance agent.

Please use CAPITAL LETTERS and BLACK INK.

1. Is the property occupied on a daily basis? Yes No

2. Is the property detached? Yes No

3. What percentage of the roof is thatched?

4. What is the depth of the thatch?

5. Do top floor rooms have recessed lighting? Yes No

6. Is there flood lighting under the overhang of the thatch? Yes No

7. i. Has the property been re-ridged in the last 15 years? Yes No

ii. Has the thatch been inspected in the last 10 years? Yes No

8. Do you have a RCD circuit breaker on your mains switchboard? Yes No

9. i. Has the electrical wiring been inspected by a National Inspection Council of Electrical Installation Contracting (NIC EIC) qualified electrician, or a qualified professional if the property is outside the UK, in the last five years? Yes No

If Yes, please confirm the date.

ii. Have all the recommendations been carried out? Yes No

10. Do you have:

i. open fires? Yes No

ii. a multi-fuel or solid fuel burning stove? Yes No

iii. a biomass boiler in the home or an adjacent building within 20 metres of any thatched building? Yes No

11. Is/are the chimney(s) which serve all the fire sources listed in question 10 and answered 'Yes' above all fitted with a ceramic flue lining? Yes No

If No, please provide details:

12. Is/are the chimney(s) swept at least annually prior to winter use? Yes No

13. Are the chimney pots at least 1.5m above the ridge? Yes No

14. Where is/are the chimney(s) positioned? (For example, at the gable end, in the centre of the thatched roof, etc)

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15. Is there a full-time fire brigade within ten miles of the property? Yes No
16. Is there suitable access (road and entrance to grounds of home) for a fire engine? Yes No
17. Please advise the type and distance of the nearest water source which can be used by fire services in the event of a fire.
18. Are the premises fitted with a fire alarm, connected to an Alarm Receiving Centre, which covers the whole property including the loft and is serviced every six months? Yes No
If Yes, give the manufacturer, make and type of alarm:
19. Are there fire extinguishers and fire blankets at the property? Yes No
If Yes, give details of how many, type and location:
20. Do you allow smoking in the property? Yes No
21. Please advise the date of the last vermin inspection?
22. Is there another thatched or non-standard construction building within 20 metres of any thatched building at your home? If yes, please provide details. Yes No

Information

In deciding whether to accept the insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

You must tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact us or your insurance agent.



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When we are notified of a change we will tell you if this affects your policy. For example we may cancel your policy in accordance with the cancellation condition, amend the terms of your policy or require you to pay more for your insurance.

If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Misrepresentation

If we establish that you deliberately or recklessly provided us with false information we will treat the insurance as if it never existed and decline all claims.

If we establish that you were careless in providing us with the information we have relied upon in accepting the insurance and setting its terms and premium we may: (i) treat the insurance as if it never existed, refuse all claims and return the premium. (We will only do this if we provided you with insurance cover which we would not otherwise have offered); (ii) amend the terms of the insurance (We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness); (iii) charge more for the insurance or reduce the amount we pay on a claim in the proportion that the premium you have paid bears to the premium we would have charged you; or (iv) cancel the insurance in accordance with the cancellation condition of the insurance.

We or your insurance agent will write to you if we: (i) intend to treat this insurance as if it never existed; (ii) need to amend the terms of your policy; or (iii) require you to pay more for your insurance.

3. Declaration

You must read this before signing below.

I/We declare that (a) this questionnaire has been completed after proper enquiry; (b) its contents are true, accurate and complete and (c) reasonable care has been taken to answer all questions honestly and to the best of my/our knowledge.

I understand that the signing of this proposal does not bind me to complete the insurance but agree that, should a contract be concluded, this proposal, the statements made in it and the information provided in connection with it will be relied upon by Hiscox in deciding whether to accept this insurance.

Signature

Date

You should keep a record (including copies of any letters) of all information supplied to us for the purpose of entering into this insurance. A copy of your completed proposal will be available (on request) provided the insurance is effected.

Unless specifically agreed to the contrary this insurance will be subject to English Law.

Any enquiry or complaint should be addressed in the first instance to your insurance broker.

If you are not satisfied with the way a complaint has been dealt with you may ask the Ombudsman to review your case without prejudice to your rights in law.

The address is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Telephone: 0800 023 4567.