



Kit & Contents Proposal form

- Please complete this form in BLOCK CAPITALS and tick the appropriate boxes.
- If you tick any of the shaded boxes when answering the questions on this proposal form, please provide additional details within the 'Additional Information' box overleaf.
- All specified items worth more than £2,500 (£1,000 for Pedal Cycles) require proof of value.
- You must also specify all laptops and tablet computers you wish to insure, regardless of their value.
- Please return this form to PAX Insurance, 2nd Floor, 2 Callaghan Square, Cardiff CF10 5BT or paxinsurance@aon.co.uk
- The Insurers reserve the right to change the premium and/or terms and conditions of cover in certain circumstances.
- You should keep a record (including copies of letters) of all information you have given to us.

Personal details

Policyholder
 Mr Mrs Ms Miss
 First name Surname Date of birth

Joint Policyholder
 Mr Mrs Ms Miss
 First name Surname Date of birth

Correspondence address

Postcode

Address of Property to be Insured (if different)

Postcode

Email Telephone

Which Service do you belong to?
 Royal Navy Army RAF Royal Marines Service number

Rank Current unit

Other, or full/part time occupation if not in service: Cover to start on

Joint Policyholder Full/Part time Occupation:

(Subject to acceptance by Insurers)

Please answer the following questions (these questions apply to all sections): Wherever we ask questions on the proposal form about your family we mean you, your husband, wife, partner, children (including foster children), parents and relatives who all normally live with you.

Has your family:

- a) had insurance declined, cancelled, terms imposed or had any household or personal possessions insurance voided? Yes No
- b) ever been convicted of any criminal offence?
 (Driving offences and offences which are spent under the Rehabilitation of Offenders Act 1974 can be disregarded). Yes No
- c) made any Household Contents or Personal Possessions claim(s) in the last 3 years? Yes No

Worldwide Cover for items 1 - 4. Covers 1 & 2 must be insured if you are a serving member of H.M. Forces

1 Military Risks

- a **Military Kit** (Cover for Service uniforms, kit and equipment owned by you or on permanent issue to you.) Sum insured (minimum £3,000) £
- b **March Out/Out Muster**
 If living in Service Accommodation, do you wish to cover liability for any accidental damage you or your family may cause up to £20,000? Yes No

2 Personal Possessions

- a **Personal Possessions Excluding Laptop/Tablet Computers** Sum insured (minimum £3,000) £
- Any single item worth more than £2,500 should be listed below

Item	Value £

b Laptop/Tablet Computers (This sum insured is in addition to Personal Possessions)

Please specify the details and Sum(s) Insured of any laptop/tablet computer you wish to cover.

Make	Model	Serial number	Value £

3 Pedal Cycles (This sum insured is in addition to Personal Possessions)

Make	Model	Serial number	Value £

4 Contents (The sum insured should not include any amount of cover requested in the items 1-4 above)

a Contents of your home

Sum Insured (minimum £9,000) £

Any single valuable worth more than £2,500 should be listed below ('valuables' are items of jewellery, watches, clocks, cameras, camcorders, articles made of or containing precious metals or stones, pictures, works of art and collections).

Item	Value £

If you have selected contents insurance, please answer the following questions:

- 1 Is your home situated within a guarded perimeter fence? Yes No
- 2 Is your home a weekend or holiday home? Yes No
- 3 Is your home built of brick, stone, concrete and roofed with slates, tiles, concrete or metal? Yes No
- 4 Is your home on a site which has been flooded in the last 5 years? Yes No
- 5 Is any part of your home or grounds used for business or professional purposes? Yes No
- 6 Is your home occupied solely by YOUR FAMILY? Yes No

b Contents in store

Sum Insured £

Items worth more than £2,500 should be listed below.

Item	Value £

Storage address	
	Postcode

Insurance for Contents of a Let Property (UK only) and contents of holiday homes is available on request providing we insure the contents of your main home.

Premium Discount (not available for Legal Expenses)

Discount is available if you accept an increased excess.

Please tick the appropriate box. £100 (5% discount) £200 (10% discount)

5 Legal Expenses Up to £40,000 to pursue or defend your legal rights

Do you wish to have cover for legal expenses?

Yes No

If yes please answer the following questions:

- a Are you or any member of your family aware of any circumstances that could give rise to a claim or legal proceedings (including criminal prosecution or a claim relating to your employment) being pursued or brought against you?
- b Have you or any member of your family been involved in any claims or legal proceedings (including criminal prosecutions or a claim relating to your employment) in the last three years?

Yes No

Yes No

Additional Information

If you have ticked a shaded box to any of the questions on this proposal form, please give details here. If you need more space continue on a separate piece of paper.

Additional Information:

Details of previous losses or damage:

Date	Details	Amount
		£
		£
		£
		£
		£
		£

If for any reason you are unable to contact PAX Insurance or the agent who arranged this insurance, please specify the details of a person who we can correspond with or accept instruction from.

Name

Address

Postcode

Claims History

Insurers pass information to the Clams and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Important Notes

You must use reasonable care when answering any questions. If you answer a question incorrectly without using reasonable care this could mean that: insurers can refuse to pay all, or part of, any claims you make under the policy; insurers can change the terms of the policy; and/or the policy will be invalidated. If you become aware that information that you have supplied at any time (including when making a claim) is incorrect or incomplete you should tell us immediately. You must also tell us immediately about any changes which substantially increase the risk, or relate to your compliance with a warranty or condition in the insurance policy.

We may reassess your cover, terms and premiums when we are told about changes in your circumstances. If you do not tell us about any changes, or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced.

Monthly Instalments

If you choose the monthly instalment option, your application for credit will be passed to Premium Credit Limited. In assessing your application they will search the public information that a credit reference agency holds about you. The agency will add details of the search and your application to their record about you whether or not your application proceeds. This and other information about you may be used to make credit decisions about you and undertake checks for the prevention and detection of money laundering.

Data Declaration

The personal data and sensitive personal data provided by you shall be used by PAX Insurance for the purpose of providing this insurance and handling of any claims which may arise under it. It may be held on computer and/or manual files for administration and risk assessment purposes. We may disclose your personal data and sensitive personal data to other parties such as insurers, reinsurers and brokers and may request additional information from them. Further, your information may also be transferred to countries (which do not provide the same level of data protection as the UK) if necessary for the performance of your contract with us. Where we transfer personal data to countries that are not subject to an adequacy decision, we shall put in place appropriate safeguards, such as data transfer agreements approved by the European Commission (EC) or UK data protection regulator, as appropriate.

By completing and returning this form, you acknowledge that you agree for us to use your personal data that we reasonably require to meet our obligations in connection with the service provided to you, including any legal and regulatory obligations and consent to our processing your sensitive personal data for the above purposes.

Detailed information on how we use your personal data can be found in the Privacy Notice (the "Notice") on <https://insurance.aon.co.uk/> at <https://insurance.aon.co.uk/household-privacy-policy>. Please read the full Notice to ensure you understand how we collect and use your personal data and your information rights.

Where you have provided information about another person, where appropriate, you should provide these individuals with a link to this notice beforehand or ensure they are otherwise made aware of how their information will be used by PAX Insurance.

Declaration

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd. so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd. may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

I/We declare that I/we have read all the statements contained in this proposal form and I/we confirm that to the best of my/our knowledge and belief, the statements made by me/us, or on my/our behalf are true and complete.

I/We understand that the contract between me/us and Royal & Sun Alliance Insurance plc is based upon this information. If the answer to any question has been completed by another person, that person is my agent and not the agent of Royal & Sun Alliance Insurance plc, or PAX Insurance.

If the proposal form is in joint names, both policyholders must sign and date below. Telephone calls are recorded and may be monitored.

PAX Insurance and other Aon group companies will use your personal information to contact you from time to time about other products, services and events that we feel may be of interest to you. All personal information is collected and used in accordance with our privacy statement.

If you do not wish to receive these communications, please tick here

Signature of Policyholder

Date

Signature of Joint Policyholder

Date

Please save or print a copy for your records. Click the submit form button to return the completed form.