



# Household Buildings, Contents, Annual Travel and Renewable Energy Insurance Proposal Form



Authorised & Regulated  
by the Financial Services Authority

PLEASE FULLY COMPLETE, ENSURING TO SIGN AND DATE THIS FORM AND RETURN TO US.  
SHOULD YOU HAVE ANY QUERIES CONCERNING ANY ASPECT OF THE PROPOSAL FORM PLEASE CONTACT US  
ON 01803 864390.

A CALCULATION OF SUMS INSURED SHEET IS AVAILABLE ON THE BACK PAGE TO ASSIST YOU IN  
ESTABLISHING THE AMOUNT YOUR POSSESSIONS SHOULD BE INSURED FOR.  
PLEASE NOTE THAT IF YOU HAVE NOT ADVISED US OF THE DETAILS OF YOUR RENEWABLE ENERGY  
SYSTEM YOU MUST DO SO IN ORDER FOR MATERIAL DAMAGE COVER TO BE IN FORCE.

(IF YOU ARE APPLYING FOR TRAVEL INSURANCE ONLY, YOU DO NOT NEED  
TO ANSWER QUESTIONS 3,4, 5, 8 & 9  
PLEASE INDICATE IN THE BOX PROVIDED WHETHER YOU REQUIRE COVER FOR TRAVEL WITHIN THE UK.)

<http://www.naturesave.co.uk>



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**About this Summary of Cover**

This summary provides key information only about insurers and the insurance cover available within the Naturesave Home, Travel and Renewable Energy Insurance policy. This summary does not contain the full terms and conditions of the insurance which can be found in the policy document. The policy document is available on request, but if you are in any doubt as to the cover afforded you should consult Naturesave Policies Ltd.

This Summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by Naturesave Policies Ltd. We reserve the right to change or limit any cover.

**About the Insurer**

Naturesave Home, Travel and Renewable Energy Insurance is underwritten by certain underwriters at Lloyd's and HSB Engineering Insurance Ltd. Naturesave Policies Ltd, Lloyd's of London and HSB Engineering Insurance Ltd are regulated by the Financial Services Authority.

**Duration of the Insurance**

The period of the insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

**Your Right to Cancel this Insurance**

If you decide that you do not wish to proceed then you can cancel this insurance by writing to Naturesave Policies Ltd within 14 days of either:

- The date you receive your policy documentation
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

**How to make a Claim under this Insurance**

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Naturesave Policies Ltd as soon as possible.

At the time of making a claim, you will be asked:

- The policy number stated on your schedule
- Full details of the claim.

**Our Service Commitment to You**

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 have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Naturesave Policies Ltd. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is:

Policyholder and Market Assistance Department  
Lloyd's Market Services,  
One Lime Street,  
London EC3M 7HA  
Call: 020 7327 5693  
Email: [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

**The Law Applicable to this Insurance**

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

**The Cover Available**

Naturesave Home, Travel and Renewable Energy Insurance is a comprehensive household insurance. We will insure only those sections you request and we agree to insure.

**Buildings (Section 1)** are defined as: The private dwelling built of brick, stone or concrete and roofed with slates, tiles, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks

**Contents (Section 2)** are defined as: Household goods and personal property, including **Renewable Energy Systems**, within the home, which are your property or which you are legally responsible for

**Key Benefits**

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

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood or Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft of attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings and Contents sums insured are index linked to protect you against inflation.

**Cover can be extended to include Accidental Damage**

A full Summary of Cover for Annual Travel Insurance is available on request

**Buildings (Section 1)** cover also includes

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event.

**Contents (Section 2)** cover also includes

- Property in the open up to £500
- Freezer contents up to a value of £100
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured
- Accidental damage to televisions, audio and video equipment including radios, dvd players, video recorders, home computers and satellite decoders
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay and temporary accommodation costs up to 10% of the sum insured following a claim
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an Escape of Water
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event (**Section 4**)
- Your legal liability for accidents to domestic staff up to £5,000,000 (**Section 3**)

**Personal Possessions away from the home (section 5)** cover includes

Jewellery and personal possessions against theft, physical loss or damage within agreed territorial limits. The Minimum sum insured is £1,500. All items over £1,500 must be specified.

**Renewable Energy Systems (section 10)** cover is included for Renewable Energy Systems up to 50Kw that have been installed within MCS (Microgeneration Certification Scheme) guidelines as for Contents above. Cover also includes:

- Machinery breakdown up to a limit of £25,000
- Loss of income resulting from **any insured peril under Section 2 – Contents provided it has been specifically added under the policy**, and the breakdown of machinery covered under section 2 - Contents up to a limit of £25,000

**Extensions to cover available**

- Pedal cycles (section 7) can be covered anywhere in the United Kingdom for theft and accidental damage.
- Domestic freezers contents cover can be added to the contents (section 6).
- Money and Credit cards can be covered against theft and unauthorised use (section 8).

### Significant Exclusions or Limitations

#### 1. Contents Cover (Section 2)

Unless otherwise agreed by us, the following limitations apply to contents:

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £1,500 in total
- gold, silver, gold and silver plated articles and jewellery are insured up to a maximum of £5,000 or 35% of the sum insured for contents whichever is less
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- theft of contents from outbuildings are insured up to £500 or 3% of the sum insured, whichever is the greater

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings

**Renewable Energy Systems (Section 10)** does not include any parts or materials included in any existing warranty agreement for the system.

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

- loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Loss, damage or liability caused by Biological or Chemical contamination arising from
  - terrorism
  - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

#### 3. Policy Excess

The standard policy excess is £50. For claims resulting from Subsidence, Landslip or Heave the excess is £1,000. Renewable Energy Systems excess is £150 each and every loss, and 3 days deductible in respect of loss of income. Any specific excesses that may be applied will be advised to you.

#### 4. Tell us about any changes in occupancy of the home

You must tell Naturesave Policies Ltd about any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

#### 5. Tell us about any changes to the home

You must tell Naturesave Policies Ltd before you start any structural work to the buildings that:

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time.

### 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 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. This basis of settlement does not apply to clothes or pedal cycles where we will take off any amount for wear and tear.

### Your Total Peace of Mind

Naturesave Policies Ltd and our Underwriters at Lloyds are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

# 1 Proposer(s)

Your name (Mr/Mrs/Miss/Ms/Title)

Address

Postal Code

Telephone No

Email address

Please indicate whether you would be happy to be contacted by e-mail on matters relating to your policy (eg at renewal) ?

YES  NO

Date of Birth

Nationality

Occupation/Precise Nature of Business

Address of the Premises to which this Insurance is to apply (if different from above)

Postal Code

Telephone No

Where Buildings insurance is required state any Building Society, Bank or other financial institution that is providing you with a mortgage on your property

Where did you hear about Naturesave?

# 2 Details of all other persons (living at the above address that this insurance is to apply to)

Name

Age

Relationship to proposer

Occupation/Precise Nature of Business

| Name | Age | Relationship to proposer | Occupation/Precise Nature of Business |
|------|-----|--------------------------|---------------------------------------|
|      |     |                          |                                       |

# 3 The Home

YES NO

- (a) Are you permanently living in the home and not using it in any way as part of a business, trade or profession?  YES  NO
- (b) Is the home regularly left unattended day or night?  YES  NO
- (c) Are the buildings built of brick, stone or concrete and roofed with slate, tiles, concrete or asphalt?  YES  NO
- (d) Is the home in a good state of repair?  YES  NO
- (e) Has the property to be insured flooded at any time in the last 25 years?  YES  NO
- (f) Is the property to be insured located within 250 metres of a river, stream, tidal water or other water course?  YES  NO
- (g) Are the buildings free from signs internal or external stepped or diagonal cracking?  YES  NO
- (h) Have the buildings been monitored for subsidence, heave or landslip or suffered any subsidence, heave or landslip in the last 25 years?  YES  NO
- (i) Are you aware of any survey carried out in the last 25 years which mentions subsidence, settlement or movement of the buildings? If yes, please give details.  YES  NO
- (j) Are you aware that any property within 50 meters that have been the subject of an occurrence of subsidence, heave or landslip in the last 25 years?  YES  NO
- (k) Have the buildings of your home been extended within the last 25 years? If yes, please give details.  YES  NO
- (l) Are there any trees or shrubs within 7 metres (22 ft) of your home (whether inside or outside your garden), which are more than 3 metres (10 ft) tall? If so, please give details including type of tree, height and distance.  YES  NO
- (m) State the age of the buildings
- (n) If your home is a flat:
  - Is it self-contained, having its own lockable entrance under your sole control?  YES  NO
  - Which floor is it on?
  - Is it purpose built?  YES  NO

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES GIVE FULL DETAILS IN SPACE BELOW.**

| QUESTION NO. | DETAILS (Continue on a separate sheet if necessary) |
|--------------|---|
|              |   |

## 4 Security of the home

It is important to give as full a description as possible

- (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 or catches (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 with the installing company?

- (iii) Signalling (e.g. bells only, digital communicator, Red Care or central station)

- (f) Any other protections

### e) Details of safe

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

- (ii) Make of safe

- (iii) Model of safe

## 5 Statement of values

It is important that you should ensure the 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

£

- (b) **CONTENTS** of home split as follows:-

- (i) General Contents within the home, (**excluding** gold & silver and gold & silver plated articles & jewellery) – Full cost of replacement as new

£

- (ii) Gold & silver articles and gold silver plated articles (excluding jewellery)  
(Please enclose any available valuations you may have)

£

- (iii) Pictures, Paintings & Antiques (Please enclose any available valuations you may have)

£

Items with a value more than £1,000 forming part of (ii) and (iii) to be specified below If you require cover for jewellery please complete Question 6.

|   |   |
|---|---|
| 1 | £ |
| 2 | £ |
| 3 | £ |
| 4 | £ |
| 5 | £ |

|    |   |
|----|---|
| 6  | £ |
| 7  | £ |
| 8  | £ |
| 9  | £ |
| 10 | £ |

**CONTENTS TOTAL** £

Continue on a separate sheet if necessary

**6 Please complete this section where you require world-wide cover for items away from your home:**

|   |   |
|---|---|
| PERSONAL POSSESSIONS (minimum sum insured £1,500) | £ |
| LAP TOP COMPUTERS                                 | £ |
| VIDEO CAMERAS                                     | £ |
| JEWELLERY   | £ |
| OTHER (please give details)                       | £ |

**Items with a value more than £1,000 to be specified below**

|       |   |   |   |
|-------|---|---|---|
| 1     | £ | 3 | £ |
| 2     | £ | 4 | £ |
| TOTAL |   |   | £ |

Continue on a separate sheet if necessary

**7 Extensions available at an additional premium**

Do you require:

YES

NO

|  |                          |                          |                         |
|--|--------------------------|--------------------------|-------------------------|
| (a) ACCIDENTAL DAMAGE TO BUILDINGS                                     | <input type="checkbox"/> | <input type="checkbox"/> |                         |
| (b) ACCIDENTAL DAMAGE TO CONTENTS                                      | <input type="checkbox"/> | <input type="checkbox"/> |                         |
| (c) CONTENTS OF FRIDGES & FREEZERS OVER £100                           | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/>  |
| (d) PEDAL CYCLES anywhere in the UK                                    | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/>  |
| <b>NUMBER OF BICYCLES TO BE INSURED</b>                                | <input type="text"/>     |                          |                         |
| <b>Specify any cycles over £1,000 in space provided below</b>          |                          |                          |                         |
| 1  | £                        | <input type="text"/>     |                         |
| 2  | £                        | <input type="text"/>     |                         |
| (e) i) PERSONAL MONEY worldwide  | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/>  |
| ii) CREDIT CARDS worldwide   | <input type="checkbox"/> | <input type="checkbox"/> | £ <input type="text"/>  |
| (d) ANNUAL TRAVEL INSURANCE (worldwide ex UK)                          | <input type="checkbox"/> | <input type="checkbox"/> | UK <input type="text"/> |
|  |                          | ADULTS                   | CHILDREN                |
| <b>NUMBER OF PERSONS TO BE INSURED FOR TRAVEL INSURANCE?</b>           | <input type="text"/>     | <input type="text"/>     | <input type="text"/>    |
| if different from Q2 (please indicate those persons NOT to be covered) |                          |                          |                         |

**8 Renewable Energy Systems** Please complete this section if you require cover for any existing renewable energy installations in your home – including wind turbines, solar PV panels, anaerobic digestors, hydro system and micro CHP, which are eligible for the Feed-in Tariff and have been installed through the MCS.

|  |                      |                           |                        |
|--|----------------------|---------------------------|------------------------|
| TYPE OF RENEWABLE ENERGY                                     | <input type="text"/> | REINSTATEMENT COST        | £ <input type="text"/> |
| WATTAGE  | <input type="text"/> | PROJECTED INCOME PER YEAR | £ <input type="text"/> |
| DATE INSTALLED and WARRANTY PERIOD                           | <input type="text"/> | MANUFACTURER & MODEL      | <input type="text"/>   |
| LOCATION ON PROPERTY (inc distance from house if applicable) | <input type="text"/> |                           |                        |

In the event that you have more than one eligible unit or renewable energy system at your home, please provide details on a separate sheet.

## 9 Energy Efficiency

Naturesave gives discounts for energy efficiency and environmental additions in the home. Please state whether or not you have any following:

|                             | YES                      | NO                       |                             | YES                      | NO                       |                         | YES                      | NO                       |
|-----------------------------|--------------------------|--------------------------|-----------------------------|--------------------------|--------------------------|-------------------------|--------------------------|--------------------------|
| Energy Efficient Lightbulbs | <input type="checkbox"/> | <input type="checkbox"/> | Solar Panels (Hot Water)    | <input type="checkbox"/> | <input type="checkbox"/> | Ground Source Heat Pump | <input type="checkbox"/> | <input type="checkbox"/> |
| A Grade Appliances          | <input type="checkbox"/> | <input type="checkbox"/> | Solar Panels (Photovoltaic) | <input type="checkbox"/> | <input type="checkbox"/> | Water Butts             | <input type="checkbox"/> | <input type="checkbox"/> |
| Double Glazing              | <input type="checkbox"/> | <input type="checkbox"/> | Wind Turbine                | <input type="checkbox"/> | <input type="checkbox"/> | Hydro System            | <input type="checkbox"/> | <input type="checkbox"/> |
| Loft / Wall Insulation      | <input type="checkbox"/> | <input type="checkbox"/> | Biomass Boiler              | <input type="checkbox"/> | <input type="checkbox"/> | Other (specify)         | <input type="checkbox"/> | <input type="checkbox"/> |

## 10 Previous Insurers

(a) Name of previous insurers

(b) Date of expiry of policy

(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 this insurance would apply?

YES

NO

If YES, give details




## 11 Claims History

Have you or any other person whose property is to be insured 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, state

(a) approximate date of each loss or damage

(b) amount of each loss or damage

(c) details of each loss or damage

(d) what additional precautions have been undertaken to prevent a recurrence if such loss or damage was by theft?

(e) with whom was the property insured? (if insured)

## 12 Have you or any other Person living with you, ever been convicted of a criminal offence?

YES

NO



If YES, give details

**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 and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact may entitle Underwriters to void the insurance. (N.B. A material fact is one likely to influence acceptance or assessment of the proposal by Underwriters: if you are in any doubt as to whether a fact is material or not you must disclose it in the space below).

Should a contract of insurance be concluded this proposal will form the basis of the insurance. (See Data Protection Act 1998 – Proposers Consent Clause under Summary of Cover). Subject to acceptance by underwriters, when would you like the insurance to commence?

COVER START DATE




SIGNATURE OF PROPOSER

DATE

## CALCULATION OF SUMS INSURED

(Please note: **completion** of this page is **optional** and is intended to assist you in calculating how much your belongings should be insured for)

**Buildings** – This is the **rebuilding cost** of your home and **not** the market value. If you do not know your buildings sum insured, contact Naturesave Policies Ltd for assistance.

**Contents and Personal Possessions** – This is the full cost of replacement as new.

### LIVING ROOM

|                          |          |
|--------------------------|----------|
| Carpets                  | £        |
| Curtains & track         | £        |
| Sofas & Chairs           | £        |
| Wall units               | £        |
| Books                    | £        |
| Lamps & ornaments        | £        |
| Coffee table             | £        |
| Telephone                | £        |
| TV, video, DVD           | £        |
| Computer equipment       | £        |
| Hi-fi                    | £        |
| Records, CDs & cassettes | £        |
| Pictures                 | £        |
| Collections/ornaments    | £        |
| Other items              | £        |
| <b>Total</b>             | <b>£</b> |

### KITCHEN

|                        |          |
|------------------------|----------|
| Carpets/lino/tiles     | £        |
| Table & chairs         | £        |
| Cooker                 | £        |
| Refrigerator           | £        |
| Deep Freezer           | £        |
| Washing Machine        | £        |
| Tumble dryer           | £        |
| Dishwasher             | £        |
| Microwave              | £        |
| TV                     | £        |
| Small Appliances       | £        |
| China, glass & cutlery | £        |
| Utensils, crockery     | £        |
| Saucepans              | £        |
| Spirits, beer, food    | £        |
| Other items            | £        |
| <b>Total</b>           | <b>£</b> |

### RENEWABLE ENERGY SYSTEMS

|               |          |
|---------------|----------|
|               | £        |
|               | £        |
|               | £        |
|               | £        |
| <b>Total:</b> | <b>£</b> |

If you would like more information about calculating the sums insured for your home, please call Naturesave Policies Ltd on **01803 864 390** for further assistance.

### BEDROOMS

|  |          |
|--|----------|
| Carpets  | £        |
| Curtains & track                                   | £        |
| Beds   | £        |
| Clothes & linen (less a deduction for wear & tear) | £        |
| Wardrobes (free standing)                          | £        |
| Lamps & Ornaments                                  | £        |
| Chest of drawers/ dressing table                   | £        |
| Books  | £        |
| TV   | £        |
| Hi-fi  | £        |
| Other items  | £        |
| <b>Total</b>                                       | <b>£</b> |

**OTHER ROOMS:** List the items on a separate sheet using the same format as above. Finally, add up all the rooms together to find the total sums insured for your possessions:

|                                      |          |
|--------------------------------------|----------|
| Living Room                          | £        |
| Master Bedroom                       | £        |
| Other Bedrooms                       | £        |
| Kitchen                              | £        |
| Dining Room                          | £        |
| Study                                | £        |
| Bathroom/WC                          | £        |
| Garage / Shed                        | £        |
| Miscellaneous (please specify)       | £        |
| <b>Grand Total (Minimum £12,000)</b> | <b>£</b> |

### PERSONAL POSSESSIONS (away from the premises)

Please fill in if you wish to insure items against **all risks** remembering to put their replacement cost.

|   |          |
|---|----------|
| Jewellery   | £        |
| Watches   | £        |
| Handbags, Wallets & Briefcases                                  | £        |
| Luggage   | £        |
| Spectacles & Binoculars   | £        |
| Sports equipment  | £        |
| Camera equipment  | £        |
| Video camcorder   | £        |
| Mobile phones   | £        |
| Laptop computers  | £        |
| Other items   | £        |
| <b>Total personal possessions sums insured (minimum £1,500)</b> | <b>£</b> |

|              |   |
|--------------|---|
| Pedal cycles | £ |
|--------------|---|