

General Household Assumptions

The property is:

- In an area free from Flooding, and is not within 100 metres of any property or development, which has flooded
- In an area free from subsidence and is not within 200 metres of any property or Development, which has been subject to Subsidence
- In an area free from heave, landslip, coastal or river erosion
- Maintained in a good state of repair
- Not under Construction, Renovation, Redecoration or Extension
- Not used to store commercial goods or used as the place of employment for any employee of your company or firm
- Not left unoccupied for more than 30 consecutive days at any one time
- Not regularly unoccupied at night

You, nor any member of your household has:

- Not suffered any loss during the last 6 years from any of the events you wish to insure whether insured or not
- Ever had a proposal for insurance declined, renewal refused, cover terminated or special terms or conditions imposed by any insurer
- Ever been convicted of, or have any prosecution pending for any criminal offence (other than minor driving offences)