

HOME INSURANCE - ADDITIONAL INSURED PROPOSAL

The following questions are designed to help you provide us with all the information we need to assess your proposal for Insurance correctly. Please make it easy for us by answering all the questions as fully and as accurately as possible, writing in BLOCK CAPITALS and ticking all the relevant boxes.

If you are in any doubt about whether information is relevant, please disclose it - on a separate sheet if necessary - so that we can make sure we have assessed your proposal accurately. If you don't tell us something which is relevant you could find yourself without a valid policy.

A copy of this proposal can be supplied on request.

The law applicable to this contract

As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be the law that covers the part of Great Britain you live in.

General Information:

Name of Current Policyholder (in full):

Policy No:

The Date From Which Cover Is Required: DD / MM / YY

Name of Additional Proposer:

Mr/Mrs/Miss/Ms	First Name	Surname	Date of Birth
			DD / MM / YY
			DD / MM / YY
			DD / MM / YY

Daytime Telephone Number:

Occupation/Business:

Please Answer the Following:

Yes No

- During the last 5 years have you or any resident members of your family suffered any loss or damage or incurred any liability at this or any other address?
- Have you or members of your family or anyone normally residing with you
 - Been subject to any declaration or bankruptcy, or
 - Been convicted of or received a police caution for or charged with but not yet tried for any offence other than driving offences?
- Have you or any resident member of your family ever had cover declined or cancelled or special terms applied or been required to take extra security precautions by any insurer?

If you have answered YES to any Questions, Please give details.

Our Commitment to Mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of demutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

In consideration of NFU Mutual accepting my proposal : -

1. I/we undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the Trust all and any rights to which I/we may become entitled at any time by reason or in respect of my/our membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
2. I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
3. I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me/us hereunder.

Declaration

I/We the undersigned, declare that to the best of my/our knowledge and belief all the information given in this proposal and declaration, which I/we have read over and checked, is true and complete. I am/we are willing to accept terms and conditions of NFU Mutual.

I/We consent to the information on this form and on any claim I/we may make being supplied to IDS Ltd so that it can be made available to other insurers. I/We also agree that, in response to any searches may make in connection with this application or any claim, IDS Ltd may supply information it has received from other insurers about other claims I/we have made.

Signature: _____

Date: _____

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When your advisor deals with your request for insurance, we may search the Register. When you tell your adviser about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the Register. You should show this to anyone who has an interest in property insured under this policy. Please contact us if you have any queries.

Please take a few minutes to read the **Important Information** and the **Data protection Notice** below.

Data Protection Notice

Islands Insurance (us) is the data controller and will process personal information in accordance with the relevant Data Protection Law. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this **Data Protection Notice** and the **Important Information** below. Some or all the personal information you supply to us in connection with your insurance may be passed to other companies, in order to administer the policy for underwriting and claims handling purposes. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to suppliers of goods and services, regulatory or other organisations in order to review our services and we may use it to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and for system administration. We will take steps to ensure that your privacy rights are protected. You should show this Data Protection Notice and Important Information to anyone whose personal information you have submitted to us. If you would like to know what information we hold about you contact the Compliance Officer at the Islands' Insurance office you normally deal with.

Important Information

- 1) It is essential that you disclose accurately all facts which could influence acceptance of this application or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a claim is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE YOUR POLICY.** You are not required to disclose convictions regarded as spent under the relevant Rehabilitation of Offenders Law.
- 2) In order to detect and prevent fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies or databases to:
 - help make decisions about the provision and administration of insurance and credit and related services by you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
 - check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.
- 3) The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
- 4) You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application/proposal form sent to us will be supplied on request.
- 5) You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- 6) As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be the law that covers the part of Great Britain you live in.