

HOME INSURANCE REFERRAL GUIDE.

(Internal use only)

The questions contained within this guide should help prepare you for the information we will need to consider providing your customers with appropriate cover. Please bear in mind that we may need to ask for additional information and may not be able to provide cover for every customer.

1. Contents sums insured exceeding system limits

- Has the sum insured been reviewed within the last two years?
- Has a content checklist been completed and is a copy available?
- What is the overall value of the high-risk property?

2. High value specified items

We require proof of ownership and value for all items above £5,000.

- How was the item(s) acquired - was it purchased or inherited?
- Are there likely to be further purchases of this nature?
- Establish where the item(s) is kept/situated or is it worn?
- What security measures are on the property including if there is an NSI or SSAIB maintained alarm?

If it is an item of jewellery:

Where will it be kept when not worn? If in a safe, ascertain the make and model, cash rating and if it is securely fixed.

3. Business Use

- What is the nature of the work carried out?
 - If the business use relates to childminding, establish if they are registered or unregistered?
- To what extent is the property used for business? Which rooms are used?
- Do employees work at the premises?
- Are any business goods and stock held at the premises?
- Does it involve any customers or do members of the public visit the premises?
 - If so, what is the frequency, maximum number at any one time and whether or not by appointment only?
- Is the address of the premises advertised, e.g. on the Internet or a sign outside the property?



4. Convictions

Obtain full details of all convictions or pending convictions unless offence(s) is/are spent under the Rehabilitation of Offender Acts. Details to include:

- Who was convicted, i.e. the insured, a member of the insured's family or someone else living at the risk address?
- The date of the conviction, (if not yet tried the date they were charged and the date of the hearing)?
- What they have been convicted of, or charged with?
- The circumstances leading to the offence?
- Details of the sentence or other penalty imposed including the amount of any fine?

5. General questions for non-standard properties

For non-standard properties we would need to know more information including:

- The re-building cost
- We may require sight of a Valuation Report and on some occasions a Building survey report, so will be good practice to always ask the client for these if they have them.

Roof construction

Where the roof is a non-standard construction establish:

- The exact material/construction (e.g. felt on timber, is it pitched or flat)
- What percentage of the roof relates to the non-standard construction?
- Age of the roof along with when it was last re-laid/maintained.

Wall construction

Where the walls are of a non-standard construction establish:

- The exact material used in the construction of the wall (e.g. cob)
- What percentage of the walls relate to the non-standard construction?
- Age of the building and/or non-standard construction walls.

Fire Risk

Where the construction of a property represents a possible increased fire risk, for example if the property is timber framed, we need to know the following:

- How is the property heated?
 - If there is an open fire and how often is it swept?
 - If a wood-burning stove is present, does it have a flue and what type?
- Are the electrics in good condition and have they been checked within the last 10 years?
- What fire protections are present at the property and where are they situated e.g. fire extinguisher, fire blanket, smoke detectors?
- Where is the property situated? For example is it remote, are there any neighbours.