Thatch Enquiry Form

Cover Start Date: DD/MM/YYYY	

Agent Details (if applicable) / Agent contact details	

Section 1 - Client Details

Full Name including title:		Date of Birth:	
Occupation and nature of business			
Full Name including title:		Date of Birth:	
Occupation and nature of business:			

Telephone number:	
Email address:	
Are you permanent resident in the Uk?	Yes/No If no, please provide details:

Correspondence address (including post code):	

Section 2 - Property Details

Full Address (including post code) of property to be Insured:	

Has the property suffered from Subsidence, Heave or Landslip in the last 25 years?	Yes/No	If Yes, please provide details:
Has the property suffered from flooding (from external sources such as sea, river or rainfall) in the last 25 years?	Yes/No	If Yes, please provide details:
Is the property located within 200 metres of a river, stream, tidal water or other watercourse?	Yes/No	If Yes, please provide type, distance to property & ground level:
Are any trees or shrubs (in excess of 3m tall) within 7 metres of your building?	Yes/No	Type of tree(s) and distance from main home:
Has the property ever suffered from tree damage such as falling trees or branches?	Yes/No	If yes, please specify date, what was damage and value
Has the property had a re-build valuation completed by a RICS affiliated company within the past 5 years?	Yes/No	If Yes, please confirm type of survey: Date survey completed:
Is the property in a good state of repair?	Yes/No	If No, please provide details:

Have the buildings been extended in the last 40 years?	Yes/No	Please provide details:
Are there any building works in progress or planned within 12 months of inception?	Yes/No	If yes please provide full details inc. costs:
Has any insurer refused to insure this property?	Yes/No	If yes please provide full details inc. costs:

Occupancy (Please select all that apply):

☐ Main Residence	☐ Professional Let	☐ Holiday Let
☐ Holiday Home	☐ Unoccupied	☐ Second Home

If the property is to be let please advise:

Whether it is let to a family, couple or single person etc:

The length and type of lease:

The tenant's occupation:

Is the property used for Bed & Breakfast or AirBnB holiday letting? Yes/No

Please advise the maximum number of paying guests at any one time:

Maximum Number of Bedrooms used for paying guests

Do you require cover for liability arising from food & drink poisoning?Yes/No

If unoccupied please state reason for unoccupancy:	
How long is it anticipated the property will remain unoccupied:	
Will the property be unoccupied for more than 30 consecutive days in a calendar year?	Yes/No If Yes, please provide details:

What type of property is to be insured? (please select):	☐ House	☐ Bungalow
☐ Town House	☐ Flat	☐ Barn Conversion
☐ Maisonette	Other:	

Property Type (please select):	☐ Detached	☐ Semi Detached
☐ Mid-Terrace	☐ End-Terrace	☐ Link-detached

Is the property used for any business purposes?:	Yes/No	Details:

Wall construction:	
Roof construction:	
Percentage thatch:	

Type of Thatch (please select):	☐ Long Straw	☐ ombed Wheat Reed
☐ Water Reed	☐ Norfolk Reed	☐ Devon Reed
☐ Fibre	Other:	

What is the depth of the thatch? Please select:	☐ Below 1m ☐ 1m to 2m ☐ Above 2m *If above 2m is there a structural report available?

Do you have a flat roof:	Yes/No If Yes, please confirm: Percentage Flat roof % Roof Type:
Year of construction:	
Is the property Listed?	Yes/No Grade:
Number of Bedrooms:	
Number of storeys:	
Is there a basement or cellar?	Yes/No:
How long have you lived in a thatched property (years)?	

Outbuildings – Please note that all outbuildings with a rebuild cost in excess of £10,000 must be specified

	Outbuilding 1	Outbuilding 2	Outbuilding 3
Description e.g. garage etc.			
How is the building used?			
Construction of walls			
Construction of roof			
State of repair			
Distance from main dwelling House (in metres)			
Is the outbuilding in a good state of repair?			
Is the outbuilding self enclosed?			

Section 3 - Fire Protections & Thatch Details

Does the property have smoke detectors on each floor?	Yes/No
Does the property have mains linked smoke detectors in the roof space/loft?	Yes/No
Is there a fire alarm installed at the property, which is approved by NSI/SSAIB?	Yes/No Alarm make & model: ☐ Bells Only ☐ Central Station
Is the fire alarm covered by an annual maintenance agreement?	Yes/No
Does the property have a fire extinguisher on each floor?	Yes/No
Does the property have a fire blanket conforming to British Standards in the kitchen?	Yes/No
Please confirm distance to nearest fire brigade	Miles:
Does the roof have a 60 minute fire barrier?	Yes/No
When was the thatch last inspected by a master thatcher?	
What year was the roof last rethatched?	
When was the ridge last renewed?	
Has the thatch been treated with a fire retardant?	Yes/No
Is the roof in good condition and watertight?	
Are there any nearby, external water sources such as swimming pools, wells etc?	Yes/No If Yes, please state type & proximity:
Is the property connected to mains water?	Yes/No If no, please state alternative:
Is there any recessed lighting in the ceilings of the upper floors Please select type:	Yes/No If Yes, are they fire rated or fitted with fire protective hoods? Yes/No ☐ Halogen ☐ LED
Does the property have any external Halogen lights within 50cm of the thatch canopy?	Yes/No
Does the property have a satisfactory, up-to-date electrical installation condition report (EICR)?	Yes/No Issue Date: Expiry Date:

Section 4 - Heating

	Chimney 1	Chimney 2	Chimney 3
Please advise of the Heating Type for each chimney at the property (e.g. Wood Burner / Open Fire)			
Is the Chimney Active?			
Chimney Liner Type			
Chimney Insulation Type			
Is the chimney lined and insulated in accordance with building regulations?			
Heat output rating			
Do you have a stovepipe monitor on your multi fuel stove / wood burner?			
Does the chimney pass through the Thatched part of the roof? If no, please state distance from thatch roof (metres)			
Height in Metres (measured from the top of the thatch to the top of the Chimney, including any pot)?			
Chimney Position			
Is the chimney fitted with a spark arrestors?			
Heat sensor with monitored alarm (Installed and Monitored)?			
Has the chimney been subject to a CCTV survey? If so, please advise date of last survey			
Date Last Swept			

Please state all other forms of heating in the property (e.g. gas / oil central heating):	1. 2. 3. 4.
Do you have an oil tank?	Yes/No If yes, how old is the tank?

Type of Oil Tank (please select):	☐ Plastic Bunded	☐ Metal Bunded
☐ Plastic Single Skin	☐ Metal Single Skin	☐ Unknown

Is the tank located within 50 metres of a river or stream?	Yes/No

Section 5 - Sums Insured

Buildings - The buildings sum insured should represent the full cost of reinstatement of the property (including the cost of professional fees and site clearance), any garages, greenhouses and other outbuildings, swimming pools, walls, gates and fences. VAT will also need to be included. Outbuildings may need to be covered separately on the schedule so please specify an outbuildings where the values exceed £10,000.

Main Building:	£
Outbuildings: Building 1 Building 2 Building 3	£ £ £ £
Total Buildings sum insured	£

Is accidental damage cover required?	Yes/No			
Is a voluntary excess required? Please specify amount:	☐ £100	☐ £250	☐ £500	☐ £1,000

*Please note that the voluntary excess will apply in addition to any compulsory excess

How many continuous years have you held Buildings insurance?	
Please provide the name and address of any party whose interests are to be noted e.g. mortgage lender:	

Contents – The contents sum insured should represent the full cost of replacing (as new) the entire contents <u>within the property</u>, including valuables and high risk items. Contents are household goods including furniture, furnishings (such as carpets and curtains) and all items not fixed to the property.

General Contents:	£
Contents in outbuildings: Building 1 Building 2 Building 3	£ £ £ £
Outdoor items:	£
Redundant jewellery never worn or taken out of the home:	£
Valuables in the Home, Fine Art & Antiques:	£
Please specify any valuable items (included in the above) which are worth in excess of £2,000:	1. 2. 3.
Total Contents	£

Is accidental damage cover required?	Yes/No			
Is a voluntary excess required? Please specify amount:	☐ £100	☐ £250	☐ £500	☐ £1,000

*Please note that the voluntary excess will apply in addition to any compulsory excess

How many continuous years have you held Contents insurance?	

Personal Possessions – Items you may have on your person when out of the home such as jewellery, luggage whilst on holiday (excluding mobile phones and laptops). Single article limit is £2,500 unless specified

Unspecified items total (no one item worth more than £2,500):	£

Specified items (laptops, mobile phones and any item with an individual value in excess of £2,500). Please provide full description and up to date valuation for each item:	Value:
1.	£
2.	£
3.	£
4.	£
5.	£

Pedal Cycles Valued £500 or under – Cover for theft and accidental loss or damage occurring anywhere in the United Kingdom and up to 60 days elsewhere in the world during a temporary visit.

Number of Pedal Cycles £500 or under	
Total value of Pedal Cycles individually valued £500 or under	

Pedal Cycles Valued Over £500 – Cover for theft and accidental loss or damage occurring anywhere in the United Kingdom and up to 60 days elsewhere in the world during a temporary visit.

Cycle description:	Purchase date:	Value:
1.		£
2.		£
3.		£

Where are the cycles stored when not in use?	
What cycle security do you use?	

Section 6 - Security

Is the property fitted with 5 lever mortice deadlocks?	Yes/No If No, please provide details of alternative locks in place:
Are all accessible windows fitted with key operated window locks?	Yes/No If no, please provide details of how windows are secured:
How are any external bi-fold, french or patio doors secured?	£
Is there a burglar alarm installed at the property, which is approved by NSI/SSAIB?	Yes/No Alarm make & model: ☐ Bells Only ☐ Central Station
Is the alarm covered by an annual maintenance agreement?	Yes/No
Is there a safe in the property?	Yes/No Safe make & model: Safe cash rating: £

Section 7 – Claims & Previous History

Have you, or any person to be insured, or the property to be insured, suffered any loss, damage, injury or liability in the last 5 years (whether insured or not) from any of the events to be insured by this policy? If yes, please list below:	Yes/No	
Claim details, including circumstances, insurers & address of property where the incident occurred:	Date of claim:	Value of claim:
		£
		£
		£

Have you held insurance continuously for the Past 5 years? If no, provide details	Yes/No Details:
Are you a first-time buyer?	Yes/No

Have you or any person residing with you ever been declared bankrupt or been the subject of bankruptcy proceedings, debt relief order, individual voluntary arrangement (IVA) or County Court Judgement (CCJ)?	Yes/No
Have You or anyone residing with you ever been refused insurance or had any special terms imposed?	Yes/No
Have you or any person residing with you ever been convicted or received a police caution for or been charged with but not tried for any offence, other than a driving offence? (you do not need to disclose any criminal convictions to us which are spent under the Rehabilitation of Offenders Act 1974)	Yes/No
You are not required to disclose convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974. If you have stated Yes to the above please give full details below	

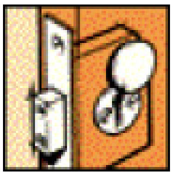
Further information – Please use the space below for any further details.

Current Insurer:	How did you hear of us?
Renewal Date: DD/MM/YYYY	Target Premium: £
DECLARATION: I/We confirm that this form has been completed to the best of our knowledge Signed: Date:	

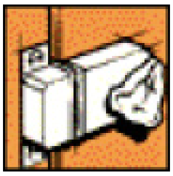
Minimum Security

Here is a full definition of the type of locks you should have installed on you final exit doors and accessible windows.

Final exit door (main entrance) – should be fitted with a mortice deadlock of at least five levers or rim deadlock conforming to British Standard BS3621.



Mortice deadlock



Rim Deadlock

Five lever mortice Key

Other Single External doors – Should be fitted with either:

- a mortice deadlock of at least 5 levers conforming to BS3621
- or a rim deadlock conforming to BS3621
- or key operated lock with bolt top and bottom
- for solid doors, bolts should be at least 10 inches in length and for glass paneled doors, key operates mortice rack bolts should be fitted

Windows, fanlights and roof lights – All windows, fanlights and roof lights which can be accessed without the use of a ladder, and can be opened, should be fitted with key-operated window locks

Key operated window lock

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