
Property Damage Submission Form

Broker Details

Broker: _____ Contact Name: _____
Telephone No: _____ Email Address: _____

Client Details

Insured(s) full trading name (include names of all subsidiary companies to be insured):

Postal address of the Business:

Does the Business trade from any additional locations? If so, please state addresses:

Year that the Business commenced trading: _____

Business Description: _____

Please provide the following details of the Insured(s) existing/previous insurance policy:

- Name of Insurer: _____

- Renewal Date of policy: _____

History and Claims

Has the Proposer or any of the Company Directors ever suffered a loss, claim or incident (which may give rise to a claim) at these premises, or any other premises, whether insured or not in the last 5 years? **Yes/No**

If YES state:

(a) approximate date of each loss or damage: _____

(b) circumstances and amount thereof: _____

(c) with whom the property was insured: _____

(d) Claims Status: _____

Has the Proposer(s):

- a) Ever been convicted of, charged (but not tried) with, a criminal offence (other than motoring offences)? or have any County Court judgements? **Yes/No**
- b) Received an official caution for a criminal offence (other than motoring offences) within the last three years? **Yes/No**
- c) Ever been declared bankrupt whilst a director of any company which went into liquidation or receivership? **Yes/No**
- d) Been involved or subject to pending bankruptcy or proceedings for failure to pay debts? **Yes/No**
- e) Ever been the subject to investigation by any taxation authority or are any pending? **Yes/No**
- f) Has any Insurer ever declined your Proposal, refused to renew or cancelled your policy, increased your premium or imposed special terms or restrictions? **Yes/No**
- g) Ever been prosecuted under the Health and Safety at Work Act, Food Safety Acts, Data Protection Act, Environmental Protection Act or any Statute or Regulation? **Yes/No**

Property Damage

	Sums Insured
Buildings	£ _____
Stock in Trade	£ _____
Work in Progress	£ _____
Tobacco	£ _____
Alcohol	£ _____
Contents	£ _____
Machinery	£ _____
Fixtures & Fittings	£ _____
Other e.g glass (please provide details)	£ _____
<i>details</i> _____	

Details on the Building

Please confirm nature of occupation and/or use of the premises: _____

Please confirm occupancy details of the adjoining buildings: _____

Are the premises left unoccupied consecutively for a period of more than 30 days or more? **Yes/No**

If Yes please give details: _____

Are you the sole occupier of your premises? **Yes/No**

If No, please provide full details of other tenants and nature of use by other tenants: _____

Have any part of the buildings been structurally altered or extended? If yes, please give details: **Yes/No**

Is the Building, or any part thereof, a heritage protected building (including but not limited to Grade I, II* or II listed or in Scotland and Northern Ireland, Grade A, B and C including sub-categories) If yes, please give details: **Yes/No**

Is there any burning or recycling carried out at the premises? If yes, please give details **Yes/No**

Construction of the Building

Roof: _____

Floor: _____

Walls: _____

Stairs: _____

Method of Heating: _____

Year Built: _____

No of stories: _____

If flat roof, give percentage of total area, condition, age and Construction: _____

Does the building contain any basements or cellars? If yes, please give details including any property stored: _____

Does the building contain any composite panel? if yes please provide full details including infill type: Yes/No

Is any of the buildings timber framed? Yes/No

Are the premises wind and weather proof, in a good state of repair and maintained to keep it in good condition? If no, please describe current condition: Yes/No

Do the premises have any undue exposure to storm, Flood or Subsidence? Yes/No

Has there been any cases of flood at the premises or within a 25 metre radius of the premises? Yes/No

If yes, please give details: _____

Are there any rivers, streams or tidal waters or watercourses within a 25 metre radius of the premises? Yes/No

If yes please give details: _____

Protection of the Building/Electronic Security

Is there a Burglar Alarm? Yes/No	Is the installer NSI/SSAIB approved? Yes/No
Make and when installed? _____	
Method of Signalling:	
Audible Bells	Yes/No
Connected to Central Station	Yes/No
Mobile Phone Alert	Yes/No
Does the signal go through to an approved alarm receiving centre?	Yes/No
Does the Intruder Alarm cover the entire premises to be insured, including all buildings and the perimeter?	Yes/No
If No please give details: _____	

Are the premises installed with CCTV? Yes/No

Are there Security Guards? Yes/No

If yes, what are their hours of work? _____

Are the premises occupied overnight? Yes/No

If yes, please give details: _____

Are there any other protections? _____

Is there a Fire alarm? Yes/No

Make and when installed? _____

Give details of the maintenance contract for the fire Alarm (whom, frequency of maintenance): _____

Give details of any additional fire protections: _____

Fire extinguishers:	Yes/No	Fire Blankets:	Yes/No
Protected by sprinkler systems:	Yes/No	Please give details:	_____

Has a fire certificate been issued in accordance with fire regulations?	Yes/No
What is your distance (in kms) from the nearest:	
Police Station:	(Kms)
Fire Brigade:	(Kms)

Protection of the Building/Physical Security

Details of window protection: _____

Details of door protection: _____

Details of skylight protection: _____

Does the property have grilles installed: **Yes/No**

Does the property have shutters installed: **Yes/No**

Is there any additional security? Please give details: _____

Electrical System

Has the whole of the electrical installation at the premises been inspected every 5 years by an electrician? **Yes/No**

Is the electrician approved by the National Inspection Council for Electrical Installation Contracting (NICEIC) or Electrical Contractors Association (ECA)? **Yes/No**

If no, please give full details: _____

Has an electrical certificate been issued? **Yes/No** If No, please give full details: _____

Business Interruption

Gross Profit: **£** _____

Gross Revenue: **£** _____

Indemnity Period: _____ **months** (select 12/18/24/36)

Increased Cost of Working: **£** _____

Optional Extensions

Additional Increase of working: **£** _____

Please specify if any of the following extensions are required:

Contract Sites	Yes/No	Unspecified Suppliers	Yes/No	Fines, Penalties & Damages	Yes/No
Loss of Attraction	Yes/No	Specified Customers	Yes/No	Transit	Yes/No
Exhibition Sites	Yes/No	Unspecified Customers	Yes/No	Patterns	Yes/No
Property Stored	Yes/No	Infectious Diseases and other Closure	Yes/No	Motor Vehicles	Yes/No
Specified Suppliers	Yes/No	Additional Increased Cost of working	Yes/No	Motor Vehicle Manufacturers	Yes/No

Is your business currently trading in profit? **Yes/No**

Has there been an increase in profit from the previous trading year? **Yes/No**

Do you have an up to date, written, formal Business Continuity Plan for your business ? **Yes/No**

Loss of Rent

Gross Rentals: £ _____
 Indemnity Period: _____ **months** (select 12/18/24/36)

Deterioration of Stock

Is there a Maintenance Contact in force: **Yes/No**

Are the units alarmed if change in temperature: **Yes/No**

Sum Insured: £ _____

Loss of Money

In premises in business hours not in safe/strongroom: £ _____
 In premises when open for business in a locked safe/strongroom: £ _____
 In premises outside business hours in a locked drawer or cashbox: £ _____
 In premises outside business hours in unspecified safe: £ _____
 In premises Outside business hours in locked safe or strongroom: £ _____
 At your private dwelling and in your personal custody: £ _____
 In a gaming, amusement, vending or change machine: £ _____
 In transit within the Territorial limits: £ _____
 In a bank Night-safe within the Territorial Limits: £ _____
 Is Assault cover required: **Yes/No**

Book Debts

On outstanding Book Debit balances: £ _____

Goods in Transit

Estimated Annual Carryings: £ _____
 Any one vehicle/consignment: £ _____
 Any one package: £ _____
 Any one loss: £ _____
 Territorial Limits: **UK** **Yes/No** **Ireland** **Yes/No** **Europe** **Yes/No**

All Risks to Business

Total Sums Insured: £ _____

Please give details of each item: _____

Privacy Notice

WHO WE ARE

Thomond Underwriting Ltd with trading names Thomond Underwriting & Thomond Bonds is registered and regulated by the Central Bank of Ireland (Registration No. 46804) and authorised and regulated by the Financial Conduct Authority in the United Kingdom FRN 977585. Our identity will always be displayed clearly in our correspondence with you and on our websites (www.thomondunderwriting.ie & www.thomondbonds.ie).

Thomond Underwriting Ltd respects and protects your privacy and collects, processes and controls your personal information in accordance with this Privacy Notice and in compliance with the Data Protection Acts and General Data Protection Regulation. We only ask for information that is relevant and we only keep data for specified, explicit and lawful purposes. This privacy notice sets out how we collect, use and disclose personal and sensitive data.

We follow these principles relating to processing of personal data:

- a) We process data lawfully, fairly and in a transparent manner.
- b) We collect data for our specified, explicit and legitimate purposes only.
- c) We only process data that is adequate, relevant and limited to what is necessary for the purposes for which the personal data is processed.
- d) We keep data up to date and accurate. Any inaccuracies are erased or rectified without delay.
- e) We do not keep data for longer than is necessary for the purposes for which the personal data is processed.
- f) We process data in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

WHAT INFORMATION THOMOND KEEP AND WHY

We obtain and keep personal data in order to provide an insurance underwriting and quotation service. The information is used to underwrite and offer insurance quotations.

We may use the personal data we hold about you if you have given us consent for the processing of your data or in the following ways:

The reason we use your data	Our legal basis for its use
Underwriting of the risk proposed	For the performance of the insurance contract between you and us.
The administration of policies at inception, mid term adjustments and renewal throughout the term of the policy	For the performance of the insurance contract between you and us.
Assessment or assistance or processing of any claims	For the performance of the insurance contract between you and us.
Compliance with regulatory, legal and tax laws and regulation	For any legal and regulatory obligations we are bound e.g. anti-money laundering, fraud and financial crime, taxation and business accounting.
Internal reporting and statistical purposes	Our legitimate business interests are to analyse historic activity.

WHAT INFORMATION DO WE KEEP

The below is a list of the type of information we collect, share and keep

- Name
- Address
- Phone Numbers
- Date of Birth
- Email addresses
- CV's
- Occupation
- Medical History
- Net Worth Statements/Accounts
- Bankers Details
- Bank Balances/Overdrafts
- Fee Income
- Convictions

WHO DO WE SHARE OR SEEK INFORMATION FROM

We may share details or seek information from a number of external parties such as:

- Person's acting on the customer behalf e.g. Insurance Intermediary, Loss Assessors, Solicitors and Executors
- Person's acting on the Insurers behalf e.g. Loss Adjusters, External Investigators, Medical Practitioners or Solicitors
- Insurance companies and Third Party Underwriters who we obtain quotations from
- Re-insurers
- Loss Adjusters, Repairers and other Claims Handling Agents
- Private investigators when we need to further investigate certain claims
- Personal Advisors and Consultants e.g. Surveyors for the purpose of surveying a risk
- Debt Collection and Tracing Agencies
- Financial Organisations
- The Financial Services Ombudsman, the Central Bank, the Financial Conduct Authority or any equivalent foreign supervisory body
- The Gardaí/Police, Revenue Commissioners/HMRC or any other persons authorised by law to access records
- Computer Network maintenance companies
- The Central Bank/Financial Conduct Authority

TRANSFER OF PERSONAL INFORMATION OVERSEAS

It may sometimes be necessary to transfer personal information overseas. When this is needed information is only shared within the European Economic Area (EEA). Any transfers made will be in full compliance with all aspects of the Data Protection Act, Ombudsman and Regulatory authorities.

DATA RETENTION & SECURITY

We only retain data as necessary and we keep personal and sensitive data safe and secure and ensure that appropriate security measures are taken against unauthorised access to, alteration, disclosure or destruction of personal/sensitive data.

Our retention periods for your data are as follows:

Data Type	Data Retention Period
Personal Data collected as part of a quotation process only - no further client relationship exists	15 months
Policyholder Personal Data - Liability Policy	Indefinitely
Policyholder Personal Data - Property Policy	7 years after the ending of the relationship
Policyholder Personal Data - Professional Indemnity Policy	7 years after the ending of the relationship
Policyholder Personal Data - Commercial Vehicle Policy	7 years after the ending of the relationship
Policyholder Personal Data - Personal Accident Policy	7 years after the ending of the relationship
Policyholder Personal Data -Contract Works & Contractors Plant & Equipment Policy	7 years after the ending of the relationship
Policyholder Personal Data - Travel Policies	7 years after the ending of the relationship
Policyholder Personal Data - Bonds	7 years after the ending of the relationship

YOUR RIGHTS

You have certain rights under Data Protection regulation to include:

- Right of access to data
- Right of rectification
- Right of erasure
- Right to restrict processing
- Right to data portability
- Right to object

If you would like to exercise any of these rights please contact Jackie Gray at jackie.gray@thomond.ie who will review your requests in line with the General Data Protection Regulation and legislation.

OUR WEBSITE

Links to other websites

Our website contains links to our Brokers and Insurer websites. Thomond Underwriting Ltd is not responsible for any content on these websites

COOKIE NOTICE RELATING TO THE USE OF OUR WEBSITES

WHAT ARE COOKIES?

You will be asked to accept a cookie, which is a small text file downloaded to your device when you visit our website. They are widely used in order to make websites work, or work more efficiently, or to recognise the user and store information about the user's preferences or past actions.

HOW DO WE USE COOKIES ON THIS WEBSITE?

We use a number of different cookies on our website. By accessing and using our website you indicate that you accept this use of cookies. We use cookies for the inherent functionality of this website and to collect non personal data about visitors to our website. This may include web analytical tools e.g. Google Analytics whereby information is gathered from visitors to our website to get a better understanding of where our visitors come from and how they browse the site.

HOW TO CONTROL COOKIES

You can use your web browser to delete, block or allow cookies. In addition you can open a 'private browsing' / 'incognito' session which allows you to browse the internet without storing local data. For further information on how to manage and opt-out of cookies please visit www.allaboutcookies.org

COMPLAINTS

You have a right to lodge a complaint with the Data Protection Supervisory Authority if you are unhappy with any aspects of how your data is handled

CONTACT DETAILS

Republic of Ireland

See 'Raise a Concern' on <https://www.dataprotection.ie/docs/complaints/1716.htm>

Northern Ireland

<https://ico.org.uk/make-a-complaint/>

CONTACT US

Should you wish to contact us about our Privacy Notices or the content on our website, please contact us at info@thomond.ie