

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. HIGH VALUE SPECIFIED ITEMS

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

The definition of high risk property is:

- i) Jewellery, pearls, precious stones, gold, silver and other precious metals.
- ii) Works of art.
- iii) Stamp and coin collections.
- iv) Clocks and watches.

- How was the item(s) acquired - was it purchased or inherited?
- How much is the item worth?
- 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?
- Has the customer had a valuation carried out in the last 3 years?

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.

2. VALUATION REQUIREMENTS

- The name and address of the owner
- The name and address of the valuer
- A full detailed description of the article
- The value of the item in sterling
- The date of the valuation
- If an IRV (Institute Registered Valuer) has completed it, it should also contain the assessor's IRV registration number.

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?
 - If so, what is the total value and description of all business goods and stock at the premises and where is it kept?
- 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?

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- Is the address of the premises advertised, e.g. on the Internet or a sign outside the property?
- What is the total value and description of all business equipment at the premise and where is it kept?
- Would a passer-by be aware that there is any business activity at the property?
- Are local authority non-domestic rates, (often called business rates), paid on the property?
- Is the address used as a registered office of a company?

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?
- Were they over 18 years old at the time of the conviction?

5. GENERAL QUESTIONS FOR NON-STANDARD PROPERTIES

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

- The re-building cost

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, what type of chimney liner is in place?
- Are the electrics in good condition and have they been checked within the last 10 years?
- Is the house is connected to mains water?
- 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.