

Supplementary Buildings Insurance Form



igroup cover is provided by Royal Sun Alliance Group

Customer Name

Reference Number

Address

igroup's Buildings Insurance Policy is designed to cover your buildings against a wide variety of risks. A policy summary and the full terms and conditions of the policy will be provided as separate documents.

Please select one of the following options:

I/We would like igroup to arrange my/our buildings insurance policy for me/us (please complete all of this section)

Buildings insurance cover under the igroup Home Insurance Plan will automatically be effected on exchange of contracts or completion of loan for remortgages

I/We shall be making my/our own arrangements to ensure buildings insurance requirements are met (please refer to clause 14 of the

Declaration for confirmation of obligations). I understand that a £25 fee will be charged for the processing thereof.

Property insurance (disclosure of material facts)

igroup's arrangements with Insurers do not require completion of a detailed proposal form, but a contract of insurance requires disclosure of all facts which an Insurer would regard as likely to influence the assessment and acceptance of a risk. These are material facts and the following questions are examples of such facts although they are not a complete list.

1. Have you or any person normally resident with you:

i. suffered any loss, damage or liability during the last 3 years whether insured or not?

Yes

No

ii. had any Insurer decline or cancel insurance or impose special conditions?

Yes

No

iii. ever been convicted of any offence other than a driving offence?

Yes

No

2. Will the property be left unoccupied for any reason for more than one month at a time?

Yes

No

If the answer is YES, to any of these questions or you are in doubt whether facts are material, please provide full details. The answers you have given to these questions will usually provide sufficient information to enable the Insurers to consider whether to provide cover or not. However, because no list of questions is exhaustive please consider carefully whether or not there is any other material information which you should disclose. Failure to disclose all material facts may result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid. You should keep a copy of all letters and information supplied for the purpose of entering into this insurance contract. Duty of disclosure is a continuous duty arising at the beginning of the insurance, throughout the duration of the policy and at renewal.

Please supply any material facts in the additional information section, Section 16.

Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Limited (IDS Ltd). The aim of this is to help insurers to check the information they are provided with and to prevent fraudulent claims. When your request for insurance is dealt with, the register may be searched. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, information relating to it will be passed to the register. You can ask for more information about this. You should show this paragraph to anyone who has an interest in the property being insured.

All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. This information will be held in the data systems of the Royal & Sun Alliance Group of companies or our agents or subcontractors.

Royal Sun Alliance Group may pass your personal data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries that may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purpose for which you provided it. Details of the companies and countries involved can be provided to you on request.

If igroup are arranging insurance for you.

- Information on this form may be passed to IDS Ltd so that they can make it available to other insurers.
- In response to any searches made in connection with this application IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone party to this insurance.

If you choose to have your cover arranged by igroup

- The annual insurance premium will be added to your mortgage account and increase the amount you owe. You can pay this premium in full within 14 days of your regulated mortgage contract starting at no extra cost, otherwise interest will be charged at the same rate as your mortgage.

For intermediary use only

The sale conducted was advised? non advised? (please select as appropriate)

Insert FSA Authorisation No.

if you are an Appointed Representative (AR) please complete the following

Principal's FSA number

Principal name

Principal's first line of address and post code

Declaration

This Application is designed to serve the requirements of a number of different companies. The particular company to which this application is relevant will depend upon the type of mortgage you request. Your Application Form and/or the information on it may be passed to other companies within our corporate group. Accordingly, this Declaration is given to and relied upon by the Relevant Lender. Reference to the Relevant Lender shall be defined as GE Money Home Lending Limited trading as either igroup or First

National, any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise.

I/We hereby agree and declare that:

- I/We certify that all the information in this Form is both current and correct. I/we are financially able to meet the monthly payments on my/our proposed Relevant Lender mortgage together with the payments on all other existing financial commitments.
I/We certify that I/we am/are not in receipt of or claiming any state unemployment benefit. I/we agree that such information can be relied upon by all third parties to whom the Relevant Lender is authorised to disclose the same, as if such third parties had received the information directly.
- The particulars contained in this application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Application) are and will be true and accurate in all respects and if a formal mortgage offer is made by the Relevant Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
- The Relevant Lender and the Insurance Companies are authorised to make such enquiries and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in this Application. The Relevant Lender and the Insurance Companies are authorised to seek information from other insurers to check the answers I/we have provided. The results of these enquiries, searches and references and any information given by me/us or any person in applying for the mortgage may be used for credit assessment, including credit scoring and for debt recovery, tracing and fraud prevention.
- A valuation report will be obtained solely for the benefit of the Relevant Lender to enable it to assess the amount of the mortgage, if any, which it is prepared to make on the security referred to in the Mortgage Application and such valuation report confers no rights on me/us whether against the Relevant lender or any other persons. Property data collected during the survey and valuation may be passed on within the Relevant Lenders' corporate group for use in setting up a property valuation model. Whilst the Relevant Lender may provide me/us with a copy of the valuation report the Relevant Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Relevant Lender nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the mortgage or that (where relevant) the purchase price is reasonable. I/We must, for my/our protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
- Where the Interest Only or Capital Repayment options have been selected, the Relevant Lender does not require an application to be supported by any financial product sold by a third party or any persons with whom that third party has any such arrangements.
- The information contained in this Declaration may be relied upon by the Relevant Lender and any person or body in whom the benefit of all or any of the mortgage, or policy/ies of life assurance and other related security is from time to time vested. If such information is inaccurate I/we will make good any loss that the Relevant Lender and any other person or body may suffer by acting in reliance on it. I/We confirm that I/we have made arrangements to pay off any monies owing under any subsisting County Court Judgments and/or existing credit agreement registered against me/us.
- I/We consent to my/our Conveyancer disclosing to the Relevant Lender any information or documentation whatsoever requested by the Relevant Lender either in relation to the transaction or the property which is the subject of this Mortgage Application or which the Relevant Lender requires or would have required to consider whether or not to make a mortgage offer to me/us.
- I/We have received and read a Key Facts Illustration and considered the A Guide to Our Fees relating to the particular mortgage product I/we have chosen and/or have been advised to apply for by my/our financial or other adviser. I/We understand that the Relevant Lender may decline this Application without giving any reason whatsoever.
- I/We undertake to provide you forthwith with details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Application and which may affect the Relevant Lender's willingness to provide the mortgage.
- The Relevant Lender may pass information, documents, or data held by it or provided to it in relation to this Application, the mortgage, any related security (historical, current or confidential), any possession of the property by the Relevant Lender and any insurance to:
 - any actual or proposed transferee of the mortgage or such related security
 - the provider of funds for the mortgage
 - any party with whom the Relevant Lender is considering entering into a contractual agreement in relation to the mortgage or such related security
 - credit reference agencies
 - any intermediary of mortgage business to the Relevant Lender
 - the Insurance Companies and/or
 - any insurance database register
 - any fraud prevention database register including MCL and the National Hunter system administered by MCL, where it may be made available to other mortgage lenders in the interests of fraud prevention
 - any group, associated or holding company who may be able to assist you with alternative mortgage finance or other products
 - guarantors, whilst they remain liable under the Guarantee given to the Relevant Lender.
- If the Mortgage Application is in respect of joint applicants all obligations in relation to the mortgage (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
- I/We consent to any telephone conversations and calls between the Relevant Lender and myself/ourselves being recorded at the Relevant Lender's discretion.

- I/We agree to receive details of products and services offered by the Relevant Lender and any company within its corporate group. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Relevant Lender and its records will be amended accordingly.
- Where I/we have chosen to make my/our own building insurance arrangements I/we understand that the Relevant Lender has a financial interest in the mortgaged property and that it is our responsibility to ensure that their interest is noted under the buildings policy. I/We hereby agree/undertake to arrange for the freeholder to insure the property at all times for the full amount representing not less than the full cost of reconstructing the property in the same form, size, style and condition and to ensure the policy I/the Freeholder will be taking out is index linked to the House Rebuilding Cost Index or any index substituted thereafter. I/We accept sole responsibility for the choice of Insurer/undertake to advise the Freeholder of the Relevant Lender's requirements in respect of the sum insured and the extent of cover. I/We undertake to pay/advise the Freeholder of Relevant Lender's requirements to pay all premiums as they fall due. I/We understand that the Relevant Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
- I/We understand that it will be my/our responsibility to maintain payments on any mortgage held with the Relevant Lender. If I/We decide not to accept the Relevant Lender's mortgage payment protection insurance, I/we will arrange/have already arranged suitable cover and/or understand that my/our mortgage payments will not be protected in the event of accident, sickness or unemployment, if such cover is not in force.

NOTE :- CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at the Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either you or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies. You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference and Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements and insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a credit scoring or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purpose of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). Please contact the Relevant Lender on 0845 607 6551 if you want details of those Credit Reference, Fraud Prevention Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

Telephone conversations between you and us may be recorded for the following purposes: quality, training, resolution of disputes and to detect and avoid criminal activities.

CUSTOMER CONSENT – IMPORTANT: PLEASE READ THIS BEFORE YOU SIGN

By signing this agreement, you consent to the Relevant Lender using and disclosing details about you as described above. You also consent to the Relevant Lender disclosing your name and address and the status of your application to your Introducer. The Relevant Lender will use the data you provide it with to meet its contractual obligations to you. By signing this application you consent to the Relevant Lender using and disclosing to carefully selected third parties your contact details so that the Relevant Lender and any selected third parties may provide you with information about goods and services offered by the Relevant Lender or the third party that may be of interest to you.

By signing this application, you consent to us sharing information about you and your account to the Relevant Lender for the purposes of detecting and preventing fraud and also for analysis and modeling for the purposes of detecting and preventing fraud. You consent to us transferring this data outside the EEA for the purposes detailed above.

The methods of contact, which you consent to include post, electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and any other online or interactive media. You agree that telephone conversations and other communications between you and the Relevant Lender or third parties may be recorded and/or monitored to assist in improving customer and collection services. **If you do not wish to be contacted by us in the ways outlined in this paragraph for the purposes of direct marketing, you may write to us at anytime without charge at GEMHL Marketing Freeport EU137, Harrow, HA1 1BR.**

By signing this application, you consent to us contacting you by sms text messaging on any mobile contact number you provide for the purposes of servicing your account.

By signing this application, you consent to us passing your account information to any holding, associated or subsidiary company or any other company associated with or affiliated with our parent company General Electric Company, its successors in title, its assigns whether by way of security or otherwise to whom you make an application for a further financial product including but not limited to a loan, mortgage or re-mortgage solely for the purposes of facilitating any new application you make.

You also agree that all the details you have given to us are true and complete, that you are 18 years of age or older, and that these details may be verified by us from time to time.

To be signed in all cases

1st Applicant's Name

2nd Applicant's Name

Signed

Signed

Date / /

Date / /

Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

GE Money Home Lending Limited
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Registered in England Company No: 3770763

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