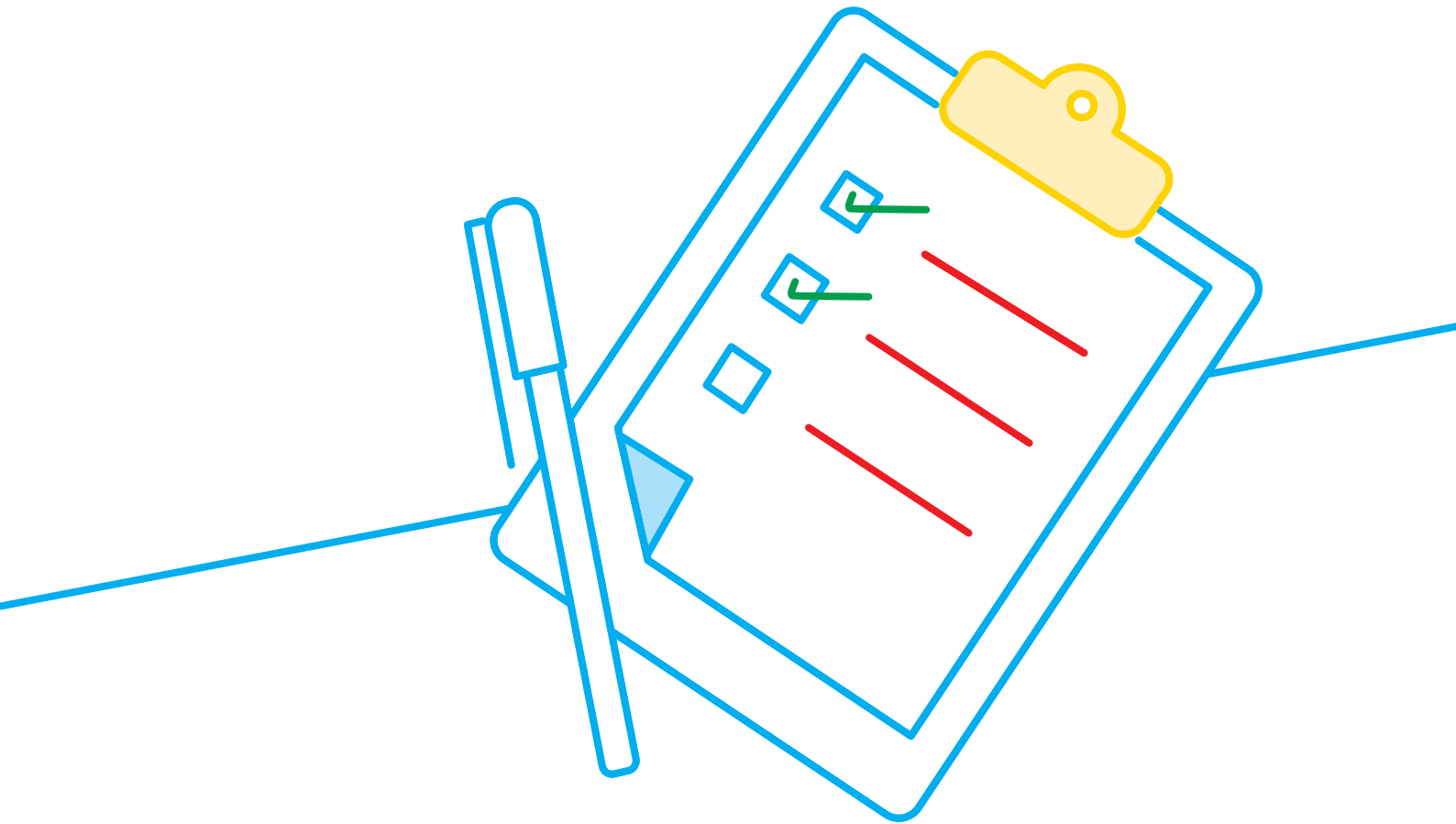


Getting a SmartQuote for your customer – our assumptions.



GETTING A SMARTQUOTE FOR YOUR CUSTOMER

SmartQuote is an exciting innovation designed to streamline the home insurance quote and apply process to make it easier for you to sell home insurance to your customers.

SmartQuote means you don't need to ask your customers when their home was built or what kind of locks they have. All they have to do is answer five simple questions and SmartQuote does the rest. By using publicly available data sources, SmartQuote gives us all the information we need to give them a quote on the spot.

ASSUMPTIONS

We have made the following assumptions about you and anyone living with you:

- You do not have any pending or unspent criminal convictions (excluding minor motoring offences)
- You have not had any insurance cancelled, declined, declared void or had special terms applied

We have made the following assumptions about your property and its outbuildings:

- It is your main residence and lived in by you and your family, along with lodgers and occasional paying guests
- It is self-contained with its own front door
- It is not used for any business purpose other than childminding, paperwork, computer work or telephone calls
- It is normally occupied at night or during the day and not left unoccupied for more than 60 days in a row
- It has not been affected by subsidence, heave, landslip or structural movement in the last 15 years
- It has not been underpinned, or provided with other structural support in the last 15 years
- The walls are built of brick, stone, concrete or engineered timber (for properties built after 1960)
- The roof is made of slate, tile, concrete or asphalt
- It is not a Grade 1 or Grade A listed building
- It is in a good state of structural repair

If these assumptions aren't true for your customer/their property you won't be able to quote for Home Insurance or Home Insurance Plus via SmartQuote.

- ☎ If you have any queries, please contact our Servicing Team on 0370 060 0419. Lines are open between 9am and 5.30pm Monday to Friday. Calls may be recorded and monitored. Call charges will vary.

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