

DUAL Commercial

Unoccupied Property

Submission form

DUAL



Unoccupied Property submission form

General information

01. Agent's name:

02. Contact name:

03. Name of proposer (full trading name):

04. Business description:

05. Postal address:

Please use separate quote form for each property to be insured

06. Risk address:

Risk postcode:

07. Date cover required from:

08. Describe the property (please tick):

House

Flat

Shop

Office

Detached

Semi-detached

Terraced

Other

If **other**, please describe here:

Sums insured

- | | | |
|-------|---|---|
| 01. | Buildings – including fixtures and fittings:
(Residential and commercial.) | £ |
| <hr/> | | |
| 02. | Contents – residential only:
(Please see definitions overleaf.) | £ |
| <hr/> | | |

Details of the property

- | | | | | |
|-------|--|-----------|-----------|----------------------|
| 01. | Age of property (please tick): | | | |
| | Pre 1800 | 1800–1985 | Post 1985 | |
| <hr/> | | | | |
| 02. | How long has the property been unoccupied?
(Please specify years and months.) | | | |
| <hr/> | | | | |
| 03. | How long have you owned the property?
(Please specify years and months.) | | | |
| <hr/> | | | | |
| 04. | Is the property grade listed? | Yes | No | If yes, state grade: |
| <hr/> | | | | |
| 05. | Does the property have a flat roof portion? | Yes | No | |
| | If yes state percentage: | | | % |
| <hr/> | | | | |
| 06. | Is the property built of standard construction?
(Please see definitions 2 overleaf.) | Yes | No | |
| | If no provide description: | | | |
| <hr/> | | | | |
| 07. | Is the property in a good state of repair? | Yes | No | |
| <hr/> | | | | |
| 08. | Has the property ever suffered from, or is in an area troubled by, subsidence, landslip or heave? | Yes | No | |
| <hr/> | | | | |
| 09. | Has the property ever suffered from, or is in an area troubled by, flood? | Yes | No | |
| <hr/> | | | | |
| 10. | Are there any trees or shrubs within ten metres of the premises which are more than three metres tall? | Yes | No | |
| <hr/> | | | | |
| 11. | Does the property meet our minimum security levels? (See definitions 3 overleaf.) | Yes | No | |
| <hr/> | | | | |
| 12. | Does the proposer comply with the inspection condition? (See definitions 3 overleaf.) | Yes | No | |
| <hr/> | | | | |
| 13. | Does the property meet all other conditions? (See definitions 3 overleaf.) | Yes | No | |

If any of the grey boxes above have been ticked please provide additional information in the box provided overleaf.

14. Reason unoccupied (please tick):

For sale

For let

Renovation (please see definitions 6 overleaf)

To be demolished

Other

If **other**, please describe here:

15. Has the proposer, or any other person to whom this insurance relates, or any properties that are to be insured, suffered any loss or damage within the last five years (whether insured or not)?

Yes

No

If **yes**, please complete below:

Date

Description

Amount

(Please continue details overleaf or on additional sheet if not enough room.)

16. In respect of residential risks, shops and offices, discounts may be available for the following options (please tick):

£1,000 voluntary excess

£2,500 voluntary excess

Alarm (please see definitions 7 overleaf)

17. If you have ticked any of the grey boxes on page one or have any other information (particularly where renovation works are involved) provide details here:

Definitions

01. Contents:

Household goods, within the property, which you own or which you are legally liable for, including:

- Radio and television aerials, satellite dishes, their fittings and masts which are attached to the **property**
- Items in outbuildings, garages or sheds, but within the premises up to £250 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **property**)
- Domestic oil in fixed fuel oil tanks up to £500 which you have paid for
- Carpets, but not permanently fitted flooring
- **Contents** does NOT include:
 - Motor vehicles caravans, trailers or watercraft or their accessories
 - Televisions, satellite decoders, radios and audio equipment
 - Home computers
 - Clothing, personal effects, pedal cycles
 - Any living creature
 - Any part of the **buildings**
 - Any property held or used for business purposes
 - Any property insured under any other insurance.
 - Gold, silver, gold and silver plated articles, jade, jewellery, furs, objet d'art, pictures or fine art.

02. Standard construction:

Residential properties:

- Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.

Commercial properties:

- Built of brick, stone, concrete, part metal or part glass and roofed with slates, tiles, asphalt, metal or concrete.
-

03. Minimum security levels:

- All external doors are to be fitted with five lever mortice deadlocks or multi point locking systems
 - All doors to domestic garages or outbuildings are fitted with locks or padlocks
 - All sliding patio doors are to be fitted with central locking devices and key operating security bolts
 - All opening and accessible ground floor windows are fitted with window locks or locking double glazing
-

04. Inspection condition:

It is a condition precedent to liability that **you** or **your** representative(s) must inspect the **property** at least once every 14 days and keep records of such inspections, **you** must also put right, within 14 days, any problems which are found during these inspections that might give rise to a claim under this **policy**.

05. Housekeeping requirements:

- All letter boxes and other similar openings must be sealed
 - All loose material must be kept clear of the property
 - For escape of water (from fixed water tanks, apparatus or pipes) cover to apply, the water must be turned off at the mains, unless to service the central heating system fitted with a separate thermostat, set to operate continuously for 24 hours of each day (not controlled by any timing device), to maintain a temperature of not less than 15 degrees Centigrade or 58 degrees Fahrenheit throughout the whole of the **property**, during the period 1st November to 1st April (both days inclusive).
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07. Renovations:

Standard renovation work is classed as painting, decorating, tiling, replacement of bathroom and / or kitchen fixtures and fittings, carpeting, internal joinery, electrical work, plastering, installation of central heating or window replacement. **Any work falling outside of this description must be referred to underwriters with full details, including nature of works, contract value and proposed duration.**

07. Alarm discount:

For the alarm discount to apply the alarm must be annually maintained and be monitored by a central station or connected to the police.

Helping you do more

One Creechurch Place, London EC3A 5AF

+44 (0)20 7337 9888

comms@dualgroup.com

dualinsurance.com

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