



Statement of fact

- The home is used for short lets (i.e. Assured Shorthold Tenancy)
- The home will not be unoccupied for more than 8 weeks at a time, without informing welovelandlords.co.uk
- The home will only be let for residential purposes
- The property is constructed of brick, stone or concrete and roofed with slates, tiles, asphalt, concrete or metal
- The house is in a good state of repair and will be so maintained
- The home does not have any special exposure to damage by storm or flood
- The home does not have any sign of damage by subsidence, heave or landslip and you are not aware of any previous damage to the home by subsidence, heave or landslip
- The sum(s) insured represents the full replacement costs
- You undertake to maintain sum(s) insured at their full value
- In respect of any of the risks to be insured, no person to be insured has sustained any loss, damage, injury or liability in the last 5 years, whether insured or not
- In respect of any of the risks to be insured, no person to be insured has ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by any insurers
- No person to be insured has ever been convicted of (or charged but not yet tried with) any criminal offence (other than motoring offences)

Important

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence the insurer in the assessment and acceptance of the proposal, e.g. intended occupancy of the property or any criminal convictions (other than for motoring offences). Material facts must be disclosed in relation to yourself and all persons who are to be insured.

If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer.

Declaration

I/we hereby declare that to the best of my/our knowledge and belief the above statements are correct and that I/we have withheld no information material to this proposal whether the subject of a Proposal form question or not. The above statements will form part of the contract between me/us and the Insurer.

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

I/we agree to conform to the terms of the policy when issued. (A specimen copy of the policy is available on request). You should keep a record of all information you have given to us.