



**Mortgage Intermediaries Proposal Form**

Disclosure:

Have you ever:

YES/NO
YES/NO
YES/NO
YES/NO

- A) been declared bankrupt
- B) been disqualified from being a company director
- C) been convicted, or have any prosecutions pending, or been given an official police caution in respect of fraud or dishonesty
- D) had a company go in to liquidation or become insolvent

If you have answered yes to any of the above questions please give your reasons below

**Business Details:**

Trading Name:

Address

Postcode

Telephone  Email Address

Fax Number  Web site

FSA Number

PI Renewal Date  /  /

Year Established

Please list any additional business entities whether or not currently trading for which cover is required:

Insured Name	Year Established	Year of Cessation

**Claims Information**

Has any claim (whether successful or not) been made against the proposal or any principal, member, partner, director, employee, consultant, agent or Appointed Representative in respect of the type of liabilities to which this proposal relates?

YES/NO
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Date of Claim	Claimant	Details of Claim	Amount Paid	Amount Outstanding	Total

**General Questions**

Has any employee or authorised representative ever been convicted, or have prosecutions pending, or been given an official police caution in respect of fraud or dishonesty

YES/NO
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Have you had any insurance proposal declined, renewal refused, or had insurance cancelled mid underwriters

YES/NO
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Does the business operate as a principle network?

YES/NO
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Does the business or it Appointed Representatives operate any delegated authority or binding authority on behalf of a lender or other mortgage business?

YES/NO
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Does the business hold client money or client assets?

YES/NO
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Is it your practice to always provide key fact illustrations that are clear and comprehensive?

YES/NO
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Do you ensure that your clients are fully informed of the risks attached to the mortgage products offered?

YES/NO
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Do you regularly audit mortgage advisors from whom you are responsible to ensure adequate information is obtained from clients to enable you to satisfy requirements governing the sales and arrangement of mortgages?

YES/NO
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Are you now in Run Off and the cover you require is for previous business?  
If yes, What date did you cease to trade?

YES/NO
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**Declaration of Annual Income**

**1. Mortgage & Secured Lending**

This should be your gross income and fees received from procuring, arranging and packaging of Mortgage and secured lending business for the last complete financial year. Where you have not previously traded, please use the figure from your business plan.

**Mortgages**  
**Loans**

£
£

## 2. General Insurance

If applicable this should be your gross commission, brokerage and fees in respect of General Insurance for the last complete financial year. Where you have not previously traded, please use the figure from your business plan.

£

What percentage of the above is single premium ASU policies

.....%

**Important:** The General Insurance protection is designed to cover only those General Insurances directly linked to normal mortgage business i.e. household, building & Contents and Pure Protection policies.

**Please note no cover is available for commercial insurances, buildings and contents policies with a sum insured greater than £650,000 or for Pure Protection policies where the life assured is greater than £250,000.**

Have any of these type of policies been arranged where the maximum sum payable exceeds the amounts stated above?

If yes, please list:

YES/NO

Name of Assured

Type of Policy

£ Sums Assured

In the last 5 years, has your gross annual income, fees, commission and brokerage ever varied by more than 50% from the figures declared on previous pages of this proposal.

YES/NO

If you have answered yes to any of the above questions please give your reasons below

### Income Breakdown

Please give the percentage breakdown of turnover (if any) from Mortgage and Secured lending derived from:

Packaged Mortgages

%

Self-Certification Mortgages

%

Lifetime/Equity Release Mortgages

%

Mortgages taken up with Overseas Lenders

%

Mortgages for clients with County Court Judgements or Bankruptcy Orders

%

### Declaration:

I/We declare that the above statements and particulars are true, full enquiry having been made, and I/We have not suppressed or mis-stated any material facts and undertake to inform the Insurer of any change to any material fact.

I/We agree that this declaration, together with any other information supplied by me/us, shall be the basis of any contract between me/us and the Insurer

Signature of the Principal/Partner/Director:

Date:

Name in Block Letter: