

Endorsements for New House Guard



Standard Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	Endorsement wording
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 policy schedule, or 2/3 the value of the stamp as shown in the Stanley Gibbons catalogue at the time of the loss, whichever is the lower.
VW	Safe	Applied when an item of jewellery has a sum insured of £5,000 or more and/or 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. <p>You will not be covered for the item unless the terms and conditions above are complied with.</p>
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 any items marked 'Jewellery at the Bank' on the policy schedule 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.
VV	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 (valued £5,000 and above) will be inspected by a professional jeweller at least once every two years. <p>You will not be covered for the item unless the terms and conditions above are complied with.</p>
1C	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, ground heave or landslip (part 7).
VX	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. You will not be covered for the item unless the terms and conditions above are complied with.
QM	Mandatory Alarm	Applied where alarm is a mandatory requirement	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>A NACOSS, SSAIB or NSI accredited alarm is fitted, maintained, under contract and put into operation.</p>

WF	Non Permanent Residence	Applied if occupancy status is either Holiday Home / Secondary Residence / Weekday Home or Weekend Home and where the Ownership type is either "Owned on Mortgage by proposer - not let" or "Owned Outright by proposer - not let"	<p>You have told us that the property insured is used as a holiday home or second residence. There are precautions that you must take if the property is left unattended for more than 7 days. By unattended, we mean that nobody is sleeping at the property overnight. This is different to the home being unoccupied, which is defined under the 'Making sense of your policy' section of your policy wording.</p> <p>If the property is left unattended for more than 7 days:</p> <ul style="list-style-type: none"> - You must ensure that all locks and/or alarms are used. - The property must be inspected at least once every 14 days and any problems found corrected immediately. - Between November and April, all gas to the property must be switched off and all water systems must be drained. Alternatively, the central heating must be left on to prevent freezing. This must be set to maintain a constant minimum temperature of 15 degrees centigrade (58 degrees Fahrenheit). <p>If you fail to follow these precautions, we won't pay claims for theft, attempted theft or leaking or freezing water.</p>
WE	Lodgers	Applied if Ownership type is either ; 1) Owned on a mortgage by proposer - Lodgers or 2) Owned outright by proposer - Lodgers	<p>You have declared that the property is jointly occupied by non-family members.</p> <p>As documented in the policy wording, we will only pay for the portion of Contents which belong to you or your family and we will not pay for buildings or contents claims that are the result of vandalism, theft or attempted theft caused by lodgers, paying guests or tenants.</p>
WB	Flat Roof Condition (i)	Applied if % of Flat Roof is between 31% and 50%	It is a condition precedent to liability that all flat roof areas must be inspected at least every five years and any defect discovered immediately rectified. All inspections and repairs must be completed at your own expense by a professional tradesman holding relevant liability insurance.
WC	Flat Roof Condition (ii)	Applied if the % of Flat Roof is between 51% and 75%	It is a condition precedent to liability that all flat roof areas must be inspected at least every five years and any defect discovered immediately rectified. All inspections and repairs must be completed at your own expense by a professional tradesman holding relevant liability insurance.
WD	Flat Roof Condition (iii)	Applied if the % of Flat Roof is > 75%	It is a condition precedent to liability that all flat roof areas must be inspected at least every five years and any defect discovered immediately rectified. All inspections and repairs must be completed at your own expense by a professional tradesman holding relevant liability insurance.
WA	Property Type Notice	Applied when Buildings cover is requested and property type is Flat / Maisonette	<p>FLATS, APARTMENTS AND MAISONNETTES</p> <p>This policy does not provide cover for more than one flat, apartment or maisonette within a block or property.</p> <p>You should seek advice from a chartered surveyor to ensure that the sum insured under Section A Buildings adequately represents the costs of rebuilding the portion of buildings owned by you, or for which you are legally responsible (including common or shared parts such as external walls, roof, entrance ways, stairwells, pipes, paths and fences).</p>

Additional excess Endorsements

Endorsement Code	Endorsement name	Endorsement wording
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.

Pick List Endorsements

The following endorsements are available if required following referral

Endorsement Code	Endorsement name	Endorsement wording
WL	Additional £250 AD Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section B: Accidental damage to your buildings. This applies in addition to any standard and voluntary excess shown on your policy schedule.
WM	Additional £250 AD Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section D: Accidental damage to your contents. This applies in addition to any standard and voluntary excess shown on your policy schedule.
WN	Additional £250 Personal Belongings Excess	You will have to pay an additional £250 excess for each claim under Section E: Everyday Personal Belongings and Section F: Higher Value Personal Belongings This applies in addition to any standard and voluntary excess shown on your policy schedule.
WO	Additional £250 EOW Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section A: Buildings, Part 8: Leaking or Freezing water & Leaking Oil This applies in addition to any standard and voluntary excess shown on your policy schedule.
WP	Additional £250 EOW Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section C: Contents, Part 8: Leaking or Freezing water & Leaking Oil This applies in addition to any standard and voluntary excess shown on your policy schedule.
WQ	Additional £250 VANDALISM Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section A: Buildings, Part 3: Vandalism This applies in addition to any standard and voluntary excess shown on your policy schedule.

WR	Additional £250 VANDALISM Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section C:Contents, Part 3:Vandalism This applies in addition to any standard and voluntary excess shown on your policy schedule.
WS	Additional £250 STORM Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section A:Buildings, Part 5: Storm This applies in addition to any standard and voluntary excess shown on your policy schedule.
WT	Additional £250 STORM Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section C:Contents, Part 5: Storm This applies in addition to any standard and voluntary excess shown on your policy schedule.
WU	Additional £250 THEFT Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section A:Buildings, Part 9: Theft This applies in addition to any standard and voluntary excess shown on your policy schedule.
WV	Additional £250 THEFT Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section C:Contents, Part 9: Theft This applies in addition to any standard and voluntary excess shown on your policy schedule.
WW	Additional £250 THEFT FROM O/BUILD & GARAGES Excess (Buildings)	You will have to pay an additional £250 excess for each claim under Section A: Buildings, Part 9: Theft, for damage to outbuildings or garages caused by theft or attempted theft. This applies in addition to any standard and voluntary excess shown on your policy schedule.
WX	Additional £250 THEFT FROM O/BUILD & GARAGES Excess (Contents)	You will have to pay an additional £250 excess for each claim under Section C: Contents, Part 9: Theft, for damage to contents in outbuildings or garages caused by theft or attempted theft. This applies in addition to any standard and voluntary excess shown on your policy schedule.
YG	Restricted Theft Cover	We won't pay claims for theft or attempted theft unless there's damage to the building during the break in.
YH	Theft & Vandalism exclusion for persons lawfully allowed in the home	We won't pay claims for theft, attempted theft or vandalism caused by any person who you allow to be in your home.
YI	Building Works	You have told us that your home is undergoing building work. We'll provide cover for damage to the structure of the extension but only for the following causes; fire, explosion, lightning, earthquake, storm, flood, escape of water, impact by aircraft or items falling from them and riots. We won't pay claims for unfixed building materials, or claims arising out of the activities of contractors. We also won't pay claims for accidental damage to any part of your buildings whilst the building works are being carried out.
YJ	Exclusion of SD to interior decorations during Building Works	We won't pay claims for damage to interior decorations caused by storm if the building works being undertaken involves opening the roof, exterior walls or windows.
YK	FLEEA COVER RESTRICTION	VERY IMPORTANT INFORMATION We'll only provide cover for damage to the Buildings caused by Fire, Lightning, Explosion, Earthquake or Aircraft or items falling from aircraft. To clarify, this means all other covers detailed in your policy schedule & wording are no longer provided.
YL	Exclusion of AD Cover (Buildings)	We won't pay claims for accidental damage to any part of your buildings.
YM	Exclusion of AD Cover (Contents)	We won't pay claims for accidental damage to any contents within your home.