

Terms of Acceptance

IMPORTANT

In order to produce this quotation, we have made some assumptions about your property. These assumptions are integral to and form the basis of the quotation.

If the assumptive criteria below are not met, then the quotation will be invalid. However, in the majority of cases we can still provide a competitive quote – please call us for assistance.

The property to be insured:

- is solely constructed of brick, stone or concrete.
- is roofed solely with slate, tiles or concrete.
- is in a good state of repair and will continue to be so.
- was built after 1800.
- is free from flooding.
- is free from signs of internal, or external stepped or diagonal cracking.
- has NO trees or shrubs within 5 metres of the property (whether inside or outside the garden) which are more than 3 metres tall.
- if unoccupied, is not undergoing any structural repair.
- is NOT above or next to a commercial trade where cooking is happening.
- has NOT suffered any loss or damage (whether insured or not) in the last 5 years.
- is NOT a commercial property.

You or any joint co-insured have NOT:

- suffered any loss or damage (whether insured or not) within the last 5 years.
- been refused insurance or had terms imposed by any insurer in respect of any application for insurance of any nature.