# Appendix G Flood Questionnaire

Please read the following questions carefully and answer them all before signing this form.

When answering, please consider all buildings including the main home and any outbuildings including swimming pools, tennis courts, driveways, paths, patios & terraces.

If you tick any ‘Yes’ boxes, please provide further information. You may wish to provide additional information to this form. If you do not understand how to answer any of the questions, please speak to your insurance broker.

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| Policyholders name: |

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| Full address of insured property: |

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| Policy number (if known): |

1. Have any of the properties to be insured (including the main home, any outbuildings or the grounds of the property) flooded within the last 25 years? Yes  No

If Yes, please confirm:-

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| 1. the date/s when the flooding occurred: |

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| 1. the amount/s of the claim: |

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| 1. the full circumstances of flood including how and where the water entered the property or the grounds of the property and whether any action has been taken to prevent a reoccurrence: |

1. Has the area within a 250m radius of the property flooded in the last 25 years? Yes  No

If Yes, please provide full circumstances, including the date when the flooding occurred, the cause of the flooding, the distance from which the flood waters came to the property to be insured (including the main home, any outbuildings or the grounds of the property) and whether any action has been taken to prevent a reoccurrence.

1. Are any of the properties to be insured (including the main home, any outbuildings or the grounds of the property) within 250m of any watercourse, rivers, streams or tidal waters? Yes  No

If Yes, please provide:

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| 1. The distance of the nearest building to be insured from any watercourse, rivers, streams or tidal waters: |

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| 1. The ground floor height of the nearest property to be insured above any watercourse, rivers, streams or tidal waters The height should be measured against the highest recorded water level or to the height of the nearest riverbank. |

1. Do any of the properties to be insured (including the main home and any outbuildings), have a basement or cellar, septic tank or swimming pool which is below ground level? Yes  No

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| If Yes, please provide further details including, the approximate depth to which such structures extend below ground level and confirmation whether these have been professionally tanked: |

1. Are there any flood defences in operation at any of the properties to be insured? Yes  No

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| If Yes, please provide further details of the type of defences in place and any other flood prevention methods installed (e.g. sump pumps non-return valves flood gates etc.) and whether these have been successfully tested to prevent flooding to the property. |

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| 1. Please confirm how long you have lived at or owned the property to be insured. If you have purchased the property within the last 12 months please clarify how you have obtained the information requested within this questionnaire. |

**Information you have given us**

We have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed and decline all claims.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim. For example we may:

* treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered; or
* amend the terms of your insurance. We may apply these amended terms as if they were in place from the start; or
* reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
* cancel your insurance in accordance with “Other Important Information – How to cancel this insurance” found within your policy wording.

We or your broker will write to you if we:

* intend to treat this insurance as if it never existed; or
* need to amend the terms of your insurance; or
* require you to pay more for your insurance.

**Data Protection Notice**

Information you provide to us may contain personal information as defined under the Data Protections Act. By providing this information, you consent to the processing of your personal information by Markham Private Clients and affiliated companies. You should be aware that some of these organisations may be located outside the European Economic Area. Please be assured Markham Private Clients has taken appropriate steps to safeguard your information according to relevant data privacy laws. Please contact Markham Private Clients, emailing the [info@markhambrokers.com](mailto:info@markhambrokers.com), if you require further information on measures undertaken to protect your data. An explanation detailing how Markham Private Clients uses your information can be found within the Privacy Notice on policy wordings.

**Declaration**

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| I / We declare that to the best of my / our knowledge and belief the information I / we have provided in connection with this questionnaire, whether in my / our own hand or not, is true and complete and I / we have not withheld or misrepresented any information.  I / We ask Markham Private Clients to act upon the information provided and issue a contract of insurance between us and I / we agree to accept Markham Private Client’s policy terms, conditions and exclusions.  I / We consent to the seeking of information from other insurers to check the answers I / we have provided and I / we authorise the giving of such information for such purposes.  I / We understand that if I / we have withheld or misrepresented any of the information contained in this proposal, Markham Private Clients may be entitled to void the insurance**.** |

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| Signature(s) | Date | Click here to enter a date. |