



Property Owners renewal questionnaire

CLIENT RENEWAL QUESTIONNAIRE

Lion Insurance Consultants (Tonbridge) Ltd are authorised and regulated by the financial conduct authority



Your Property Owners Insurance

YOUR INFORMATION

Name :

Correspondence

Address :

Phone :

Email :

YOUR PROPERTY INFORMATION

What is the name of the legal owner of the property?

When did you purchase the property?

What is your property type?

If your property is a house, please state whether a bungalow, terraced or detached etc. If your property is flats, please state whether they are converted, or purpose built. If your property is commercial, please state if it is a shop or office with flats above if applicable, or an industrial unit, office block, warehouse etc.

Is your property residential, commercial, or mixed?

Is your property listed or protected? If yes, please state the grade.

Confirmation the property has had an electrical inspection in the last 5 years and there is a current IEE / IET electrical certificate?

Are you aware of any flooding history at the premises (whether or not insured and whether or not a claim was made)?

Has the property to be insured or the adjacent property suffered from, or show any visible signs of damage from subsidence, heave, or landslip?

Is there an ATM on the premises?

How is the premises heated and with what fuel type (gas / electric etc)?

Additional security details - CCTV / Alarm systems etc?

THE PROPERTY CONSTRUCTION

Is the property of standard construction?

Non-standard construction is when the property is not built only of brick, stone or concrete or roofed only with slates, tiles, or concrete

*If you answer
NO*

Please state the buildings wall construction material

Please state the roofs construction material

If the property has any flat roof, please state the percentage?

%

Does the property have external cladding / external wall insulation?

*If you answer
YES*

Please provide details of the cladding materials used and the wall insulation material?

THE OCCUPANCY OF YOUR PROPERTY

Is your property occupied or unoccupied or a mix of both?

If your property is unoccupied (or partially unoccupied), please state your intentions for the property (ie: between tenants / to be sold etc)?

If your property is commercially occupied, please confirm who by (ie: if occupied as a shop, please state the type of shop - newsagents / clothing retail / vape shop etc)

Please confirm that all tenancy agreements are directly between yourself as the landlord / property owner and the tenants / occupiers ?

If your property is (or partly) residential, please confirm that any rent is received directly from the tenant (please select I cannot confirm if the tenants rent comes from the council or housing association etc)?

If you cannot confirm

Please provide full details:

If your property is a block of residential flats, can you confirm that all occupiers are leaseholders who receive rent directly from the tenants or they are owner occupiers?

If you cannot confirm

Please provide full details:

The Insured

Property Values

It is important you understand that it is up to you as the policy holder to ensure your property is correctly and adequately insured. The insured value you need to provide us with is the total reinstatement value of the building (not the market value). It is important that the figure you provide us with to insure is as accurate as possible as in the event your property is underinsured and you need to make a claim, it could be your claim settlement will be subject to an 'average clause' which means the total claim cost could be reduced by the percentage you were underinsured by - please note that the exact calculations are subject to each applicable insurers terms / policy wordings.

Lion Insurance have partnered with rebuildcostassessment.com so that we can help you ascertain a RICS accredited desktop assessment to provide you with a reinstatement value and full report for just £170. By purchasing a rebuild cost assessment, you can go forward feeling confident that you are protecting your asset adequately in the event of an insured loss. If you have any doubts whatsoever about the reinstatement value of your property, we recommend you consider purchasing a report whether it be via Lion Insurance or an appointed third party surveyor.

What is the reinstatement value of the property to be insured?

£

What is the value of landlords contents to be insured?

£

What is the value of communal contents to be insured?

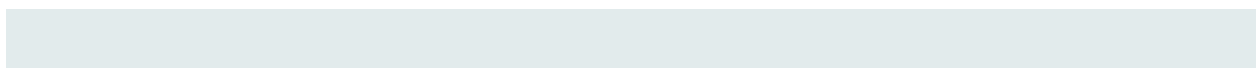
£

Please confirm the the annual rental income from your property?

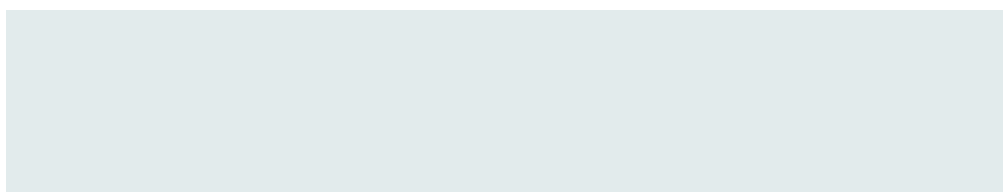
£

Please confirm that you, or any partners or directors (either personally or in connection with any business which you / they have been involved) have never:

- been declared bankrupt, or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures
- been disqualified from being a company director
- had a County Court Judgement or Sheriff Court Decree
- been convicted or have any prosecutions pending or been given an official police caution in respect of any criminal offence excluding motoring offences or offences that are spent under the the Rehabilitation of Offenders Act 1974
- been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation
- had any insurance proposal declined, renewal refused, or had any special or increased terms applied or had insurance cancelled mid-term by underwriters.



If you cannot agree Please provide full details:



Additional Notes

If you have further information to provide us with, please detail below

