# HOME INSURANCE REVIEW

It’s a good idea to review your home insurance every year to give you peace of mind that your home and all your family belongings are properly protected. Not all home insurance is the same, so we can help you understand your policy’s features and benefits and any gaps in your cover you need to be aware of.



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| We can review your home insurance cover limits to make sure they’re suitable | We can check your policy gives you a high level of features and benefits | We can offer personalised advice based on your home and family situation |

Please fill in the form below and we’ll do all the hard work for you.

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| **TELL US ABOUT YOU** |
| Your name |  |
| Your address |  |

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| **TELL US ABOUT YOUR HOME** |
| What year was your home built? |  |
| What is your home made from? | **🞎** Wall  *(brick, concrete, stone, flint, timber, brick*  *over timber frame, metal, etc)*  | **🞎** Roof  *(tile, slate felt on timber, concrete,*  *metal, timber, asphalt, shingle,*  *stramit, thatch fibre, thatch reed, etc)*  |
| Who lives in your home? | adults  | children |
| Number of bathrooms |  |  |
| Have you made any claims on your home insurance in the last 5 years? |  Yes **🞎**  | No **🞎** |
| If ‘yes’, please provide the following information: |  |  |
| Was the claim made for buildings or contents or both? |  |  |
| Type of claim |  |  |
| Date of claim |  |  |
| Cost of claim |  |  |

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| **WHAT LEVEL OF COVER DO YOU THINK YOU NEED FOR YOUR HOME?** |
| The amount of buildings cover should be based on the rebuild value of your home. You can estimate this [here](https://calculator.bcis.co.uk/). Your contents cover should be enough to replace all of the contents in your home so it’s important to think about the value of items in each room, including the loft. |
| Buildings cover |  | £0 | **🞎** | £500,000 | **🞎** | £1 million | **🞎** |
| Contents cover |  | £0 | **🞎** | £50,000 | **🞎** | £1 million | **🞎** |

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| **PLEASE ANSWER THE FOLLOWING QUESTIONS (TICK THE APPROPRIATE BOX)** |
| Will the property be permanently occupied by anybody other than you and/or your family |  Yes **🞎**  | No **🞎** |
| Does the property have signs of, or has it ever had any damage caused to it by landslip, subsidence or heave? |  Yes **🞎**  | No **🞎** |
| Do you or any member of your family to be insured have any unspent convictions or prosecutions pending? (Other than motor convictions) |  Yes **🞎**  | No **🞎** |
| Have you or any member of your family had insurance cancelled, declined, declared void or had any special terms imposed? |  Yes **🞎**  | No **🞎** |
| Has the home or the land belonging to it flooded in the last 10 years? |  Yes **🞎**  | No **🞎** |
| Will the property be left unoccupied for a total of more than 60 days in a row? |  Yes **🞎**  | No **🞎** |
| Is your property used for business or professional purposes, other than clerical work by you and your family? |  Yes **🞎**  | No **🞎** |

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| **CHOOSE YOUR EXCESS** |
|  | How much would you be happy to pay in the event of a claim? |
|  | £50 | **🞎**  | £100 | **🞎** | £150 | **🞎** | £200 | **🞎** |
|  | £250 | **🞎** | £300 | **🞎** | £350 | **🞎** | £400 | **🞎** |
|  | £450 | **🞎** | £500 | **🞎** |  |  |  |  |

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| **EXCESSES (£50-£500 IN MULTIPLES OF £50)** |
| Buildings excess |  |
| Contents excess |  |

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| **SPECIFIED ITEMS** |
| Do you have any valuables in the home worth more than £2,500?*(This might include rings, other jewellery, art, etc)* |  Yes **🞎**  | No **🞎** |
| If ‘yes’, please provide details of the item(s) and value: |
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| **ACCIDENTAL DAMAGE** |
| Would you like accidental damage for buildings? |  Yes **🞎**  | No **🞎** |
| Would you like accidental damage for contents? |  Yes **🞎**  | No **🞎** |
| Would you like additional protection for items you might often wear or carry while in or away from your home such as handbags, laptops, watch, jewellery and cameras? |  Yes **🞎**  | No **🞎** |
| If ‘yes’, please list the items and their value below: |  |  |

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| **Item** | **Value**  | **Description** |
| Mobile phone | If worth over £250 (please state the value) | e.g. Black iPhone 11 |
| Bike  | If worth over £500 (please state the value)  | e.g. Trek Domane AL Road Bike, 2022 model, Black  |
| Other items. If worth over £2,500, please list them below)  | Please state the value below | e.g. a platinum ring with a single diamond  |
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| Including the items listed above, as long as the total amount of these items and any additional cover selected below, doesn’t exceed £15,000 for Standard Home Insurance or £22,500 for Home Insurance Plus. Please select an amount which will cover any items you would like insured when away from the home: |
| £0 | **🞎**  | £1,500 | **🞎** | £2,500 | **🞎** | £5,000 | **🞎** |
| £10,000 | **🞎** | £15,000 | **🞎** | £22,500 | **🞎** |  |  |

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| **HOME EMERGENCY** |
| Home emergency is an optional extra that protects against sudden or unexpected events in the home that require immediate action. If provides cover for an approved contractor’s call out charge, parts, materials and labour. |
| Would you like additional cover to protect you in the event of a home emergency? |  Yes **🞎**  | No **🞎** |

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| **LEGAL EXPENSES** |
| Legal expenses is an optional extra that provides cover for you, your spouse or partner, your parents or parents-in-law or your children permanently living with you. It helps cover legal costs incurred should you need to bring or defend a legal action against a third party following an employment dispute, bodily injury claim or contract dispute over the sale or purchase of goods and services. |
| Would you like additional cover to protect you for any legal expenses? |  Yes **🞎**  | No **🞎** |

**IMPORTANT INFORMATION**

* Buildings insurance is normally part of your lender’s conditions when providing a mortgage. Therefore, it is important that your policy us fit for purpose and meets the mortgage lender’s requirements.
* Following any damage to your home, your mortgage lender will expect you to put things right and keep up with your mortgage payments. Therefore you need to make sure you have adequate insurance in place as your home is at risk if you do not maintain payments.