



House Guard Extra

| Underwriting Guide



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Useful Contact Information

	Telephone	Fax	Written enquiries
Customer Services (underwriting enquiries and processing)	0845 122 3288	0845 122 3010	Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD
Claims (Onecall - open 24 hours)	0845 122 3019	Initial contact preferred by phone	Please check the address on ALL household correspondence as claims are dealt with at both sites
Stationery	please use fax	0845 122 3010	Please use your stationery order form

Product Information

The following limits apply to both standard and EDI contracts for the SI15, SI20 and Bedroom rated schemes.

Contract Details

BEDS20

Bedroom rated for Buildings and Contents.
Maximum number of bedrooms for Buildings policies is 4.
Maximum number of bedrooms for contents is 5.
20% commission applies.

BEDS15

Bedroom rated for Buildings and Contents.
Maximum number of bedrooms for Buildings policies is 4.
Maximum number of bedrooms for Contents policies is 5.
15% commission applies.

SI 20

Rated on sum insured for Buildings and Contents.
20% commission applies.

SI15

Rated on sum insured for Buildings and Contents.
15% commission applies.

Buildings Maximum Claim Limits

BEDS 20 and BEDS 15

The maximum claim limit will be determined by the number of bedrooms in the home.

- 1 Bedroom - £150,000.
- 2 Bedrooms - £200,000.
- 3 Bedrooms - £275,000.
- 4 Bedrooms - £400,000.

SI20 and SI15

Cover available up to £500,000. Index-linking applies.

Contents Maximum Claim Limits

BEDS 20 and BEDS 15 - £55,000.

SI20 and SI15 - £60,000.

General Procedures

Granting of Cover

You may grant cover providing you are in receipt of a guaranteed quotation and on the basis that a satisfactory proposal form is forwarded to us within 14 days of the inception date.

In cases where you have not held cover, cover (if acceptable) will commence on the date we receive the proposal form or request to increase cover. That is, unless we have already confirmed that we are holding cover, or the requested inception date is later than the date received.

New proposals

The completed proposal form, guaranteed quotation and any other relevant supporting documents must be submitted immediately to our office. Ageas Insurance Ltd, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD.

Please note, this should include any point of sale documentation.

Renewals

Where adjustments occur after the initial issue of renewals, but before renewal date, amended renewal papers will follow automatically.

The renewal schedule for any policy not renewed must be returned to us immediately.

Additional and return premiums

Additional and return premiums of less than £10.00 will not be made.

Cancellation and cooling off

We or anyone we authorise can cancel the client's policy at any time by sending fourteen days' notice in writing. We will send the notice to the last known address we have for the client. We will refund the premium for the time that was left on the policy as long as the client has not made a claim.

The client has 14 days from when they receive the policy documents or enter into this contract, whichever is later, to write to us if they want to cancel the policy. This is known as a cooling-off period. If they cancel the policy during this period of time, provided they have not made a total loss claim, we will refund the full premium.

They may cancel the policy any time after the cooling-off period by writing to us. As long as they have not made a claim, we will refund them for the time that was left on the policy.

Days of grace

The renewal premium must be received either on or before the renewal date. However, providing the insured's intention is to renew the policy, 15 days of grace will be provided.

Short period policies

We do not issue policies for periods of less than 12 months.

Guaranteed Quotations

Procedure for validating premiums:

For systems where rates are guaranteed, premiums are valid provided that:

- a) a copy of the quotation is sent with the proposal,
- b) details in the quotation agree with those shown on the proposal form and
- c) the correct premiums agree with those shown on the proposal form

Direct debit payment plans

How new direct debit payment plans operate.

- 1) Client hands a cheque for 20% of the annual premium made payable to Ageas Insurance limited and a completed direct debit application and fixed sum loan agreement to you.
- 2) This gets sent to the Ageas office in Gloucester to process.
- 3) A 10% service charge is added to the remaining balance and this is divided into equal monthly direct debit instalments, normally 10.

What happens at renewal

The client gets sent a statement showing next year's premium and service charge, divided into 12 monthly instalments. No deposit is required. The first instalment will be debited from the client's account around the date of the renewal, unless the Policyholder advises Ageas that they don't want to renew the policy and cancels their direct debit application.

Summary of Cover

Buildings and Contents - risks covered

- Fire, smoke, explosion, lightning or earthquake.
- Riot, civil commotion and labour or political disturbances and strikes.
- Malicious damage.
- Aircraft or other flying devices or anything falling from them.
- Collision by vehicles, trains, animals, birds and insects.
- Falling aerials, masts, trees, branches, satellite dishes, telegraph poles and lamp posts.
- Storm or flood.
- Subsidence or ground heave or landslide.
- Water escaping from any water or heating installation, washing machine, dishwasher, waterbed, fishtank, refrigerator or deep freeze cabinet.
- Theft or attempted theft.
- Leaking of oil from any fixed, domestic oil-fired heating system.
- Replacing and installing locks on outside doors.

Buildings - extra risks covered

- Property owner's liability.
- Professional fees and costs.
- Accidental damage to underground pipes, drains and cables.
- Trace and access source of leak for escaping water and leaking oil.
- Accidental damage to glass and sanitaryware.
- Buyer's and Seller's cover if you have exchanged contracts to sell your home.
- Protection against damage caused by emergency services.
- Protection against squatters.

Contents - extra risks covered

- Accidental damage to television sets, aerials, satellite receivers or decoders radios, audio equipment, video-recording equipment, DVD players or personal computers.
- Accidental breakage in your home to fixed glass in furniture, glass shelves, glass tops to furniture, fixed glass in mirrors and ceramic hobs and tops in free standing cookers.
- Accidental loss of metered water or oil in domestic heating systems.
- Damage to food in any refrigerator or deep freeze.
- Public and personal liability.
- Liability for domestic employees.
- Tenant's liability.
- Unpaid damages.
- Contents temporarily removed from the home.
- Household removal.
- Fatal injury.
- Wedding increase in cover.
- Birthday increase in cover.
- Religious festival increase in cover.
- Guests' contents.
- Shopping in transit.
- Tenant's home improvements.
- Garden cover.
- Counselling fees.
- Dual contents cover.

Policy Limits

Building Policy Limits for all Products

Protection against squatters	£10,000 in any one period of insurance
Trace and access source of leak for causes 7 (Escape of water) and 9 (Escape of oil)	£5,000
Professional fees and costs.	Up to the maximum claim limit for Buildings
Alternative accommodation or loss of rent in any one period of insurance	20% of maximum claim limit for Buildings
Property owner's liability	£2,000,000
Damage caused by emergency services	Up to the maximum claim limit for Buildings
Replacement locks and keys	£750

Contents Maximum Claim Limits

BEDS 20 and BEDS 15	Maximum claim limit - £55,000
High Risk property within the home	1 Bedroom £6,000 2 Bedrooms £8,000 3 Bedrooms £10,000 4 Bedrooms £12,500 5 Bedrooms £15,000
SI20 and SI15	Cover available up to a maximum of £60,000. (Index linking applies)
High Risk property within the home	1/3 of the contents maximum claim limit

Contents Policy Limits for all Products

Maximum single article limit for High Risk property.	£2,000
Business Equipment	£5,000 (Limit for any one item £2,000)
Theft of contents from an outbuilding or garage	£1,000, increased to £2,500 if secured
Other loss or damage to contents in an outbuilding or garage	Maximum claim limit for contents
Contents temporarily removed	20% of the maximum claim limit for Contents
Accidental loss of metered oil or water	£1,500
Fatal injury occurring in the home	£5,000
Contents in the open, within the boundaries of the home	£750 (Limit for any one item £300)
Money	£750
Credit cards	£1,000
Deeds and Documents	£2,500
Replacement locks and keys	£750
Frozen Food	£1,000
Guests' Contents	£300

Contents Policy Limits for all Products (continued)	
Shopping in transit	£400
Tenant's home improvements	10% of Maximum Claim Limit for Contents
Rent and alternative accommodation	20% of the Maximum Claim Limit for Contents
Wedding/religious festival benefit	Maximum claim limit for Contents increased by £5,000
Birthday benefit	Maximum claim limit for Contents increased by £5,000
Garden cover	£750
Counselling fees	£1,000
Dual contents cover	£5,000

Liability cover	
Public and Personal liability	£2,000,000
Unpaid damages	£2,000,000
Liability for domestic employees	£10,000,000
Tenant's liability	20% of the Maximum claim limit

Unspecified Personal Belongings Extension	
Cover available for	£1,000, £2,000, £3,000, £4,000 and £5,000
Maximum single article limit	£2,000
Mobile phones	Up to £300
Pedal cycles	Up to £500 per cycle
Records, CDs, cassettes etc.	£200
Credit cards	£1,000
Money	£750

Pedal Cycle Extension	
Pedal cycles over £500 must be specified. Maximum limit for any one pedal cycle is £1,000.	

Personal legal protection	
Personal legal protection	£50,000

General conditions and information

Decline Risks

Risks

- Listed buildings.
- Buildings built prior to 1870.
- Risks which have previously been declined by other Insurers (if terms applied - refer).
- Where there have been three or more claims in the last three years.
- Unoccupied premises.
- Holiday homes (unless the main residence is also insured by the company).
- Buildings used for Trade or Business.
- Mobile Homes and Caravans.
- Properties scheduled for demolition.
- Properties purchased for investment and not intended for occupation.
- Properties where the Insured is permanently resident overseas.
- Properties not in a good state of repair.

Business use

Cover on buildings used for trade or business in any part should be declined. 'Business use' is regarded as acceptable only where your client works from home, provided that:

- a) the work involved is purely clerical;
- b) your client is the only worker involved;
- c) there is no storage of trade goods, other than stationery for own use;
- d) customers or suppliers do not call at the property;
- e) your client is advised that there is no liability cover relating to business use.

Cover on contents includes business equipment up to a total value of £5,000, with a single article limit of £2,000.

The definition of business equipment

Computers, keyboards, visual display units and printers, word processing equipment, desk top publishing units, fax machines, photocopiers, typewriters, computer aided design equipment, telecommunications equipment (excluding mobile phones) and office furniture owned by your client or your client's family.

Accept

- Activities which are not your client's main occupation such as piano lessons.
- Childminding (no cover for liability arising from childminding).
- Where your client works from home e.g. architect, consultant, provided that the public or customers do not visit the premises. (This will not extend to cover any apparatus or materials used in connection with the profession, other than items described as "Business Equipment" above).

Decline

- Cover on stock and business goods.
- Contents of doctors' and dentists' waiting rooms and surgeries.
- Any items used in connection with your client's business or profession other than business equipment as defined above.
- Theft cover on contents in any part of the premises to which the public or customers have access.

Claims history

Refer policies to our Customer Services Department on 0845 122 3288.

Rules applying to both Buildings and Contents	Result
Three or more claims (of any type) in the last three years	Decline policy
Claim value more than £3,000 in the past two years	Refer policy
Claims within the last 3 years where the value is greater than £10,000	Decline policy
Any flood claim (irrespective of value or any time constraint)	Decline policy
More than one theft claim in the last three years	Decline policy
More than one storm claim in the last three years	Refer policy
More than one accidental damage claim in the last three years	Refer policy
Any subsidence claim (irrespective of value or any time constraint)	Decline Buildings cover
One theft claim in the last year	Decline Contents cover
One theft claim in the last three years	Refer Contents - Security needs to be addressed because of the theft claims
(but over one year old, otherwise the rule above will apply)	(How has security improved since the theft claim?)

Convictions

- Any conviction other than a motoring conviction is unacceptable.
- Rehabilitation of Offenders Act 1974. If the client or any member of their household has been convicted of a criminal offence and it is spent under the terms of the 1974 Act, the risk can be accepted at normal terms.
- Juvenile Convictions. These apply to members of the household who have been convicted of a criminal offence under the age of 18. The rehabilitation periods under the 1974 Act are reduced by half.
- County Court Judgements (CCJs). A CCJ is a record of debt which is held on file for 6 years. Any requests for cover within 1 year of a CCJ being issued must be declined. Requests for cover after 1 year of a CCJ being issued must be referred.
- Bankruptcy. The term discharged means automatically being freed from bankruptcy. If a person is made bankrupt on or after 01/04/04. The risk is acceptable 1 year after they have been declared bankrupt as they are automatically discharged after 12 months. If they are discharged at any time in the year as a result of the Official Receiver filing a notice in court, the risk is acceptable at any time from this date. If a person is made bankrupt before 01/04/04. If it is their first bankruptcy, the risk is acceptable after 01/04/05 when they are automatically discharged or if they are discharged before this date. If a person has been declared bankrupt before the current bankruptcy (i.e. second or more bankruptcy), the risk is only acceptable when the person is discharged. The minimum period that these persons remain bankrupt is 5 years.

General conditions and information – continued

Non-standard construction loadings

Standard construction is brick, stone, or concrete, roofed with slates, tiles, metal or concrete. If more than 1/3 of the property is built of anything other than standard materials, the risk must be rated according to the table below. Any other construction not shown must be referred to us.

Properties that have a flat roof exceeding 1/3 of the property are unacceptable.

Modern timber framed houses built from 1980 onwards with external brick or stone may be rated as standard construction.

Outbuildings of non-standard construction e.g. timber sheds, greenhouses and single storey extensions may be rated on the same basis as the main building.

If either the roof or wall construction type is declined, then the risk is not acceptable. Otherwise apply the larger of the loadings.

Wall construction	Loading	Roof construction	Loading
		Aluminium	Decline
Asbestos	Decline	Asbestos	Decline
		Asphalt	Decline
Brick	Standard		
Brick / Timber frame (with brick shell)	50%		
Cob	Decline		
Concrete	Standard	Concrete	Standard
Corrugated iron	Decline	Corrugated iron	Decline
Essex	Decline		
		Felt on timber	50%
Fibreglass	Decline	Fibreglass	Decline
Flint	Standard		
Glass	Decline	Glass	Decline
Metal	Standard	Metal	Standard
Plastic	Decline	Plastic	Decline
Prefab building (combustible mats)	Decline		

Wall construction	Loading	Roof construction	Loading
Prefab building (non combustible)	Standard		
Shingle	50%		
		Shingle	50%
		Slate	Standard
Standard construction	Standard	Standard construction	Standard
Stone	Standard		
Stramit	Decline	Stramit	50%
		Thatch-fibre/Thatch reed	500%
		Tile	Standard
Timber	150%	Timber	50%
Timber frame (without brick shell)	150%		
Timber plaster (without brick shell)	150%		
		Turnerised	Standrd
Wattle and daub	Decline		
Woodwall	150%		
Woodwork	150%	Woodwork	150%
Any other type	Refer	Any other type	Refer

Security

Security for the home

Acceptable security devices for minimum security requirements.

1. Final exit door

A 5 lever mortise deadlock conforming to BS3621, or an equivalent alternative lock approved in advance by us. (If the door is less than 44mm (1.75") thick, a mortise deadlock is not suitable protection. Refer to us for alternative devices.) Rim automatic deadlocks (such as the Ingersoll SC71) are amongst approved alternative locks.

2. Other external doors

(except sliding doors and double leaf doors). A 5 lever mortise deadlock conforming to BS3621.

or

Key operated security bolts top and bottom, in addition to any other lock. N.B. Where a 5 lever mortise deadlock is specified for doors, an acceptable alternative is a multipoint locking system with a minimum of three locking points.

3. Sliding doors

- the manufacturer's lock plus one key operated patio door lock or key operated bolt at the bottom of the door (and at the top if practical to do so). or
- anti-lift devices, and a hook bolt lock conforming to BS3621. or
- a multipoint locking system with a minimum of three locking points.

PVC-U doors MUST be fitted with a multipoint locking system with a minimum of three locking points.

4. Double leaf french doors

Two key operated security bolts on each leaf, operating vertically and shooting into the head and sill of the door frame, in addition to any existing lock.

5. All ground floor windows

and other windows accessible without a ladder with dimensions exceeding 9 inches by 9 inches (including fanlights, transoms, pantry windows and the like) should be fitted with key operated window locks or key operated locking handles.

6. Garages and domestic outbuildings

Doors should be secured by a key operated lock or locking system.

Alarms

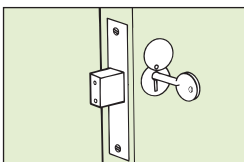
Required to be NACOSS, SSAIB or NSI approved.

Jewellery and precious metals

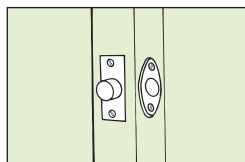
Where the sums insured for jewellery and precious metals exceed the figures stated below, a floor or wall safe will be required. A floor or wall safe with an alarm is required for amounts exceeding £20,000.

Safe £10,000

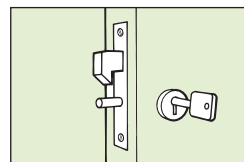
Safe with an alarm on the safe £20,000



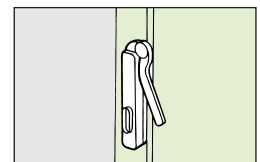
Mortise deadlock



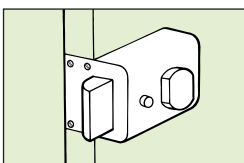
Key operated mortise lock for doors and framed windows



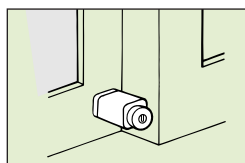
Hook bolt mortise lock



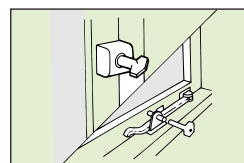
Metal framed windows



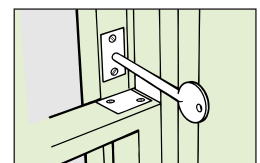
Rim deadlock



Patio door lock



Casement windows



Sash window lock

Contents cover underwriting notes

High Risk Property definition

Specified

The following items, where they exceed the single article limit under the Contents section, should be specified. Pairs or sets of articles are regarded as a single item.

- Stamp and coin collections, medal collections (The most we will pay for any stamp is either:
 - the sum insured shown in the Schedule; or
 - two thirds of the value of the stamp, as given in the Stanley Gibbons catalogue, whichever is lower).
- Collectors Items (e.g. ornaments, rare or unusual figurines).
- Pictures, paintings or other works of art (e.g. oriental rugs hung on walls).
- Jewellery, watches and precious stones.
- Clocks.
- Gold, silver and other precious metals.
- Binoculars, telescopes, photographic equipment.
- Furs.
- Musical instruments.
- Guns.

General Conditions

Other items such as collections of records, CDs and DVDs need not be specified, unless your client insists on this procedure.

Items insured under the Extended cover for specified personal belongings extension need not be specified under the Contents section.

Cover on any item of jewellery over £5,000 in value should be restricted to when it is being worn or kept in a locked safe only.

Any jewellery item which exceeds £3,000 in value must be inspected by a professional jeweller at least once every two years.

Unspecified personal belongings extension

Excludes the following:

- Documents / securities.
- Glass / china articles.
- Items worth more than the single article limit of £2,000.
- Camping equipment.
- Stamps.
- Contact lenses.
- Car telephones.
- Motor vehicles, trailers, caravans, boats or the accessories or associated equipment belonging to any of these, including car audio visual equipment.

The limit on any one item is £2,000.

Pairs or sets of articles (including bags of golf clubs, whether or not by the same manufacturer) are regarded as a single item.

Wheelchairs and other aids are covered by this section. Refer to us any requests for cover in excess of the £2,000 single item.

Specified personal belongings extension

Up-to-date valuations or detailed purchase receipts are required for all items worth more than £2,000. This valuation must show the date, the name and address of your client and the valuer, and must give a full description of the item. Items worth over £2,000 must be specified.

Pedal cycles cover

- Pedal Cycles valued up to £500 are automatically covered under the Unspecified personal belongings extension while they are in the European area or anywhere else in the world for up to 60 days in any one period of insurance.
- Pedal Cycles valued up to £1,000 can be specified under the Pedal Cycles extension. They will be covered in the European area or anywhere else in the world for up to 60 days in any one period of insurance.

ONECALL

24 hour claims helpline

The claims helpline is open 24 hours a day, 365 days a year **0845 122 3019**

- Onecall is a response service with operators who can immediately confirm whether your client's policy covers them for the incident.
- We may record or monitor calls for training purposes or to improve the quality of our service.
- We will not accept responsibility if any helpline service fails for reasons we cannot control.
- When phoning, please ask your clients to have their policy number ready.

Onecall repair and replacement service

(This is available if you have a valid claim under this insurance.)

Repairs

- if it is an emergency, we will arrange for one of our approved repairers to contact your client within two hours;
- if it is not an emergency, your client will arrange for an approved repairer to contact your client within 24 hours.
- We will pay the bill for any repairs if they are covered by this insurance. All your client needs to do is pay any policy excess to our repairer.

Replacements

- We can arrange to replace any lost, damaged and stolen items directly to your client.
- We can also arrange to upgrade the item if you want. All your client has to do is pay the difference.

For claims under section 3 - Personal legal protection

This cover is provided by DAS Legal Expenses Insurance Company Limited. To make a claim please ask your client to phone DAS on 0117 934 2174.

Domestic and Legal helplines

Provided by DAS Legal Expenses Insurance Company Limited. The advice given is free of charge.

- **Domestic Assistance Service - 0870 908 52 00**
If your client has an emergency in their home that needs immediate attention DAS can arrange help from a contractor. Your client must pay the contractor's costs, including any call-out charges. However, if the damage is covered by their policy, your client should phone the Ageas Onecall claims helpline above straight away.

- **Childcare assistance 0870 908 62 00**
DAS will arrange help following an emergency (such as illness or injury to an insured person) if a regular childminder cannot attend or your client has to leave children at home unexpectedly.
- **Home assistance 0870 908 62 00**
DAS will arrange help following an emergency (such as illness or injury to an insured person) when help is needed to run the home. DAS can help find cleaning staff, au pairs and housekeepers.
- **Counselling 0870 908 62 00**
DAS will provide an insured person with a confidential counselling service over the phone, including, where appropriate, referral to relevant voluntary or professional services.
- **EuroLaw Legal Advice Service - 0870 908 62 00**
This helpline gives your client confidential legal advice on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.
- **Tax Advice Service - 0870 908 62 00**
This service is for confidential advice on personal tax matters.
- **Health and Medical Information service - 0870 908 62 00**
This helpline provides information on health and fitness matters and medical matters. Your client can get advice on allergies, side-effects of drugs and how to improve general fitness. Your client can also get information on self-help groups, hospital waiting lists and family health service associations. DAS will also provide advice on patient rights, social security and social services matters.
- **Veterinary Assistance Service - 0870 908 62 00**
If your client's pet is ill or injured, DAS can help to find a vet who can offer treatment.

How we will settle claims

We will choose whether to:

- replace the items - in these circumstances we can organise the delivery of the replacement to your client's home address.
- pay the cash value, or
- repair or rebuild them.

All repairs are guaranteed for one year.

If the property is only partly damaged, we will pay for it to be repaired as long as the repair is actually done.

If the repair is not done we will pay:

- the amount by which the property has gone down in value as a result of the damage, or
- the estimated cost of the repair,

whichever is lower.

Excess

There is a £50 excess for every incident except for:

- claims under the liabilities extension; and
- claims under section 1 of the policy for subsidence, ground heave or landslip where the excess is £1,000.
- the excess for subsidence, ground heave or landslip is reduced to £100 if the main building of the home was built within the last 10 years.

Matching pairs or sets

We treat each separate item of a matching pair or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. We will only pay for lost or damaged items. We will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design.

Matching carpets

Where there is matching carpet or other floor covering in more than one room or area, we will regard each room or area as being separate. We will pay only for damage to the carpet in the room or area where the damage happened.

Contents sections and its extensions

We will make a deduction, if appropriate, for wear and tear, if a claim is made for the following:

- Loss of or damage to:
 - clothes and household linen (unless it can be proved they are less than three years old).
 - pedal cycles (unless it can be proved they are less than three years old).

Buildings section

For buildings kept in good repair, we will pay the cost of repairing, replacing or rebuilding the buildings, except for damage to:

- flat felt roofs;
 - gates or fences damaged by falling trees,
- where we will make a deduction, if appropriate, for wear and tear.

Protecting sums insured

The sums insured under the buildings and contents sections will not be reduced if a claim is made.

Ageas Insurance Limited

Office address

Ageas House, The Square,
Gloucester Business Park, Brockworth,
Gloucester GL3 4AD

Registered address

Ageas House, Tollgate, Eastleigh,
Hampshire SO53 3YA

Email: talkback@ageas.co.uk

Website: www.ageas.co.uk

Registered number 354568

Ageas Insurance Limited is authorised
and regulated by the Financial Services
Authority

