

# Statement of Fact

Words appearing in **bold text** have specific meanings. You can find these meanings in the “Definitions” section of your policy booklet.

## Important Information

Please read this **Statement of Fact** carefully. It is a record of the information **You** gave **Us** and is the information on which **Your** cover is based. If **You** are satisfied that to the best of **Your** knowledge and belief these are true and accurate then **You** need take no further action. However, if any of the details appear to be incomplete or incorrect, then contact **Us** as soon as possible on 033 33 11 11 10. If **You** don't answer the questions correctly, **Your** policy may be cancelled, **Your** policy terms and conditions varied, or **Your** claim rejected or not fully paid.

## General Details

**Quote Number** INI00018358

**Requested Period of Insurance** From: 20/06/2020 To: 19/06/2021

## Interested Parties

## Proposer Details

Name	Mr Nigel Lancaster
Date of Birth	20/04/1945
Full Time Employment Status	Self Employed
Full Time Occupation	Proprietor
Full Time Employer's Business	Information Technology
Part Time Employment Status	Not applicable
Part Time Occupation	Not applicable
Part Time Employer's Business	Not applicable
Marital Status	Married

## Joint Proposer Details

Name	Mrs Catherine Lancaster
Date of Birth	30/08/1942
Full Time Employment Status	Retired
Full Time Occupation	Not in Employment
Full Time Employer's Business	Not in Employment
Part Time Employment Status	Not applicable
Part Time Occupation	Not applicable
Part Time Employer's Business	Not applicable
Marital Status	Married
Relationship to Proposer	Spouse

## Property Details

Property Address	11 Horseguards Drive Maidenhead Berkshire SL6 1XL
Date of Purchase/Move in Date	01/06/2003
Property Type	Detached House
Year Built	1985
Number of <b>Bedrooms</b>	4
Ownership	Owned Outright By Proposer - Not Let
Architectural Interest	None
State of Repair	The <b>Building</b> is in a good state of repair and will be so maintained.
Self Contained	The property is self contained.
<b>Outbuildings</b>	There are no <b>Outbuildings</b> at the property.

## Property Construction

The exterior walls of the main building are made entirely of brick, stone or concrete.
The roof of the main building is made entirely of slate or tile.
No part of the roof to the main building is flat.
No part of the roof to the main building is made of felt.

## Renovation Details

<b>You</b> have advised that there is no building work or renovation at the property currently in progress or planned in the near future.
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## Property Occupancy

The property is <b>Your</b> Permanent Home.
The property is normally occupied during the day.
The property is normally occupied at night.
The property will not be left <b>Unoccupied</b> for more than 60 consecutive days.
There is no unoccupancy planned.
<b>You</b> do not have any lodgers at the property.

## Business Use

The property is not used for **Business** purposes.

## Security Information

There is no alarm fitted at the property.

All external doors (except patio and French doors) are fitted with approved locks, approved locks being 5 or More Levers Mortise Deadlock/BS3621 or 3 Bolt Multipoint Locking System.

The property has sliding patio doors.

The sliding patio doors are fitted with a Key Operated Mortise Security Bolt.

The property does not have any French doors.

All accessible windows, fanlights & roof lights are fitted with key operated locks. The keys are removed from the locks at night and when there is nobody in the home.

Working smoke detectors are fitted in the property.

**You** are a member of a police approved Neighbourhood Watch scheme.

There is not a safe at the property.

## Flood Details

The property does not have any history of flooding from an external source or ever needed to be defended against a flood.

The property is situated within 800 metres of the nearest watercourse, river, cliff, quarry or other excavation.

There is no history of **Landslip**.

Type of peril	Distance from peril (metres)	Distance above peril (metres)
River	400	3

## Subsidence and Underpinning Details

Neither the property, nor neighbouring properties, has been underpinned or had it's foundation reinforced.

Neither the property, nor any neighbouring properties, has shown signs of or been monitored for **Subsidence, Landslip or Heave**, or needed any structural support.

There are no diagonal cracks or bulges in the internal or external walls of the building.

The building has not been the subject of a survey or valuation which mentions any **Settlement**, movement or structural defect.

## Cover Refused, Cancelled, Declined or Terms Applied

*You or anyone residing at the property:*

Have never had any cover refused on any household insurance.

Have never had any cover cancelled on any household insurance.

Have never had terms applied or been asked to take any extra precautions on household insurance.

Have never been requested to take precautions by an insurer regarding specific areas of risk.

## Convictions and Pending Convictions

*You, any Joint Proposer(s) or anyone residing at the property:*

Do not have any unspent criminal convictions.

Do not have any pending criminal convictions.

## Bankruptcy, CCJs, IVAs

*You or Joint Proposer(s):*

Neither **You** nor any joint proposer has ever been declared bankrupt.

Neither **You** nor any joint proposer has ever had a County Court Judgment (CCJ) or Individual Voluntary Arrangement (IVA).

## Claims, Losses, Accidents

**You** have not made any claims or had any losses or accidents in the last 5 years.