



POLICY REVIEW CHECKLIST

KEY POLICY DETAILS AND PAYMENT INFO.

- Check your **personal details**, including name, address, and postcode.
- Check **start, end & renewal dates**.
- Note your **insurer** & policy product name.
- Store **policy** and **customer reference numbers**.
- Check if you're paying **annually** or **monthly**.
- Have you signed your **credit agreement**?

BUILDINGS COVER

- Check that the **buildings sum insured** covers the cost of rebuilding your home.
- Note **key dates** and **information** on any *major extensions or renovations plans*.
- Confirm key details such as the **number of bedrooms, flat roof percentage**, etc.
- **What's covered?** What's not? Look at your documents and double-check!

CONTENTS COVER AND ITEM LIMITS

- Have you checked your **total contents cover limit**?
- Review your **single-item limit** (£1,000 with Source Home).
- If needed, **specify items** worth over the above amount separately on your policy.
- Do **recent purchases** need to be added? If so, get a **professional valuation**.

EXCESS AND CLAIMS PAYMENTS

- Check both **mandatory buildings** and **contents excesses** are what you agreed.
- Are you happy with your **voluntary excess**?
- **Add both excesses** together to see what you pay before your insurer contributes.
- If the combined excesses feel higher than comfortable, **alter your policy details**.

ENDORSEMENTS AND POLICY LIMITS

- Look for any **key endorsements** - specific situations or risks your policy won't cover.
- Check conditions for **unoccupied properties** if away for **extended periods**.
- If you **run a business from home**, confirm whether your insurer allows it.
- If you **have questions, contact your insurer or adviser** for answers!

ADDITIONAL COVER AND POLICY EXTRAS

- Check any **included add-ons**, like **extended accidental damage** or **home emergency cover**.
- Look for **temporary accommodation cover** if your home is *uninhabitable post-claim*.
- Do items such as **bicycles** or **personal belongings** need cover *away from home*?
- If you're **unsure of what's covered, contact your adviser or your insurer**.