

B&C INSURANCE POLICY REVIEW AT RENEWAL (Broker)

BUILDINGS	NOTES	GUIDANCE
<ul style="list-style-type: none"> Is the current sum insured / rebuild cost still appropriate? Any changes / building work planned? Is the number of bedrooms still accurate? 		EG: Costs of materials have risen Has the property changed in any way over the last 12 months? Is the property planning to change in any way over the next 12 months? Loft extension, kitchen extension, garage conversion, garden room etc
CONTENTS	NOTES	GUIDANCE
<ul style="list-style-type: none"> Is the current general level of contents cover still enough? Does the customer have enough valuable contents cover? Does the customer have / need personal possessions cover away from the home? 		Have there been any significant purchases in respect of Contents: <ul style="list-style-type: none"> General - New sofa, carpets, garden furniture etc Valuables - New TV, works of art etc Personal Possessions - New watch, jewellery, golf clubs, laptop etc
GENERAL	NOTES	GUIDANCE
<ul style="list-style-type: none"> Are all persons named on the policy still correct, are any changes needed? Have there been changes in the usage of the Property? Are Legal Expenses / Home Emergency on the policy? 		Additional policyholder? Marital status / employment status change? Job role changes? Are all answers to the declarations still valid? Does the customer work from home? What kind of work do they do - Clerical only? Any stock or equipment? Any visitors? Any lodgers? These can be excellent added value cover options in addition to the main policy for very little extra cost
LANDLORDS	NOTES	GUIDANCE
<ul style="list-style-type: none"> What is the current occupancy status of the property? 		Is property unoccupied? Change to tenant type occupying the property?