

Home Insurance Eligibility Criteria

We can initially offer an indicative price for home insurance. Policy cover and the premiums shown are not guaranteed until you have provided answers to additional eligibility criteria questions at which point your indicative price may change, or we may not be able to provide you with policy cover. If you are unsure if any information is correct, please contact us to discuss this.

Please remember that you must answer all questions honestly and with reasonable care. This is for your own protection. If you do not ensure the information, you give us is correct and keep it up to date, your policy cover is not guaranteed. You may also encounter problems such as a change in cover or premium, an invalid or cancelled policy, reduced claim payment, or difficulty buying insurance in the future.

Before you complete an insurance quotation for a policy, including any joint proposer in addition to yourself you should ensure that you have their consent to provide their personal and sensitive personal data. We would strongly recommend that you read our Privacy Notice which outlines the purposes for which we use data collected. Please ensure any data relating to you which you have entered is accurate, including your contact details and email address. These details will be used to contact you during your policy.

You should be aware that failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

In offering you an indicative price we assume the following:

Property Use

Buildings &/or Contents		Buildings &/or Contents	
(Occupied by the property owner)	Landlords Buildings &/or Contents	Tenant Contents	(Holiday Home, own use &/or let to tenants)
The property, including any domestic outbuildings, is your main home, occupied solely by you and/or your family and not used in any way for business purposes.	<p>The property is let to tenants solely for use as a residential domestic residence.</p> <p>The property is let in one unit and not subdivided.</p>	The property, including any domestic outbuildings, is your main home, occupied solely by you and/or your family and not used in any way for business purposes.	<p>The property, including any domestic outbuildings, is your holiday home, used by you and/or your family and/or also occasionally let to tenants. It is not used in any way for business purposes.</p> <p>The property is let in one unit and not subdivided.</p> <p>While the property is unoccupied the property is supervised regularly, at least twice weekly.</p> <p>Between 1st October and 31st March if the property is unoccupied the Electricity & Water is turned off at the mains & water and central heating systems drained. If the Electricity and water supplies are left on, the central heating system is set to come on automatically at a minimum of 10°.</p>
The property is situated on a site that is no more than 2 acres.	<p>You have a rental agreement in place with the tenants for a period of at least 6 months.</p> <p>There have been no incidents or disputes in the past 6 months, regardless of making a claim or not, or reporting to any authorities or not, which gave rise to you taking any action against the tenant (s).</p>		

Building Construction

- The main external walls of the property are constructed with brick, stone or timber framed concrete clad construction.
- The roof of the property is constructed with tile, slate or metal.
- The property is in a good state of repair and will be so maintained and free from all signs of visible damage.

Locks

- All external doors are fitted with secure locks and windows fitted with appropriate latches.
- All external doors are fitted with suitable key operated manufacture approved locks.
- All domestic outbuildings are fitted with suitable and/or manufacture approved locks.

Property Details

- The property or any part of the property is not; a listed building, a protected structure or subject to a preservation order.
- The property is not on a site of more than 2 acres.

Insurance History

- You or any members of your household or any persons concerned with this risk: *
- Have never had any special terms or conditions imposed by any previous insurer.
- Have never had insurance cancelled or stopped by any previous insurer.
- Have never been convicted or charged with an offence of any nature or have any convictions** or prosecutions pending.
- The property or any other property ever lived in by you or a member of the household has never been subject to malicious damage or arson.

We are unable to provide you with an online quote if you do not meet the eligibility criteria as outlined. However, in some cases where you may not meet one of the points noted, we may be able to review all of your details over the phone to consider your eligibility for a quote.

* For 'Buildings &/or Contents' and 'Tenants Contents' Insurance; 'Any members of your household' means you and any person permanently residing with you and excludes paying guests or tenants. For 'Landlords Buildings &/or Contents' Insurance; 'Any person concerned with this risk' means all parties named as proposers on the insurance policy.

** An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a 'spent conviction' under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016.