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# The Connoisseur® Smart Home Insurance Proposal & Summary of Cover Interactive Version



This form is best completed on a desktop computer or tablet using Adobe Acrobat Reader software which available free.

For tablets, go to either the **App Store** for Apple devices or the **Google Play Store** for Android.  
For desktop computers visit <https://acrobat.adobe.com/uk/en/> .

This form will not work inside of a web browser, close the window, open Acrobat Reader, locate and reopen this form.

To verify the form is working (page 8 onwards), required fields will either display with red outlines or show as pink boxes.

If you require assistance call us on the number below during office hours or email [proposal@smarthome2insure.com](mailto:proposal@smarthome2insure.com)

[www.smarthome2insure.com](http://www.smarthome2insure.com)  
01306 740555



**Anthony Wakefield & Company**  
*Fine Art & General Insurance Brokers*



## Connoisseur Household Insurance Policy Summary of Cover - 1

The following summary of cover does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary of cover does not form part of **Your** contract of insurance.

### Insurer

This Insurance is underwritten by Certain **Underwriters** at Lloyd's of London (as set out below), which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Numbers and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

This policy is underwritten by AXIS Managing Agency Ltd, registered in the United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN Number 754962).

AXIS Managing Agency Ltd (Lloyd's Syndicate 1686)

### About Your Policy

This is a household insurance policy. The main features and benefits are set out below.

### Household Insurance cover

This insurance only relates to those sections of the insurance which **You** request and **We** agree to insure.

### Specific features and benefits of the policy (as referenced in the sections contained in the insurance document) include:

**Buildings** are defined as: The **Home** and its decorations, fixtures and fittings attached to the **Home**, **Swimming Pools**, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks **You** own or for which **You** are legally liable and within the **Premises** named in the **Schedule**.

**Contents** are defined as: Household goods and other items, within the **Home**, which are **Your** property or for which **You** are legally responsible. Please refer to the "**Definitions**" section of the policy documentation for full details.

**Buildings and Contents** are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices or items dropped from them
- Storm, **Flood**, Weight of Snow
- Escape of Water from fixed water tanks, apparatus or pipes
- Escape of Oil from fixed domestic oil-fired heating installations
- **Accidental Damage** to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.
- **Subsidence** or **Heave** of the site upon which the **Buildings** stand or **Landslip**
- Falling Trees, Telegraph and other Utility Poles or Lamp-posts.

The **Buildings** and **Contents** sums **Insured** are index linked to protect **You** against inflation (only if applicable). Cover can be extended to include **Accidental Damage** for an Additional Premium.



## Connoisseur Household Insurance Policy Summary of Cover - 2

**Buildings** cover also includes:-

- Frost damage to fixed water tanks, apparatus or pipes
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- **Accidental Damage** to fixed glass and double glazing (including the cost of replacing frames), solar panels, **Sanitary Ware** and ceramic hobs all forming part of the **Building**.
- Loss of rent due to **You** and temporary accommodation costs up to 10% of the sum **Insured** for **Buildings**
- Architect's, Surveyor's, Consulting engineers' and legal fees fees, debris removal and additional costs as a result of Government or Local Authority requirements
- Increased domestic metered water charges up to GBP1,000 in all following an escape of water
- Anyone buying **Your Home** until completion of sale
- The cost of finding the source of an escape of water from any fixed water tanks, apparatus or pipes following loss or damage to the **Buildings** up to GBP2,500
- **Your** legal liability as owner up to GBP 2,000,000 for any one accident or series of accidents arising out of one event.

**Contents** cover also includes:-

Property in the open up to GBP 5,000

- Temporary removal to certain other **Premises** in the **United Kingdom** for up to 20% of the sum **Insured** for **Contents**
- **Accidental Damage** to televisions, radios, gaming consoles, DVD players, **Home** computers and all other audio and video equipment all situated w s or damage covered under this section
- Fatal injury to **You** caused by fire or by physical violence by intruders up to a maximum of GBP 10,000 for each insured person (GBP 5,000 for persons under 16 years of age)
- Replacement of locks following theft or loss of keys up to GBP 500
- Increased domestic metered water charges up to GBP 1,000 in all following an Escape of Water
- **Your** legal liability as occupier for up to GBP 2,000,000 for any one accident or series of accidents arising out of one event for loss or damage to the **Buildings**, as occupier for **Bodily Injury** or property damage at the **Premises**, or as private individual for **Bodily Injury** and property damage occurring anywhere in the world during the **Period of Insurance**.
- **Your** legal liability for accidents to domestic staff up to GBP 5,000,000 for any accident or series of accidents arising out of one event
- **Your** legal liability as a tenant for loss or damage to the **Buildings** for up to 10% of the sum insured for **Contents**.

**Fine Art in the Home** on an Agreed Value basis for items with a value of GBP 5,000 or over to include, but not exclusive to the following:-

- Gold & Silver articles and Gold & Silver plated articles
- Pictures, Paintings, Books
- Antique Furniture (excluding Brittle/Fragile Articles)
- Porcelain, Pottery, Bronzes and other Brittle/Fragile Articles, Clocks, Barometers, Stamps, Wines and Spirits, Coin and Bank Note collections.

**Valuables & Personal Possessions** in and away from the **Home**

cover includes:-

- Jewellery and Watches (excluding theft or disappearance from your home unless kept permanently in a locked, **Approved Safe** when not being worn) Furs, and **Personal Possessions**, Mobile Phones, Cameras and Video Cameras, Laptops and Tablets, Hearing Aids and Guns against physical loss or damage within agreed territorial limits
- All items over GBP 5,000 must be specified



## Connoisseur Household Insurance Policy Summary of Cover - 3

### Extensions to cover available:-

- **Accidental Damage** extension available for either /or **Buildings** and **Contents**
- Pedal cycles can be covered anywhere in the **United Kingdom** for theft and **Accidental Damage**
- Domestic freezer **Contents**
- **Money** and Credit Cards can be covered against theft and unauthorised use

### Significant or Unusual Exclusions or Limitations

#### 1. Buildings cover

We will not pay for:-

loss or damage while the **Home** is insufficiently furnished for day to day living, or **Unoccupied** for more than 30 consecutive days, in respect of escape of water or oil, frost to fixed water tanks, theft, malicious acts, or the cost of **Accidental Damage** to fixed glass and double glazing, solar panels, **Sanitary Ware** and ceramic hobs

- loss or damage to domestic fixed fuel tanks in the open, **Swimming Pools**, tennis courts, drives, patios and terraces, gates and fences caused by storm, **Flood** or weight of snow
- **Accidental Damage** caused by infestation, corrosion, damp, wet or dry rot, mould or frost and for the cost of general maintenance

#### 2. Contents cover

Unless otherwise agreed by **Us**, the following limitations apply to **Contents**:-

- **Money** and **Bank Cards** are insured up to a maximum of GBP 500 in total
- deeds and registered bonds and other **Personal** documents are insured up to a maximum of GBP 1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of GBP 1,500 in total
- gold, silver, gold and silver plated articles, jewellery, watches and furs are insured up to a maximum of GBP 10,000 or 10% of the sum insured for **Contents** whichever is the lower
- domestic oil in fixed fuel oil tanks is insured up to a maximum of GBP 2,000

#### **Contents** does NOT include:-

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of **Buildings**
- any property held or used for business purposes
- any property insured under any other insurance

#### 3. Exclusions that apply to the whole of this insurance:-

We will not pay for loss, damage or liability arising directly or indirectly by:

- a) nuclear reaction, nuclear radiation or radioactive contamination
- b) war
- c) computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- d) biological or chemical contamination arising from
  - i) terrorism
  - ii) steps taken to prevent terrorism
- e) wear and tear or any other gradually operating cause

We will not pay for:-

- existing or deliberate damage
- any loss or damage that is not directly associated with the incident that caused **You** to claim, unless expressly stated in this contract of insurance
- any reduction in value of the property insured following repair or replacement

We will not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation



## Connoisseur Household Insurance Policy Summary of Cover - 4

- **We** will not pay any claim if any loss, damage or liability covered under this contract of insurance is also covered wholly or in part under any other insurance. However, if the other insurance has a higher **Excess**, **We** will pay the difference between the excess on this insurance and the excess of the other insurance.

### 4. Policy Excess

The **Excess** is the amount **You** will have to pay towards each separate claim. The standard policy **Excess** is GBP 100. For claims resulting from **Subsidence, Landslip or Heave** the **Excess** is GBP 1,000. Any specific excesses that may be applied will be advised to **You**.

#### Your duties

- a) **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **Buildings** in a good state of repair.
- b) **You** must tell **Your Broker**:
  - within fourteen (14) days of **You** becoming aware about any changes in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**;
  - at least fourteen (14) days before **You** start any conversions, extensions or other structural work to the **Buildings**.

When **We** are notified of a change or of any planned structural work **We** will tell **You** if this affects **Your** policy. For example **We** may amend the terms of **Your** policy or require **You** to pay an additional premium. In certain circumstances **We** may cancel **Your** policy in accordance with the "Cancelling This Insurance" section of the policy document. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid

### Period of Insurance

The period covered by this insurance is normally for twelve (12) months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

### Cancellation

**You** can cancel this insurance at any time by writing to **Your Broker**.

**We** can cancel this insurance by giving **You** thirty (30) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium
- a change in risk occurring which means that **We** can no longer provide **You** with insurance cover:
- non-cooperation or failure to supply any information or documentation **We** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

### Refund of premium

This insurance has a cooling off period of fourteen (14) days from either

- the date **You** receive this insurance documentation; or
- the start of the **Period of Insurance**

whichever is the later.

If the insurance is cancelled then, provided **You** have not made a claim, **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium.

If **You** cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the **Schedule**, to cover the administrative cost of providing the insurance. If **We** pay any claim, in whole or in part, then no return of premium will be allowed.



## Connoisseur Household Insurance Policy Summary of Cover - 5

### Claims

If **You** wish to make a claim, **You** should notify **Your Broker** without delay, giving full details of what has happened. Please refer to the "Things **You** must do" in the "How to make a claim" section of the policy documentation for further details.

### How We Settle Your Claim

**Buildings** - **We** will pay the full cost to repair or replace the loss or damage providing the **Buildings** have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the **Home**.

**Contents** - Providing the sum insured is adequate, **We** will at **Our** option pay either the full cost to repair or, in the event of total loss or destruction of any article, **We** will pay the cost of replacing the article as new as long as **You** have paid or **We** have authorised the cost of replacement. This basis of **Settlement** does not apply to clothes or pedal cycles where **We** will take off an amount for depreciation.

The maximum **We** will pay **You** in respect of any item/section will be the sum insured shown in the **Schedule** attaching to the policy document.

### Complaints

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to either **us** or the Complaints team at Lloyd's

Our address is

#### Complaints

**AXIS Managing Agency Limited**  
**52 Lime Street, London EC3M 7AF**

Tel: **020 7050 9000**  
Fax: **020 7050 9001**  
E-mail: **complaints@axiscapital.com**

The address of the Complaints team at Lloyd's is:

#### Complaints

**Lloyd's**  
**One Lime Street, London EC3M 7HA**

Tel: **020 7327 5693**  
Fax: **020 7327 5225**  
E-mail: **complaints@lloyds.com**  
Website: **www.lloyds.com/complaints**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help", which is available from **www.lloyds.com/complaints**. Alternatively, **you** can ask Lloyd's for a copy of this leaflet using the contact details shown above.

If **you** are dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer it to an alternative dispute resolution body.

If **you** live in the United Kingdom or the Isle of Man, the contact information is:

**The Financial Ombudsman Service**  
**Exchange Tower, London E14 9SR**

Tel: **0800 023 4567** (calls to this number are free from "fixed lines" in the UK)  
Tel: **0300 123 9123** (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)  
E-mail: **complaint.info@financial-ombudsman.org.uk**

If **you** live in the Channel Islands, the contact information is:

**Channel Islands Financial Ombudsman**  
**PO Box 114**  
**Jersey**  
**Channel Islands**  
**JE4 9QG.**



## Connoisseur Household Insurance Policy Summary of Cover - 6

Tel: **Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.**  
Fax **+44 1534 747629**  
E-mail: **enquiries@ci-fo.org**  
Website: **www.ci-fo.org**

If **you** purchased this insurance online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: **<http://ec.europa.eu/odr>**

This complaints procedure does not affect **your** right to take legal action.

### Compensation

**We** are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available by visiting their website.

### Financial Services Compensation Scheme PO Box 300, Mitcheldean GL17 1DY

Tel: **0800 678 1000**  
International calls **+44 207 741 4100**  
Website: **www.fscs.org.uk**

### Data Protection

For the purposes of this Notice, **We/Us/Our** includes certain **Underwriters** at Lloyd's, the **Coverholder Anthony Wakefield & Company Limited** and any agents. **You/Your** includes the **Insured**, and anyone who provides data to the **Coverholder**, or who is or becomes insured by **Us** under a contract of insurance (the **Policy**).

The security of data is very important to **Us**, which **We** will handle with all appropriate security measures. **We** will collect and process data (including **Personal** information) about any person insured under the **Policy** for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. **Our** handling of data is consistent with the core necessary **Personal** data uses and disclosures set out in the London Insurance Market Core Uses Information Notice which **You** should review.

All data may be used by **Us** for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without **Your** express consent. All data provided by **You** about other people to be insured, such as **Family**, friends or other associates, must be with their permission. It is **Your** responsibility to inform them about **Our** use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of the **Policy**, unless it is further required for legal or regulatory reasons. **You** have a number of rights in relation to the data, including the right to request a copy of the information (for which there may be a small fee), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, **You** should contact **Anthony Wakefield & Company Limited** at:

### South House, 21 - 37 South Street, Dorking, Surrey RH4 2JZ

Tel: **01306 740 555**  
E-mail: **aw@anthonywakefield.com**  
Website: **www.anthonywakefield.com**

For information relating to the Underwriters, please contact:

### The Data Protection Officer, AXIS Capital, 52 Lime Street, London EC3M 7AF

E-mail: **dpo@axiscapital.com**  
Phone: **0207 877 3907**

If **You** are/is not satisfied with the way in which any **Personal** data has been managed, **You** may complain to the Information Commissioner's Office at:

### Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom

Tel: **0303 123 1113** (local rate)  
or **01625 545 745** (national rate)  
E-mail: **casework@ico.org.uk**  
Website: **www.ico.org.uk**

# The Connoisseur Household Policy - Interactive Proposal Form



**This form can be completed and submitted by e-mail and to do so open in Adobe Acrobat Reader software. The software is free and available for most devices. Desktop computers or tablets are best suited for the job.**

**Please note;** this form will open without Adobe Acrobat Reader but will not work correctly. **If you cannot see red outlines below** (required fields) the form will probably not work correctly. **If you see red outlines,** go to page 15, **click submit,** if you see a message beginning **"At least one required field was empty"**, the form should work correctly. **Further advice may be found on the cover page.**

**All required fields must be completed. Completion time about 5-10 minutes. Save the document to retain information.**

## 1. Your Personal Details

Title	
Full Name(s)	
Date of Birth	UK Resident Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation(s)	
Address	
Postcode	Date Built
Telephone	Mobile
Email	Fax

If the address of the premises to which the insurance is to apply is different from above, please enter it below.

Address	
Postcode	Date Built

Where Buildings insurance is required, state below any Building Society or other financial institution that requires to be named under the Buildings Section of the policy schedule.

--

## 2. Details of all Other Persons

(Persons resident at the above address to which the insurance is to apply)

Name	Date of Birth	Occupation	Relationship to proposer
1			
2			
3			
4			
5			





### 3. Details of the Premises/Home

To the best of your knowledge are the premises (please tick Yes or No).

<b>A</b>	Occupied as your permanent residence and not used in any part for a business, trade or profession? If <b>No</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>B</b>	Regularly left unattended by day or night? If <b>Yes</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>C</b>	Built of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt? If <b>No</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>D</b>	In a good state of repair? If <b>No</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>E</b>	Free from flooding, in the past 25 years, in an area which is free from flooding and not within 250 metres of any rivers, streams, or tidal waters? If <b>No</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>F</b>	Free from signs of internal or external stepped or diagonal cracking? If <b>No</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>G</b>	Being monitored for subsidence, landslip or heave, or the land on which the buildings stand being monitored for subsidence, landslip or heave, or suffered any subsidence, landslip or heave in the last 25 years? If <b>Yes</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>H</b>	Have the premises ever been the subject of a survey which mentions settlement or movement of buildings? <b>If Yes, please enclose a copy with this proposal.</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>I</b>	Are you aware that any neighbouring property has been the subject of an occurrence of subsidence, landslip or heave? If <b>Yes</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>J</b>	Has the structure of your home been extended within the last 25 years? If <b>Yes</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			
<b>K</b>	Are you undertaking or planning to undertake any extension, renovations or structural work in the next 12 months? If <b>Yes</b> , please give details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>			

Section 3 continued over >



# The Connoisseur Household Policy Proposal Form

## 3. Details of the Premises/Home - continued

**L** Are there any trees or shrubs within 7 metres of your home (whether inside or outside your garden), which are more than 3 metres tall? Yes  No

If **Yes**, please give details including type of tree or shrub, height and distance.

**M** Is your place of residence a flat? If **Yes**, please complete the following: Yes  No

Is it self contained having its own lockable entrance under your sole control? Yes  No

Is it purpose built? Yes  No

On which floor is it situated?

## 4. The Security of the Home

**A** Types of locks on all external doors, excluding communal doors in the case of flats (e.g. 5 lever mortice deadlock)

**B** Types of locks on patio doors and french windows (e.g. key operated bolts)

**C** Types of window locks or catches (e.g. screw or key operated)

**D** Details of Burglar Alarms

i Installer

ii Is it maintained under contract by a company who is a member of NSI or SSAIB? Yes  No

iii Signalling method (i.e. Bells, digital communicator, Red Care or central station)

**E** Details of **Approved Safe**

i Type (e.g. Wall, under floor, free standing)

ii Make of safe

iii Model of safe

**F** Any other protections or monitoring devices (HIVE\*, NEST\*)

  
  

**G** Any other security or security monitoring device (Canary\*)- details

  
  

\*Access to personal data from monitoring devices may be required by the insurer in assessing a claim. The data will not be made available to any third party and will be subject to the Data Protection Act 2018 (see page 15)



# The Connoisseur Household Policy Proposal Form

## 5. Statement of Values

**It is important that you should ensure that values given below are adequate, as under-insurance may reduce the amount recoverable in the event of a claim**

State Values to be Insured

**A Buildings** - Full cost of reconstruction in their present form)  
 This amount must include all outbuildings, garages, domestic oil & gas pipes, domestic fuel oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates & fences.

GBP

**B General Contents** - New for Old basis.  
 Split as follows:

**i** General Contents within the home, (including incidental Gold & Silver and Gold & Silver plated articles, Jewellery, Watches & Furs) - Full cost of replacement as new. GBP

**ii** Outdoor Items (Excluding Statues & Bronzes) GBP

**C Fine Art & Other Collections** - within the home  
 Agreed Value Basis for all items with a value of GBP5,000 or over

**i** Outdoor Items - Statues & Bronzes GBP

**ii** Gold & Silver articles and Gold & Silver plated articles) GBP

**iii** Pictures, Paintings, Books GBP

**iv** Antique Furniture (excluding brittle/fragile articles) GBP

**v** Porcelain, Pottery, Bronzes and other Brittle/Fragile articles, Clocks and Barometers GBP

**vi** Other Collections - Valuations of Settlement to be agreed with Underwriters

<p><b>A</b> Collection of <input type="text"/></p> <p>Overall Value <input type="text" value="GBP"/></p>	<p><b>B</b> Collection of <input type="text"/></p> <p>Overall Value <input type="text" value="GBP"/></p>
<p><b>C</b> Collection of <input type="text"/></p> <p>Overall Value <input type="text" value="GBP"/></p>	<p><b>D</b> Collection of <input type="text"/></p> <p>Overall Value <input type="text" value="GBP"/></p>

Please use the section below to list any items with a value of GBP5,000 or over (professional valuations or sales receipts may be required). If you require cover for Jewellery or Watches please complete part 6.

	Item	Value		Item	Value
1	<input type="text"/>	<input type="text" value="GBP"/>	2	<input type="text"/>	<input type="text" value="GBP"/>
3	<input type="text"/>	<input type="text" value="GBP"/>	4	<input type="text"/>	<input type="text" value="GBP"/>
5	<input type="text"/>	<input type="text" value="GBP"/>	6	<input type="text"/>	<input type="text" value="GBP"/>
7	<input type="text"/>	<input type="text" value="GBP"/>	8	<input type="text"/>	<input type="text" value="GBP"/>
9	<input type="text"/>	<input type="text" value="GBP"/>	10	<input type="text"/>	<input type="text" value="GBP"/>



# The Connoisseur Household Policy Proposal Form

## 6. Additional Cover - Valuables & Personal Possessions (at home & elsewhere)

<b>A</b>	<b>Baggage and Personal Effects, excluding items below</b> (minimum sum insured GBP1,500)	GBP
<b>B</b>	<b>Mobile Phones</b>	GBP
<b>C</b>	<b>Cameras &amp; Video Cameras</b>	GBP
<b>D</b>	<b>Laptops and Tablets</b>	GBP
<b>E</b>	<b>Jewellery &amp; Watches</b>	GBP
<b>F</b>	<b>Jewellery &amp; Watches in a Bank</b>	GBP
<b>G</b>	<b>Furs</b>	GBP
<b>H</b>	<b>Hearing Aids</b>	GBP
<b>I</b>	<b>Guns</b>	GBP

Please specify any individual items with a value of GBP5,000 or over

Item	Value	Item	Value
1	GBP	2	GBP
3	GBP	4	GBP
5	GBP	6	GBP
7	GBP	8	GBP
9	GBP	10	GBP

Please select the cover you require for items in Part Six

Europe & up to 60 Days Elsewhere in the World  Worldwide

## 7. Voluntary Excesses

The policy includes certain compulsory excesses (a specimen policy is available on request). Premium discounts are available if you volunteer to add to these excesses.

Please specify voluntary excesses required (in addition to the compulsory excesses).

	Buildings	General Contents	Gold, Silver, Plate	Fine Art	Jewellery, Watches	Baggage
GBP100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GBP250	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GBP500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GBP1,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other excess



# The Connoisseur Household Policy Proposal Form

## 8. Extensions - Available at an additional Premium

Do you require (please tick).

**A** Accidental Damage to Buildings? (GBP 250 excess applies) Yes  No

**B** Accidental Damage to Contents? (GBP 250 excess applies) Yes  No

**C** Contents of Frozen Food Cabinets & Domestic Refrigerators? If **Yes** tick level of extension required

No  GBP250  GBP500  GBP750  GBP1,000

**D** Pedal Cycles anywhere in the UNITED KINGDOM? If **Yes** tick level of extension required

No  GBP500  GBP1,000  GBP1,500  GBP2,000  GBP2,500  GBP3,000

Number to be insured  Specify any cycles over GBP1,000 in the space provided below

Description	Value
<input type="text"/>	GBP
<input type="text"/>	GBP
<input type="text"/>	GBP

**E** Personal Money? (geographical limits as specified in question 6, Additional Cover)

No  GBP250  GBP500  GBP750  GBP1,000  GBP1,250  GBP1,500

**F** Bank Cards? (geographical limits as specified in question 6, Additional Cover)

No  GBP250  GBP500  GBP750  GBP1,000  GBP1,250  GBP1,500

**G** Sports Equipment?

No  GBP250  GBP500  GBP750  GBP1,000  GBP1,250  GBP1,500   
GBP1,750  GBP2,000

**H** Business Use Extension? Yes  No

**I** All Risks Business Equipment? (anywhere in Europe) Yes  No

**J** All Risks Dealers/Fairs Extension? (a separate form will need to be completed) Yes  No

## 9. Previous/Current Insurers

**A**  Name of previous/current insurers

**B**  Date of policy expiry

**C** Has any insurer declined to accept, cancelled, refused to continue, or agreed to continue only on special terms any insurance for the proposer or any other person to whom the Insurance would apply? Yes  No

If YES please give details



# The Connoisseur Household Policy Proposal Form

## 10. Previous Claims

Has the proposer, or any other person whose property is to be insured hereunder, sustained any loss or damage during the last six years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid?

Yes  No

If YES please state:

A	Approximate date of each loss or damage	Amount of each loss or damage
	<input type="text"/>	GBP <input type="text"/>
	<input type="text"/>	GBP <input type="text"/>
	<input type="text"/>	GBP <input type="text"/>
	<input type="text"/>	GBP <input type="text"/>
	<input type="text"/>	GBP <input type="text"/>

B Details of each loss or damage

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

C What additional precautions have been undertaken to prevent a recurrence if such loss or damage was by theft?

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

## 11. Convictions

Have you or any other person residing with you been convicted of a criminal offence?  
*You don't need to tell us about convictions which are 'spent' under the Rehabilitation of Offenders Act.*

Yes  No

If YES please give details

<input type="text"/>
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# The Connoisseur Household Policy Proposal Form

## The Declaration

To the best of my knowledge and belief, the information provided in connection with this proposal, whether in my own hand or not, is true, accurate and complete.

I have taken care not to make any misrepresentation in the disclosure of this information.

This proposal and the information provided in connection therewith contain statements upon which Underwriters will rely in deciding to accept this Insurance.

By signing this form you declare that you have read the policy summary of cover and give your explicit consent that the personal data you provide may be used by Connoisseur Policies Limited and Lloyd's Underwriters together with any of its connected companies, agents, subcontractors, and other insurers as appropriate for the purposes of your insurance.

You are entitled to a copy of your personal data held by Connoisseur Policies Limited, Lloyd's Underwriters and its connected companies upon payment of a fee.

Commencement date of policy if accepted	Day	Month	Year
---	-----	-------	------

Please add your name	
----------------------	--

Date	Day	Month	Year
------	-----	-------	------

### GDPR Compliance Statement

Any information that you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this Home Insurance and handling of any claims or complaints which may arise under it, we may need to transfer certain information which you have provided to other parties. By signing this proposal you agree that such transfer(s) may be made.

Save

Print

E-mail Proposal Form

Reset

Once completed please either post, e-mail or fax to:

**Post:** Anthony Wakefield & Company Limited,  
South House, 21 - 37 South Street, Dorking, Surrey, RH4 2JZ

**Fax:** 01306 740770

**E-mail:** proposal@smarthome2insure.com



[www.smarthome2insure.com](http://www.smarthome2insure.com)

01306 740555



**Anthony Wakefield & Company**  
*Fine Art & General Insurance Brokers*

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