

Private Jewellery and Furs

Proposal Form



The
Standard
Syndicate

Please send completed forms to specie@syndicate1884.com

- 1
- A) Proposer's full name (Mr/Mrs/Miss/Ms) _____
- B) Nationality _____
- C) Age _____
- D) List full address of all your residences _____
- Residence 1 _____
- Residence 2 _____
- Residence 3 _____
- E) Occupation/Business _____
- F) Names and ages of ALL OTHER PERSONS resident at the address(es) given in the answer to (D) above (whose property is to be insured) giving relationship to Proposer and the business and occupation of each person. _____
- 2 Will any of the property to be insured regularly be worn, carried or used by any person OTHER THAN the Proposer and the persons named in Question 1? Yes/No
- If YES, state by whom and give their residential address(es) and business/occupation (including details of any connection such person may have with any form of professional entertaining). _____
- 3 **In respect of Residential Address(es)**
- A) Will the premises be regularly left unattended by day or night? Yes/No
- If YES, give details. _____
- 4 **Alarm:**
- A) Give the maker of the alarm: _____
- B) Is it:
- Bells only Yes/No
- Connected to the police Yes/No
- Central station Yes/No
- C) Does it protect all areas containing the insured items Yes/No
- D) Is the alarm under a maintenance contract Yes/No



If Yes, by whom

5 Safe:

A) Give the make, model and age of the safe

B) Is it a:

(i) Wall safe Yes/No

(ii) Freestanding safe Yes/No

(iii) Under floor Safe Yes/No

(iv) Anchored to the floor or wall Yes/No

C) Weight & Dimensions:

6 Other Security

A) Are all final exit doors fitted with a 5 lever mortice deadlock Yes/No

B) Are all windows, fanlights and skylights fitted with operated locks Yes/No

C) Is your property protected by any other means Yes/No

If Yes, please give details

D) Fire protections in place Yes/No

7 Statement of Values

It is important that you should ensure the values given below are adequate, as under-insurance may reduce the amount of recovery in the event of a claim.

State VALUES to be insured

A) JEWELLERY £

B) FURS £

C) BAGGAGE AND PERSONAL EFFECTS £

D) ANY OTHER ITEMS (to be separately specified) £

TOTAL TO BE INSURED £

NOTE: All items over £150 (or currency equivalent) in value must be listed separately, showing the value of each item. The list must be submitted with this Proposal.

8 In what Countries or Continents do you wish this insurance to be effective?

9 Previous History

A) Name of Previous Insurers

B) Date of expiry of policy

C) Has any Insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms, any insurance for the Proposer or any other person to whom this insurance would apply?

Yes/No



If YES, give details.

10 Has the Proposer, or any other person whose property is to be insured hereunder, sustained any loss or damage during the last six years which would have been covered by this type of insurance had it been in force?

Yes/No

If YES, state

A) approximate date of each loss or damage

B) circumstances and amount thereof, and

C) with whom was the property insured?



Losses Occurring Policy Basis

This Proposal form is for a losses occurring policy. This means the policy only responds to any one loss or series of losses arising out of an occurrence against the insured during the period stipulated within the Policy, and notified to the insurer in writing within the time period stated within the policy wording. Circumstances which could give rise to a future claim must also be notified to the insurer in writing during the policy period, for the policy to respond.

Duty of fair presentation – Insurance act 2015

1. Before this insurance contract is entered into, the insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the insured must:

- a) Disclose to the Insurer every material circumstance which the insured knows or ought to know. Failing that, the insured must give the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);
- b) Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
- c) Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.

2. For the purposes of clause (1)(a) above, the insured is expected to know the following:

- a) If the insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
- b) If the insured is not an individual, what is known to anybody who is part of the insured's senior management; or anybody who is responsible for arranging the insured's insurance.
- c) Whether the insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the insured's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the insured is insuring subsidiaries, affiliates or other parties, the Insurer expects that the Insured will have included them in its enquiries, and that the insured will inform the insurer if it has not done

Insurance act 2015 – Declaration and signature

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Dated.....

Signature

Print Name

Title (must be Principal Assured or, in the case of a corporation, the Chairman of the Board, CEO, President or equivalent)

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Charles Taylor Managing Agency Ltd is a Lloyd's managing agent and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Standard Syndicate Services Limited is a service company and a Lloyd's coverholder that is part of the Charles Taylor PLC group of companies. The Standard Syndicate Services Limited is an appointed representative of Charles Taylor Managing Agency Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Standard Syndicate Services Limited has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of The Standard Syndicate 1884 which is managed by Charles Taylor Managing Agency Ltd.

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This form is published on behalf of The Standard Syndicate by the managing agency:

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