

Declaration to Insure

To be completed by all borrowers in full. Failure to complete and return this form correctly will delay completion. Please note that the ORIGINAL is required – a fax is not sufficient.

Full Names of borrower(s)

Address of mortgaged property

.....

Correspondence address (if different)

.....

I/we agree that it is my/our responsibility to maintain buildings insurance cover on the whole of the mortgaged property specified above throughout the duration of the mortgage.

I/we confirm that such cover will, at all times, conform to the requirements stated in the Society's letter of offer.

I/we confirm that I/we will arrange for the interest of the Society as mortgagee, if possible, to be noted in any such policy for the entire duration of the mortgage or for the policy to be taken out in joint names with the Society, and forward a copy of the current insurance schedule to the Society at or before completion either with the Society's interest noted as mortgagee or in joint names with the Society.

I/we understand that no mortgage advance will be released until this form has been completed in full and accepted by the Society.

I/we agree that if I/we wish to change insurers then I/we will, within 14 days of expiry of the old policy, arrange to forward a copy of the new insurance schedule to the Society either with the Society's interest noted as mortgagee or in joint names with the Society.

I/we understand that the Society is not in a position to offer advice regarding my/our policy or to accept any liability in connection with it.

I/we hereby authorise the Society to approach my/our insurer/agent/broker for any information in relation to my/our policy.

I/we understand and confirm that if for any reason the Society believes there is insufficient insurance cover in force, or receives notice that the existing policy is about to lapse, then the Society may affect buildings insurance cover on my/our behalf and debit the full amount of the premium(s) to my/our mortgage account.

Signature of all borrowers

Signed Full Name Date

Signed Full Name Date