

B&C INSURANCE POLICY REVIEW - THINGS TO CHECK (To be used if the customer bought the original policy and the broker is renewing)		
GENERAL	NOTES	GUIDANCE
Does the policy cover all the customer needs it to do?		It doesn't matter how cheap it is if the client does not have the cover that they need
Are all persons named on the policy still correct, are any changes needed?		Additional policyholder? Marital status / employment status change? Job role changes? Are all answers to the declarations still valid?
Does the policy cover the customer working from home?		Does the customer work from home? What kind of work do they do - Clerical only? Any stock or equipment? Any visitors? Any lodgers?
Is additional accidental damage included?		One of the most common areas for claim but sometimes not added due to the extra cost involved
Is trace and access covered on the policy?		Escape of water is the biggest claim insures face. 19% of online policies do not include trace and access cover
What is the excess on the policy?		The higher the excess, generally the lower the premium – check the auto Voluntary excess in addition to standard
Are Legal Expenses / Home Emergency on the policy?		These can be excellent added value cover options in addition to the main policy
BUILDINGS	NOTES	GUIDANCE
Is the current sum insured / rebuild cost still appropriate?		EG: Costs of materials have risen Has the property changed in any way over the last 12 months? Kitchen extension, garage conversion, garden room etc
Any changes / building work planned?		Is the property planning to change in any way over the next 12 months - Loft extension, kitchen extension, garage conversion, garden room etc
Is the number of bedrooms still accurate?		Loft extension, garage conversion
CONTENTS	NOTES	GUIDANCE
Is the overall level of contents cover still enough?		Have there been any significant purchases in respect of Contents:  General - New sofa, carpets, garden furniture etc Valuables - New TV, jewellery, works of art etc
Does the customer have enough valuable contents cover?		

Does the customer have / need personal possessions cover away from the home?		Personal Possessions - New watch, jewellery, golf clubs, laptop etc
<b>LANDLORDS</b>	<b>NOTES</b>	<b>GUIDANCE</b>
What is the current occupancy status of the property?		Is property unoccupied? Change to tenant type occupying the property?
Is the cover in place for a rented property or a residential property?		"Accidental" landlords can sometimes keep the residential B&C policy in place unwittingly