

About your holiday home

- It is a self contained holiday home
- It is situated on a holiday park or managed site in England, Scotland or Wales if a holiday chalet
- The final exit door is fitted with a lock approved to British Standard 3621 suitable local equivalent or a mortice deadlock of at least five levers or any rim automatic deadlatch with a key locking handle on the inside and is in operation
- All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with either:
 - A lock to the standard as shown in the above point
 - Key operated security bolts fitted top and bottom in addition to any existing lock and are in operation
- Sliding patio doors to be fitted with either:
 - Protections to the standard in the above point, or
 - Any key operated patio door lock mounted internally on the centre rail(s) and are in operation
- All opening windows on the ground floor, basement and accessible upper floor windows are fitted with key operated security devices or shutters securely locked internally or metal grilles embedded into the wall and are in operation
- It is not owned or registered to a Company or used for business purposes other than a holiday let
- It is not occupied consecutively in excess of 4 months by the same occupant
- It is free from any signs of subsidence damage, such as cracks inside or outside the property and that it is not and has not been the subject of a valuation or survey report which mentions settlement or movement of buildings or recommends further investigation
- It has not been the subject of structural repairs at any time due to subsidence damage
- It is in a neighbourhood which does not have an adverse history of storm or flooding
- It is situated in an area free from earthquakes and has not suffered any loss or damage caused by earthquake
- It is in a good state of repair and will be so maintained
- It is not situated above any shop or business
- For buildings cover, it is not an individual flat/apartment
- For buildings cover on block of flats it is not a block of more than 10 flats/apartments

About you

You do not live outside of the United Kingdom.

That neither you nor the joint policyholder are employed in the following occupations: Actor/Actress on film, stage, TV or radio, including presenters, Armed Services, Casino Owner, Club Owner, Coin Dealer, Commission Agents, Jewellers, Models, Money Lender, Pilots and Cabin Crew, Professional Sportsman or Sportswomen, including trainers, Scrap Metal or General Dealer, Stamp Dealer, Street Market Trader, Students, Turf accountants, Unemployed.

Neither you, nor any joint policyholder, nor any member of your family permanently residing with you, has been:

- Declared bankrupt or been the subject of bankruptcy proceedings
- Convicted of, or cautioned for (or charged but not tried with) any criminal offence (other than motoring offences)
- Refused insurance or had special terms, restrictions or conditions applied, had a policy declined, cancelled or declared void by any insurer
- Been subject to a claim in respect of liability

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