

Endorsements for House Guard and Optima Home/Beds

Standard Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	Endorsement wording	House Guard	Optima Home/Beds
QB	Stamp Collection	Applied in all cases where a stamp collection has been specified.	We'll only pay, either the maximum limit shown on your schedule, or $\frac{2}{3}$ the value of the stamp as shown in the Stanley Gibbons catalogue at the time of the loss, whichever is the lower.	✓	✓
QC	Safe	Applied when an item of jewellery has a sum insured of £5,000 or more and when total high risk items exceed £10,000.	If any individual item of jewellery (including watches) specified on the schedule is valued at £5,000 or above, or if the total amount of jewellery specified on the schedule exceeds £10,000 cover only applies when: <ul style="list-style-type: none"> - They are being worn, or - They are being kept in a locked safe. 	✓	✓
QD	High risk items in the bank	Applied when cover on specified items is restricted to being covered only whilst it is in a safe deposit box.	Any items you have specified that are kept in a bank or are marked 'Jewellery at the bank', are only covered when they are kept in a bank.	✓	✗
QE	Valuables in the home	Applied when cover on specified items is restricted to the home.	If there are any specified valuable items in your home or if there is an item marked 'QE' on your policy schedule we'll only cover it when it's in your home.	✓	✓
QF	Jewellery Inspection Warranty	Applied when items of jewellery with a sum insured of £5,000 or more are covered.	You agree that any item of jewellery (including watches) noted on the policy schedule (over £5,000) will be inspected by a professional jeweller at least once every two years.	✓	✓
QG	Additional £50 Compulsory excess – All contents sections	1 theft claim under contents within the last 3 years but not in the last 12 months	We'll not pay an additional £50 for each claim under section C: Contents insurance, Section D: Accidental damage to your contents, Section E: Everyday personal belongings, Section F: Higher value personal belongings and Section G: Bicycle cover. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	✓
QH	Additional £50 Compulsory excess – Buildings	More than 1 storm damage claim under buildings in the last 3 years.	We'll not pay an additional £50 for each claim under Section A: Buildings insurance and Section B: Accidental damage to your buildings. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	✓
1C	House Guard Alternative accommodation exclusion	Contents cover is requested on a property with previous subsidence damage (New business and renewals)	We won't cover you for rent & alternative accommodation (part 19) as a result of subsidence or ground heave of the site your home stands on, or landslip (part 6).	✓	✗
1D	Optima Alternative accommodation exclusion	Contents cover is requested on a property with previous subsidence damage (New business and renewals)	We won't cover you for rent & alternative accommodation (part 19) as a result of subsidence or ground heave of the site your home stands on, or landslip (part 6).	✗	✓

QJ	Valuation Requirement	Applied where any item greater than £5,000 is specified on the policy.	If you have a claim for any item worth more than £5,000, shown on your schedule, you must have a professional valuation of no older than 5 years to confirm proof of current value and your ownership.	✓	✓
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Security Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	House Guard	Optima Home/ Beds
QK	Mandatory Locks & Alarm	<p>You've agreed that the security shown below is fitted to your home, where appropriate. Under Section C: Contents insurance of your policy, we won't cover you for Theft (part 9) or Vandalism (part 3) unless the highlighted security is in working order and you have put it into operation at the time of the incident.</p> <ol style="list-style-type: none"> The main entrance door must be fitted with the security highlighted in A, B, C or D. All other external doors (including access doors from integral garages) must be fitted with the security highlighted in A, B, C, D or E. Sliding patio doors must be fitted with the security highlighted in A, B, D or E. Double leaf French doors must be fitted with the security highlighted in D or F. All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with the security highlighted in D or G. All doors on domestic outbuildings and garages must be fitted with the security highlighted in H. All external doors and windows specified above must be secured with the security shown above and the keys removed from the locks, whenever your home is empty. When your family go to bed at night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security highlighted. A NACOSS, SSAIB or NSI accredited alarm is fitted, maintained, under contract and put into operation. <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980 standard. B Mortise deadlock with the physical strength and security requirements of BS3621:1980 standard. C Rim automatic deadlock approved to the BS3621:1980 standard with a key lockable handle on the inside. D Key operated integral multipoint locking system. E Integral locks plus two key operated security bolts. F Integral locks plus four key operated security bolts. G Key operated window locking devices. H Any key operated security devices.</p>	✓	✓
QL	Mandatory locks 30 days	<p>You've agreed that the security shown below will be fitted within 30 days of the start of your policy. Under Section C: Contents insurance of your policy, we won't cover you for Theft (part 9) or Vandalism (part 3) unless the highlighted security is fitted and you have put it into operation at the time of the incident.</p> <ol style="list-style-type: none"> The main entrance door must be fitted with the security highlighted in A, B, C or D. All other external doors (including access doors from integral garages) must be fitted with the security highlighted in A, B, C, D or E. Sliding patio doors must be fitted with the security highlighted in A, B, D or E. Double leaf French doors must be fitted with the security highlighted in D or F. All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with the security highlighted in D or G. 	✓	✓

		<p>6 All doors on domestic outbuildings and garages must be fitted with the security highlighted in H.</p> <p>7 All external doors and windows specified above must be secured with the security shown above and the keys removed from the locks, whenever your home is empty.</p> <p>8 When your family go to bed at night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security highlighted.</p> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980 standard.</p> <p>B Mortise deadlock with the physical strength and security requirements of BS3621:1980 standard.</p> <p>C Rim automatic deadlock approved to the BS3621:1980 standard with a key lockable handle on the inside.</p> <p>D Key operated integral multipoint locking system.</p> <p>E Integral locks plus two key operated security bolts.</p> <p>F Integral locks plus four key operated security bolts.</p> <p>G Key operated window locking devices.</p> <p>H Any key operated security devices.</p>		
QM	Mandatory alarm	<p>You've agreed that the security shown below is fitted to your home, where appropriate. Under Section C: Contents insurance of your policy, we won't cover you for Theft (part 9) or Vandalism (part 3) unless the highlighted security is in working order and you have put it into operation at the time of the incident.</p> <p>A NACOSS, SSAIB or NSI accredited alarm is fitted, maintained, under contract and put into operation.</p>	✓	✓
QN	Voluntary locks & alarm	<p>You've agreed that the security shown below is fitted to your home, where appropriate. Under Section C: Contents insurance of your policy, we won't pay the first £250 for any damage involving theft (part 9) or Vandalism (part 3) unless:</p> <p>1 The main entrance door is fitted with the security highlighted in A, B, C or D.</p> <p>2 All other external doors (including access doors from integral garages) are fitted with the security highlighted in A, B, C, D or E.</p> <p>3 Sliding patio doors are fitted with the security highlighted in A, B, D or E.</p> <p>4 Double leaf French doors are fitted with the security highlighted in D or F.</p> <p>5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) are fitted with the security highlighted in D or G.</p> <p>6 All doors on domestic outbuildings and garages are fitted with the security highlighted in H.</p> <p>7 All external doors and windows specified above are secured with the security shown above and the keys removed from the locks, whenever your home is empty.</p> <p>8 When your family go to bed at night all external doors and windows on the ground floor and those accessible from adjoining structures are secured using the security highlighted.</p> <p>9 A NACOSS, SSAIB or NSI accredited alarm is fitted, maintained, under contract and put into operation.</p> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980 standard.</p> <p>B Mortise deadlock with the physical strength and security requirements of BS3621:1980 standard.</p> <p>C Rim automatic deadlock approved to the BS3621:1980 standard with a key lockable handle on the inside.</p> <p>D Key operated integral multipoint locking system.</p> <p>E Integral locks plus two key operated security bolts.</p> <p>F Integral locks plus four key operated security bolts.</p> <p>G Key operated window locking devices.</p> <p>H Any key operated security devices.</p>	✓	✓

QO	Voluntary locks	<p>You've agreed that the security shown below is fitted to your home, where appropriate. Under Section C: Contents insurance of your policy, we won't pay the first £250 for any damage involving Theft (part 9) or Vandalism (part 3) unless:</p> <ol style="list-style-type: none"> 1 The main entrance door is fitted with the security highlighted in A, B, C or D. 2 All other external doors (including access doors from integral garages) are fitted with the security highlighted in A, B, C, D or E. 3 Sliding patio doors are fitted with the security highlighted in A, B, D or E. 4 Double leaf French doors are fitted with the security highlighted in D or F. 5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) are fitted with the security highlighted in D or G. 6 All doors on domestic outbuildings and garages are fitted with the security highlighted in H. 7 All external doors and windows specified above are secured with the security shown above and the keys removed from the locks, whenever your home is empty. 8 When your family go to bed at night all external doors and windows on the ground floor and those accessible from adjoining structures are secured using the security highlighted. <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980 standard.</p> <p>B Mortise deadlock with the physical strength and security requirements of BS3621:1980 standard.</p> <p>C Rim automatic deadlock approved to the BS3621:1980 standard with a key lockable handle on the inside.</p> <p>D Key operated integral multipoint locking system.</p> <p>E Integral locks plus two key operated security bolts.</p> <p>F Integral locks plus four key operated security bolts.</p> <p>G Key operated window locking devices.</p> <p>H Any key operated security devices.</p>	✓	✓
QP	Voluntary alarm	<p>You've agreed that the security shown below is fitted to your home, where appropriate. Under Section C: Contents insurance of your policy, we won't pay the first £250 for any damage involving theft (part 9) or vandalism (part 3) unless:</p> <p>A NACOSS, SSAIB or NSI accredited alarm is fitted, maintained, under contract and put into operation.</p>	✓	✓

Additional excess Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	House Guard	Optima Home/ Beds
QQ	Buildings additional excess of £100	We'll not pay an additional £100 for each claim under Section A: Buildings insurance and Section B: Accidental damage to your buildings. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QR	Buildings additional excess of £200	We'll not pay an additional £200 for each claim under Section A: Buildings insurance and Section B: Accidental damage to your buildings. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QS	Buildings additional excess of £350	We'll not pay an additional £350 for each claim under Section A: Buildings insurance and Section B: Accidental damage to your buildings. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QT	Contents additional excess of £100	We'll not pay an additional £100 for each claim under Section C: Contents insurance, Section D: Accidental damage to your contents, Section E: Everyday personal belongings, Section F: Higher value personal belongings and Section G: Bicycle cover. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	

QU	Contents additional excess of £200	We'll not pay an additional £200 for each claim under Section C: Contents insurance, Section D: Accidental damage to your contents, Section E: Everyday personal belongings, Section F: Higher value personal belongings and Section G: Bicycle cover. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QV	Contents additional excess of £350	We'll not pay an additional £350 for each claim under Section C: Contents insurance, Section D: Accidental damage to your contents, Section E: Everyday personal belongings, Section F: Higher value personal belongings and Section G: Bicycle cover. This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	

Additional flood Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	House Guard	Optima Home/ Beds
QW	Flood additional excess of £2,500	We'll not pay an additional £2,500 for each claim caused by flood (part 6). This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QX	Flood additional excess of £10,000	We'll not pay an additional £10,000 for each claim caused by flood (part 6). This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	
QY	Flood additional excess of £25,000	We'll not pay an additional £25,000 for each claim caused by flood (part 6). This amount applies in addition to any standard or voluntary excess amounts shown on your policy schedule.	✓	

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