

# Property Owners' Insurance Quotation

Erskine Murray

Insurance Brokers

talbotandmuir

This is a fillable PDF so it can be completed electronically, or you can print out the form to complete manually.

If you would prefer to talk through your risk, rather than complete this form, please email [talbotmuir@erskine-murray.co.uk](mailto:talbotmuir@erskine-murray.co.uk) with your contact information and Erskine Murray will call you.

## About Your Property

Risk Address (the property that is to be insured)	
Postcode	

Combined Annual Rental Income	£
-------------------------------	---

Buildings Reinstatement Value	£
-------------------------------	---



This should be the reinstatement cost of the property with considerations including demolition/debris removal, materials, labour, fees and taxes. If you are unsure what value to advise we would recommend that you utilise the services of a RICS qualified Buildings Surveyor. We can order remote RICS guided valuations from Rebuild Cost Assessment for a cost of £135 including VAT for each property.

Tenant(s) Name(s)	
Business Activities	

If the property is empty, please ensure you have provided us with contact information as we will need to contact you to discuss the property.

Property Type (i.e. Industrial Unit, Office, Retail, Surgery, Land Only)	
Building Construction (Walls, roof & flooring materials)	
Heating Method (Appliances and fuel)	
Estimated Property Age	

# Property Owners' Insurance Quotation

Erskine Murray  
Insurance Brokers

talbotandmuir

Our terms will be subject to the following assumptions, if any of these are not true please provide further details in order that we can discuss further with underwriters:

- There have been no claims or losses within the last 3 years, whether insured or not, either made by you or against you
- The property is in a good state of repair, not undergoing renovation, repair or alteration, or anticipated to be undergoing renovation, repair or alteration during the next 12 months
- The property has not suffered from nor shows any visible signs of damage from subsidence, landslip or ground heave
- The property is not Grade I, Grade II or Grade II\* listed
- Any flat felt roofing does not exceed 25% of the total roof area and any flat felt roofing is under 7 years old
- There is no known history of flooding at the address
- You have never had any Risk Improvement requirements imposed by the current or previous Insurers which have not yet been completed to their satisfaction

If any of the above statements are **not** true, please provide details:

You have a duty to make a fair representation of the risk which you wish to insure. This means that you must disclose all relevant information before the insurance contract commences.

This information includes those material circumstances that would influence a prudent insurer on whether to insure the risk (and if so on what terms)

<u>Optional Extras - Please indicate if you would like us to include any of the following within our proposition:</u>	YES	NO
<p style="text-align: center;"><b>Legal Expenses</b> provides access to legal advice and could cover legal costs in the event of a legal dispute in connection to the insured property</p>		
<p style="text-align: center;"><b>Loss Recovery</b> Will appoint a loss assessor to work for <u>you</u> in the event of a material damage claim likely to exceed £5,000 in settlement</p>		
<p style="text-align: center;"><b>Rebuild Cost Assessment - Reinstatement Valuation Report</b> For a fee of £135 including VAT we can order a RICS guided reinstatement valuation for your property to help accurately guide the sum insured and protect against underinsurance</p>		

# Property Owners' Insurance Quotation

Erskine Murray  
Insurance Brokers

talbotandmuir

## About You & Your Fund

Policyholder (Should encompass all owners and trustees)	
Contact Name	
Correspondence Address	
Contact Number(s)	
Contact Email	

Our terms will be subject to the following declarations, if any of these are not true please provide further details in order that we can discuss further with underwriters:

- You have never had insurance cancelled, renewal refused or subject to special terms
- You have never been convicted or charged with a criminal offence, or within the last 3 years received an official caution for a criminal offence, other than a motoring offence
- You have never knowingly failed to conform to legislation pertaining to Health and Safety at work activities
- You have never been declared bankrupt or are subject of any current bankruptcy proceedings or any voluntary or mandatory Insolvency or winding up procedures

If any of the above statements are **not** true, please provide details:

--

Form Completed By	
Date Completed	