Renovation Underwriting Proposal Form

Planning building works?
Don't risk losing everything

Renovation insurance for people who are serious about protecting their property.

If you start building works or a renovation project without the right cover, you could lose your property and your project costs.

Completing this proposal form is the first step in making sure your property and project are protected with specialist renovation insurance.

Please provide accurate, detailed information, as this will enable us to give you the very best terms.

Do cover works and buildings under one policy

We cover works and buildings under one policy because this is the most straightforward way to get you back on track if you need to claim. We also provide your liability cover too.

Don't assume annual buildings insurance covers you

Most annual buildings policies are invalidated by works and wouldn't pay for the claims most likely to arise during works.

Annual buildings insurance is not designed for works claims - our insurance is.

Don't rely on Contractors insurance

The terms and conditions of contractors' policies are easily breached, meaning insurers may refuse to pay.

Contractors can only take out third-party liability cover for your property – liability claims are hard to win and they can take a very long time.

Do take control of your insurance

Renovation Underwriting gives you complete control and confidence you're protected.

Claims are simpler because you won't need to pursue your contractor's insurance or prove negligence.

Renovation Underwriting – the industry leaders in single project contract works insurance

We are the UK's largest and most capable provider in this space, backed by A rated UK insurers. You can feel confident your property and investment are properly protected.

PRIVATE CLIENT | HERITAGE BUILDINGS | COMMERCIAL PROJECTS

General Information

1. Proposer Type: Individual ☐ Company ☐ **2.** Is Proposer UK domiciled?: Yes ☐ No ☐

For Individuals:

Proposer 1

Please provide full names, not initials. Please do not include contractor details here, these can be added later if the contractor needs to be included as a joint insured.

3. Title: – Please Select – **4.** Full Name:

5 Date of Birth: DD / MM / YYYY **6.** Occupation:

Proposer 2

7. Title: – Please Select – **8.** Full Name:

9. Date of Birth: DD / MM / YYYY

For Company:

10. Company Name:

11. Is the Company registered in the UK?: Yes ☐ No ☐

12. Details if non-UK Company:

13. Companies House number:

14. Registered address:

15. Director(s)/Ultimate beneficial owner:

If the proposer is a company, please provide the date of birth of the ultimate beneficial owner of the company.

16. Date of Birth: DD / MM / YYYY

17. Full correspondence address including postcode:

Existing Structure

1. Full risk address including postcode:

2. Type of building: – Please Select –

3. Basis of cover requirement: Buildings and Works ☐ Works Only ☐

Please provide the rebuild cost of the structure being retained on day one of the project (excluding anything which will be demolished). Do not include the future projected rebuild cost at practical completion. We require the rebuild / reinstatement cost, not the market value. It is always the proposer's responsibility to ensure that sums insured are adequate to avoid underinsurance.

4. Rebuild cost of property prior to works starting: £

5. Ownership Type: Freehold ☐ Leasehold ☐

6. Number of storeys including basement level:

7. Construction of existing walls: – Please Select –

If other non-standard enter details here:

8. Construction of existing roof: – Please Select –

If other non-standard enter details here:

9. Approximate year of build of property: – Please Select –

10. Listing grade: – Please Select –

11. Location of property: – Please Select –

12. Distance to nearest occupied property: – Please Select –

13. Structural condition: – Please Select –

14. Has the property ever suffered from subsidence, heave or landslip, flood, storm or malicious damage?: Yes ☐ No ☐

15. Details of subsidence, heave or landslip, flood, storm or malicious damage:

16. Previous Use: – Please Select –

17. Eventual intended use: – Please Select –

18. Lender interest to be noted: – Please Select –

19. Name of lender if applicable:

If terrorism cover is required, it will be arranged on a separate policy and the premium will be quoted separately.

20. Is terrorism cover required?: Yes ☐ No ☐

Contents

1. Sum insured for contents remaining at the premises: £

2. It is confirmed the items to be insured are household contents within the premises only, and do not include fine art, antiques, jewellery or watches: Yes ☐ No ☐

Contract Works

The figure provided should represent the total cost of the project including any subsidiary contracts, and direct purchases (for example, kitchens, bathrooms, fixtures and fittings), professional fees and VAT where applicable.

1. Total project cost including main contract, subsidiary contracts, direct purchases, professional fees and VAT: £

"**87% of projects overrun, and 92% of projects run over budget**" It's often more cost effective to insure the project for a longer period, we suggest a contingency of at least 25%. Include any lead-time in the duration. For example: if the project is scheduled to take 6 months, but the work won't start for a month after the need for buildings cover arises, then the estimated duration should be at least 7 months.

2. Estimated duration of project: months

3. General description of works to be carried out: – Please Select –

4. Summary of works to be carried out including, where applicable, any non-standard construction materials, subterranean excavations, large scale demolition and green roofs:

We define standard construction as brick or block shell with a slate or tile roof. We would also consider timber frame with brick infill to be standard construction. If the construction materials differ from this, please select Yes, and provide more details below.

5. Are any non-standard materials being used?: Yes ☐ No ☐

6. Non-standard materials description:

It is not possible to select an inception date in the past when binding this risk. If a back-dated inception date is required, please contact us to discuss this prior to inception.

7. When does / did the project start?: DD / MM / YYYY

8. If the project has already commenced, please give further details *(ie, what has been done to date and spent to date? Have any claims or losses occurred to date?)*:

9. Are any of the adjoining / surrounding properties undergoing significant structural works concurrently with this project?: Yes ☐ No ☐

10. Does this project require planning permission?: – Please Select –

11. Will the works involve piling and/or underpinning?: – Please Select –

12. Details of piling / underpinning contractor and methodology of piling / underpinning if known:

13. Will the works involve excavation to a depth exceeding 3 metres?: Yes ☐ No ☐

14. Will the proposer(s) be physically undertaking any of the works themselves as individuals, or through their own company?: Yes ☐ No ☐

15. Has a structural engineer been appointed?: – Please Select –

16. Has the main contractor been appointed?: – Please Select –

17. Trading title of contractor:

18. Contractor Companies House number:

19. Should the contractor be noted as a joint insured under this insurance?: Yes ☐ No ☐

20. Type of contract: – Please Select –

21. Contractor website:

We may need to make contact with the contractor in the early stages of the project. Please provide this information at the earliest possible opportunity.

22. Email address of on-site contact:

23. Phone number of on-site contact:

If the proposer will be involved in partially or fully managing this project, please select "No". Only select "Yes" if the contractor has full control of the site and project management.

24. Is there a main contractor in overall control of the site?: Yes No

25. Will sub-contractors be under the direct control of the main contractor?: Yes No

Answer "Yes" if any subcontractors will be paid directly by the proposer.Only answer "No" if all subcontractors will be paid by the main contractor.

26. Will any sub-contractors be paid directly by the proposer *(not by the main contractor)*?: Yes No

Our policy is designed to cover the structure for a maximum of 60 days prior to the start of the project. Should a longer period be required, please provide more information at the end of the document.

27. Is more than 60 days of building cover required prior to the start of the project?: Yes No

Hired in Plant for self-managed projects

1. Total sum insured per event: £

2. Single item limit: £

3. Total estimated hiring charges for the period of the contract: £

Owned Plant for self-managed projects

1. Total sum insured per event: £

2. Single item limit: £

Liability

ⓘ Property Owners Liability is for projects involving existing structures and those fully managed by a main contractor. If the project is self-managed, or if subcontractors are not under the control of the main contractor, we will issue a supplementary questionnaire to assess if wider liability cover is required. This may include Property Owners Liability, Project Public Liability and Employer's Liability depending on the particulars of the project.

1. Property Owners Liability limit of indemnity required: – Please Select –

Non-Negligent Party Wall Liability

1. Have party wall notices been issued?: – Please Select –

2. Non-Negligent Liability limit of indemnity required: – Please Select –

Mandatory Site Management Protocols

All of the following must be answered "Yes'. If any are answered "No", additional terms may be imposed, or we may decline to offer a quotation.

1. From the point that works start, will there be fire extinguishers on site?: Yes ☐ No ☐

2. Will there be a "No smoking" rule on site?: Yes ☐ No ☐

3. Will formal site induction procedures be in place?: Yes ☐ No ☐

4. If project involves hot works, will hot work permits be used?: – Please Select –

Risk Management

ⓘ Hoarding is solid panelling, usually in excess of 6ft, erected to secure a site. This must be differentiated from Heras style fencing, which is usually lower and made from wire mesh.

1. Is there site hoarding?: Yes ☐ No ☐

2. Is there an alarm system which will be operable during the works?: Yes ☐ No ☐

3. Is there CCTV or a security guard?: Yes ☐ No ☐

4. Will scaffolding be alarmed?: Yes ☐ No ☐

5. Will anyone be living on site during the works?: Yes ☐ No ☐

6. Any other security measures? Please provide details:

7. Is there a fire alarm system which will be operable during the works?: Yes ☐ No ☐

ⓘ The contractor should have identified, assessed and managed the risk of fire on site. This exercise should have been recorded. The fire risk management plan may exist as a standalone document, or may form part of a wider construction health and safety plan.

8. Has a documented fire risk assessment been undertaken?: Yes ☐ No ☐

9. Will the joint fire code be complied with
(required where the contract value exceeds £2.5m): Yes ☐ No ☐

10. Will waste be removed from the site on a daily basis,
or stored in a fire-proof skip at least 5 metres from the structure? Yes ☐ No ☐

11. Is there a hydrant, or sufficient water from other sources
to tackle a major blaze? Yes ☐ No ☐

Declarations

As an individual, or as a director of a company, have you, or any joint proposer:

1. Had an insurance proposal declined, renewal refused,
Insurance cancelled or special terms applied? Yes ☐ No ☐

2. Had a conviction or been charged (but not yet tried) or given an Official
Police Caution in respect of any criminal offence other than a motoring offence? Yes ☐ No ☐

3. Had a CCJ, been declared bankrupt and/or have been subject of a
winding up order, insolvent liquidation or administration, or have made
any composition or arrangement with creditors? Yes ☐ No ☐

4. Been a director or partner of a company which has gone into
insolvency, liquidation, receivership or administration, or been disqualified
from being a company director? Yes ☐ No ☐

5. Had any incidents in the last 3 years which have, or could have resulted
in a claim at any address? Yes ☐ No ☐

6. If Yes, please provide date of loss, circumstances, settlement value / reserve, and address of property where claim occurred:

7. Any further information/comments to be provided:

Please save a copy of your completed form rather than printing it. This preserves your digital entries and allows you to refer back to or update the form if required.

Important information

The information requested in this proposal form is required by us and our insurer partners to gain a full understanding of your requirements and will form the basis of your quotation. It is important that you take reasonable care to answer all questions put to you about your insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell your broker. Failure to provide correct or accurate information may result in the cancellation of your policy, additional premium costs, your policy terms and conditions changing and/ or your claim being rejected or not fully paid.

Data Protection – Fair Processing Notice

We take our Data Protection obligations very seriously, and comply with all the relevant legislation, including GDPR. You can view our Fair Processing Notice in full at: https://bit.ly/47m43OA