

# PROPERTY WORKS

# PropertyWorks Proposal Form (ROI)

#### **IMPORTANT INFORMATION**

Plum Underwriting is an underwriting agency, given authority from Insurers to act on their behalf in providing insurance under this scheme. As such, we do not deal directly with policyholders/homeowners or anyone acting on their behalf other than via a broker or insurance intermediary. If you are interested in applying for insurance with us, you should please contact your broker or insurance intermediary and ask them to contact us on your behalf. If you do not wish to appoint your own broker or insurance intermediary then we can arrange for your enquiry to be dealt with by an associate intermediary company experienced in handling this type of insurance. If you wish to do this, please let us know.

Please complete all questions where applicable and sign the declaration.

### Broker or Insurance Intermediary

Please use the information provided by the client to submit an online application to us at www.plumunderwriting.ie

# www.plum underwriting.ie

Crotty Insurance Brokers Ltd is a subsidiary of Brown & Brown (Europe) Limited.

Crotty Insurance Brokers Ltd, a private company limited by shares, 6 Leopardstown office Park, Burton Hall Avenue, Sandyford, Dublin 18 Ireland (Registration Number: 217756), trading as Plum Underwriting is regulated by the Central Bank of Ireland (Register number C4721 Crotty Insurance Brokers Limited trading as Plum Underwriting, Registered Office 6 Leopardstown Office Park, Burton Hall Avenue, Sandyford, Dublin 18, Ireland (Registration Number: 217756) is regulated by the Central Bank of Ireland (Register number C4721) and authorised and subject to limited regulation by the UK Financial Conduct Authority.



SEC	. HON 1: Proposer	Informa	tion			
If cor	Company Name mpany, please provide r iduals are behind the C		rm, Company oi	r Family Trust, confi	irm the reason why it is	in a Company Name and who the
	Name	•				
	Reason					
	ectors/Individuals Name(s) and D.O.B.					
•	Private Individual					
If pri	vate individual, please p			osers.		
	Title	Propos	er 1		Title	Proposer 2
	Forename(s)				Forename(s)	
	Surname				Surname	
	Date of Birth				Date of Birth	
	Occupation				Occupation	
	Business Type				Business Type	
		Propos	er 3			Proposer 4
	Title				Title	
	Forename(s)				Forename(s)	
	Surname				Surname	
	Date of Birth				Date of Birth	
	Occupation				Occupation	
	Business Type				Business Type	
1.1	Have you, or an persons living w ever been convict charged with any other than m offences o	ted of or offence notoring	☐ Yes	If yes, please give		
1.2	Have you, or a persons living w ever been made b or entered into a b arrangemo	vith you, pankrupt pad debt	☐ Yes	If yes, please give		
1.3	Have you, or an persons living w ever had in cancelled, refused, o or voided or had any terms a	vith you, nsurance declined	☐ Yes	If yes, please give	details.	



1.4		Have you, or any other persons living with you, sustained any loss or damage during the last 5 years, which would have been covered under this insurance or similar, whether claimed or not?							
If yes	yes, please provide the following details for each loss or claim:								
Date of Loss Description of loss				Location	Status (Ongoing/Settled)	Amount (€)			
		5							
1.5		Do you hold a Irish b account?	ank	Yes No					
	SECTION 2	: Existing Structure	n Dotails						
2.1		ucture Address	Details		Correspondence A	ldress			
		Property undergoing works:			(If different from the address to be				
					insured)				
		Eircode:			Eircode:				
2.2	Property Ov	vnership:	e.g. Private I	Individual, Compar	ny, Family Trust, etc:				
2.2a		a new purchase or operty that you own?							
2.3	property upon completion of the works?  To be occurred to the works?  To be let to be solved.			ed by you as a sec t Id commercial holida	our family as a perman ond home/holiday hom y home				
2.3a	If 'Commercia	l Use' or 'Other':	Please provi	de details:					



2.3b	If the property is to be let or sold after completion of works:	Please confirm if you have		e renovated	d properties to be let or solo	d on before:
2.4	Building Sum Insured:	€		2.5	Type of property: (i.e. detached house, terraced house, maisonette, flat etc.)	
2.6	Year of Build: (Approximate of when property was built)			2.7	Is the property listed or situated within a conservation area?	Yes No If yes, please provide details
2.8	Wall Construction (i.e. brick, stone etc.)			2.9	Roof Construction: (i.e. tiled, slate, felt on timber flat roof etc.)	
2.10	Is the property in a good state of repair and regularly maintained?	☐ Yes	If no, please gi	ve details:		
2.10a	Is the property showing signs of, or there is knowledge of water ingress?	☐ Yes	If yes, please g	ive details:		
2.10b	Have remedial structural work/repairs been advised or previously carried out?	☐ Yes	If yes, please g	ive details:		
2.100	Are there outstanding repairs from a previous claim/incident?	☐ Yes	If yes, please g	ive details:		
2.11	Is the property built in an area historically free from flooding and coastal or river erosions?	☐ Yes	If no, pleαse gi	ve details:		
2.12	Is the property over 200 metres of any river, stream, tidal waters or flood plains?	☐ Yes	If no, give deta	ails of dista	nce and elevation from th	ne watercourse:
2.13	Has the property ever suffered from flooding whether insured or not?	Yes No	If yes, please g	jive details	:	

2.14	Is the property free fro of internal or external or diagonal cracking?	_	☐ Yes	If no, please give details:
2.15	Has the property ever from subsidence, head landslip?		☐ Yes	If yes, please give details:
2.16	Has the property ever monitored for subside heave or landslip?		☐ Yes	If yes, please give details:
2.17	Are you aware of any carried out on the prowhich mentions subsisettlement or movem the buildings?	perty dence,	☐ Yes	If yes, please give details:
2.18	Are you aware of any neighbouring building have been the subject occurrence of subside heave or landslip?	of an	☐ Yes	If yes, please give details:
2.19	Is the property used for business, trade or pro- involving visitors to the premises?	fession	☐ Yes	If yes, please give details:
2.20	Is the property adjoin thatched property?	ing a	☐ Yes	If yes, please give details:
SECT	ON 3: Contractor Det	ails		
3.1	Contractor Name:			Contractor Address:  Eircode:
3.2	Is the contractor a limited company?	Yes	No	Company Registration Number: (If limited company, please provide)

If not a	If not a limited company, please confirm the following:						
How Id	How long have they been in business for?						
Have t	Have they done similar projects before?						
Have t	hey carried out similar size c	ontracts before?	?				
3.3	Other than a contract for services, is there any othe relationship between the Employer (homeowner) are the Contractor?  (i.e. is it a member of the family client involved financially with contractors in any way.)	nd No	If yes, please give details:				
3-4	Is there more than one contractor involved with contract works?	☐ Yes☐ No	If yes, please confirm the na contractors and date they w		f the individual		
3.5	Does each contractor hold public liability insurance?	☐ Yes☐ No					
3.5a	Please confirm the limit of eac contractor's public liability insurance	h	N/A Unknown  €1 million €2 million  €5 million €10 million				
SECT	ON 4: The Contract Work	s Details					
4.1	Period of contract:  (Please note this is a pro rata policy so we only insure for the contract period this is not an annual policy)  From:				То:		
4.2	Total Contract Value: (including irrecoverable VAT, but excluding any reused materials or materials or items purchased directly by you)			€			
4-3	Has planning permission been granted for the full scope of the contract works?	Yes No					
4.4	What, if any, contract terms are being used?	RIAI Blue Ed					



		RIAI Yellow Edition RIAI Building Contract RIAI Domestic Work Edition Verbal Agreement Only Other Unknown
	If other, please give details	
4-5	If known, what in apply within th	
4.6	Do contract condi- contractor?	cions require insurance to be in joint names with the
4.7	Please provide full details of the contract works being carried out at the premises:  (if you have a Schedule of Works please also send this to us but provide a summary of the works taking place)	
4.7a	Do the contract works involve any of the following?	structural alteration of a load bearing wall  excavations / piling under an insured property or over 1m in depth within 5m of an insured property  any works on an existing wall that involve the insertion or removal of an RSJ or Lintel over 1.5m in length  total replacement of floors/ceilings if including new joists  total replacement of roof when including new joists/structural timbers  Installation of a Lift

4.8	Will any work entail the creation of a new basement or extension or lowering of an existing basement?	☐ Yes	If yes, please provide details:
4.9	Will any materials be re-used?	☐ Yes	If yes, provide value (incl. irrecoverable VAT), description of reused materials and how stored e.g. tiles stored within locked outbuilding €
4.10	Will you purchase any new materials or items directly?	☐ Yes	If yes, provide value (incl. irrecoverable VAT), description and how stored e.g. new kitchen to be stored within the main building €
4.11	Do the contract works involve any element of new build property construction or extension to the existing structure?	☐ Yes	If yes, please provide details: (i.e. new 2 storey extension)
4.12	Is there any structural work involved in the contract works?	Yes No	If yes, please provide details:
4.13	Will you be using a qualified structural engineer to design and supervise any structural work?	Yes No	If no, who is checking that the structural work has been carried out satisfactorily?

4.14	Will there be use of heat (other than for general plumbing)?	☐ Yes If	yes, please provide details and confirm if a hot works permit is in place:
4.15	Will there be any excavation works below 5 metres depth?		the maximum depth of the excavation(s)?
4.16	Will there be any piling?	Yes N	No If yes, please provide details:
		Depth:  Minimum distance fror nearest property:	m
4.17	Will any aspect of the contract works take place in or adjacent to water?	Yes No	If yes, please provide details:
4.18	Will there be any underpinning works?	☐ Yes	If yes, please confirm:
		Method to b used:	e I.e. Hit and Miss or Sequential
		Overall lengt involved:	th
		Maximum depth:	
		Maximum width of the underpin bay	

4.19	Will there be any new construction of structural timber frames?	☐ Yes	If yes, please provide de treated:	etails and confirm if the timbers have been fire
4.20	If you are working on a Party Wall, please confirm that the Party Wall Agreements are in place and agreed by all parties.			
4.21	Have the works already begun?	Yes No	o (If yes, please provide o	details below)
	The date the works started?			
	How much has been spent so far?			
	Has the amount spent so far been added to the existing structure buildings sum insured and deducted from the contract value?	Yes No	0	
	A full description of works done to date			
	Why is insurance required now if works have already started?			
	Have you suffered any incidents or losses since the works commenced?	Yes No	0	
4.22	Are you aware of any structural works in progress or planned to commence during the period of insurance at any neighbouring properties?	Yes N	o (If yes, please provide o	details below)
SECT	ON 5: Contents, Occupancy an			
5.1	Do you require cover for the con (please note there are cover limits – se	•	•	Yes No
	General Contents Sum Insured:			€
5.2	Describe the location of the property/site: (i.e. residential area, village, urban, reetc.)	ural		



Where is the nearest occupied house in relation to the property/site and how far away is it approximately?	
Will the property be occupied by you throughout the period of the works?	Yes No
	If no, please confirm the following:
Who will be securing the site on a daily basis?	
Who will be inspecting the site?	
How often will they be doing this? (Please note inspections must be at least weekly)	i.e. we, the insured, will visit the property daily
What security is in place at the home during works?	i.e. alarm, type of door/window locks, alarmed scaffolding etc
	in relation to the property/site and how far away is it approximately?  Will the property be occupied by you throughout the period of the works?  Who will be securing the site on a daily basis?  Who will be inspecting the site?  How often will they be doing this? (Please note inspections must be at least weekly)  What security is in place at the home

SECT	SECTION 6: Non-Negligent Damage Liability Cover					
D						
Do you	u require Non-Negligence Insurance?	Yes No				
required	include this as an additional cover, which is more commonly d for properties with adjoining neighbours where Party Wall nents are in place for the works.	If yes, please complete the following additional questions.  If no, please go to Section 7				
6.1	Limit of Indemnity Required:	€				
6.2	Defects Liability:	Months:				
<b>6</b> E	1 d					
	kisting Buildings	ting buildings places anguer questions i) iv)				
a) If t	the work involves alterations, repairs or extensions to exis	ting buildings please answer questions () – (v)				
i)	Please provide details of the building including construction:	uction, floor area, height, approximate age and				
:::\						
ii)	Is any part of the building to remain occupied whilst the blease provide details below.	ne work is carried out? Yes No				
	ease advise the date the building was last occupied and the natur	e of the occupation at that time.				
iii)	Please provide details of any work on columns, beams propping or support:	, slabs or loadbearing walls requiring temporary				
iv)	Does the work involve any extensions which "tie-in" w	rith existing buildings?				
If yes, p	lease give details and method to be used:					

b)	If the work involves demolition please answer questions i) – iv)						
i)	Please provide details of property to be demolished, including number of storeys and method of demolition. (If demolition of internal walls only, state whether they are loadbearing).						
ii)	If demolition is not internal only, what is	the distance from the nearest other property?					
iii)	Is any demolition below ground level?		Yes No				
	If yes, please state:	Maximum depth					
		Maximum distance from nearest property					
iv)	Will shoring or propping be necessary?		Yes No				
	If yes, please give details:						
6.4 Su	rrounding Property						
		ty not forming part of the Constructional Works.					
	Please state the address of each propert	y and its approximate distance from the site, give a	a description,				
a)	including age and occupation and attach						
	1)						
	ii)						
	iii)						
	iv)						
b)	Have any Schedules of Condition been d	rawn up for surrounding property?	Yes No				
If yes, p	If yes, please give details or attach a copy:						

6.5 Fo	6.5 Foundations						
a)	Give a general descriptions of ground conditions:						
b)	Please indicate if any of the follo	wing will be undertaken:					
i)	Excavation		Yes No (If yes, please prov	Yes No (If yes, please provide following details)			
	Depth:						
	Minimum distance from nearest property:						
	Means of supporting excavation:						
ii)	Ground stabilisation		Yes No				
	If yes, please give details and method:						
	Minimum distance from nearest property:						
	Dewatering		Yes No				
iii)	If yes, please give details and method:						
	n-Negligence Insurance Contra						
PLEAS	E NOTE: Section 6.6 must be com	pleted by the contractor ca	rrying out the works.				
6.6.1	How long has your Company	been in business?					
6.6.2	Other business and/or associated businesses						
a)	Have you or any of your directors, partners or officers been involved in any other business in the last 5 years?						
	If yes, please give details of each business (continue on a separate sheet if necessary)						
	Name and Address of Divisions		Tue de	France	т		
	Name and Address of Business		Trade	From:	То:		



b)	Have any of the above business activities been declared bankrupt or insolvent or gone into liquidation?			No			
If yes,	If yes, please give full details and dates below: (continue on a separate sheet if necessary)						
6.6.3	In respect of any covers to which this proposal relates and any business in w			or any of your directors,			
	partners or officers are or have been engaged:						
a)	Has any Insurer ever declined a proposal, refused renewal, terminated an insurance policy or imposed special terms in the last 5 years?			□No			
If yes,	olease give details (continue on a sep	arate sheet if necessary)					
b)	Have any accidents, losses or last 5 years?	claims arisen, whether insured or not, in the	Yes	No			
If "Yes	", please give details (continue on a se	eparate sheet if necessary)					
	Date of Occurrence	Brief Details of Each Incident (whether a claim was made or not)		Cost / Estimate			
6.6.4	Have you or any of your directors, partners or officers ever been convicted or charged (but not yet tried) with:						
	A f	ala ang ang ang ang ang ang ang ang ang an					
a)	Arson, fraud or any other act of dishonesty of any kind including theft, handling stolen goods, criminal or wilful damage?			No			
ij yes,	please give details and dates						
b)	Any other criminal offence, other	than a motoring offence?	Yes	No			
If yes, please give details and dates							
6.6.5	Have you been prosecuted during the last 5 years under any safety or environmental legislation?		Yes	No			
If yes, give details, including date and outcome							

# **SECTION 7:** Additional Information Is there any other information you feel we should know about this request for insurance? Please use this space to let us know and provider further information in support of answers given to the questions in this proposal form. Please state question number clearly. 7.1 **Risk Survey Contact Details** If the total sum insured exceeds 1 million (Contract Works and Name: Existing Structure) we may require a risk survey to be conducted by Company Name: us upon inception of the policy. Please confirm the direct contact details for the site (i.e. principal contractor's site manager or project Telephone: manager), so we can arrange the site visit at a convenient date and Email: time. Do you have a Schedule of Works, Drawings, GANTT Please give details here: 7.2 Chart, Method Statement or any other documentation that you can send to us to help us to underwrite your risk?



7.3

7.4

What is the name of your existing insurer?

When is cover required to start from?

## **SECTION 8:** Declaration

#### **IMPORTANT**

# Please read the following carefully before you sign and date the Declaration.

• The questions on this proposal form and any other details we specifically request relate to facts which we consider material to underwriting this insurance. However, because no list of questions can be exhaustive please consider whether there is any other material information which is known to you which could influence our assessment and acceptance of the risk.

material information whi	material information which is known to you which could influence our assessment and acceptance of the risk.						
<ul> <li>Failure to disclose all mat</li> </ul>	Failure to disclose all material facts whether or not the subject of a specific question may invalidate your insurance.						
<ul> <li>We recommend that you</li> </ul>	We recommend that you should keep a record, including copies of letters and this Proposal Form, of all information supplied to						
us for the purpose of ento	ering into this insurance.						
Please tick the box if you wo	ould like a copy of this Proposal sent t	o you.	☐ Yes ☐ No				
Before signing the Declaration please check your answers carefully particularly if this Proposal Form is not completed in your own hand							
<ul> <li>I/We declare that to the b</li> </ul>	I/We declare that to the best of my/our knowledge and belief the answers given are true and complete.						
<ul> <li>I/We agree that if any ans</li> </ul>	I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as						
my/our agent and acting	on my/our behalf, and not the agent of	HSB Engineering Insurance Limited	I				
<ul> <li>I/We declare that this Pro</li> </ul>							
<ul> <li>I/We agree that the information</li> </ul>							
and form part of the insu	and form part of the insurance contract.						
Signature of Proposers(s)		Date of Signing					
Title of Signatory							

Please return this proposal form to you Broker, Insurance Intermediary or Insurance Representative.

Signing this Proposal Form does not bind the Proposer or the Insurer to complete this insurance.