

insurer will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request. Insurers and their agents may share information with each other to prevent fraudulent claims and for underwriting purposes via a Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. The aim is to help us check information provided and also to prevent fraudulent claims. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and claim form, together with other information relating to the claim, may be put on the register and made available to other participants. A statement of cover with full policy wording is available on request prior to cover being arranged.

Does the client wish to take the lenders insurance. Yes  No   
Details will be supplied with your mortgage offer.

I/we understand that you will pass the information on this form and about any incident I / we may give detail of to IDS Ltd. so that they can make it available to other insurers. I / we also understand that, in response to any searches you may make in connection with this application or any incident I / we have given details of , IDS Ltd. may pass information it has received from other insurers about other incidents involving anyone insured under the policy.

I / we understand that you may ask for information from other insurers to check the answers  
I / we have provided.

I / we declare to the best of my / our knowledge and belief the answers given in Section 13 are true and all material information as explained above has been disclosed.

### Buildings and Contents Insurance

A combined buildings and contents plan is available and details, including a quotation, will be sent to you on request.

Do you require details and a quotation? Yes  No

### Your Own Insurance

Please note that if you wish to arrange your own insurance cover then the lender may wish to approve this. The lender will make a charge on completion, to cover the additional administration work involved and this will be shown in the lender's tariff of charges and notified to you on the mortgage offer.  
You should show this notice to anyone who has interest in the property insured under this policy.

### Mortgage Payment Protection Insurance Scheme

In view of the reduction of state benefits to mortgage borrowers who have an accident, become ill or unemployed, you are strongly recommended that you consider a payment protection plan.

Do you require details and a quotation? Yes  No

### Important Notice

**Please sign if you are not taking this cover.**

**I/We confirm that I/we do not wish to take a payment protection policy. I/We are aware of my/our continued obligation to make mortgage payments in the event that I/we are unable to work through sickness or redundancy.**

### 1st Applicant


### 2nd Applicant


1 Signatures

2 Date

**WARNING: MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS**

### Disclosure

Any other facts known to you which are likely to affect assessment of the insurance cover you require must be disclosed in Section 17. Should you be in any doubt about what you should disclose, do not hesitate to tell your provider. We recommend that you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure your Provider is informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps will invalidate the policy altogether.

I/We agree that the insurance will not be in force until the application has been accepted by the Company, except to the extent of any official cover note which may be issued.

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