

Berry Insurance Brokers
Quick Quote Assumptions - Household

- The property to be insured is in a good state of repair and will be so maintained.
- The property to be insured has no sign of or has never been damaged by subsidence, heave, landslip or flood, been underpinned or had any remedial or preventative action of any type in respect of these events.
- The property to be insured is not in an area that is exposed to damage by storm or flood.
- The property to be insured will not be left unoccupied for more than 30 consecutive days in any one year.
- No person to be insured has ever had insurance declined, renewal refused, cover terminated, or any special conditions or terms imposed by any insurer.
- No person to be insured has ever been convicted of, cautioned for, or charged, but not yet tried, with any criminal offence other than motoring offences.
- The buildings sum insured selected represents the full rebuild costs.
- The contents sum insured selected represents the full replacement costs.
- The property to be insured is the permanent residence, occupied solely by the proposer, their domestic partner and family members and used solely as a private dwelling.
- The property to be insured is constructed of standard materials (brick, stone, concrete walls, slate, tiles, asphalt, concrete or metal roof).
- There are no paying guests at the property to be insured.