

FESTIVE SEASON: UNDERWRITING GUIDELINES

QUOTES/NEW BUSINESS/GENERAL ENDORSEMENTS 15//11/2024 – 15/01/2025

Please be advised that our underwriting requirements for new business will be adjusted from **15 November 2024 to 15 January 2025**.

NEW BUSINESS

- No new business will be accepted to inception during these dates unless proof of existing insurance (more than 30 days) with another company is provided to us.
- Comprehensive loss ratios and claims history need to be provided on inception
- New business from customers with policies that had lapsed or been cancelled by another company will not be accepted.
- Any new ventures may be accepted on condition that they will be operating (not closed) during the festive period - normal working hours or days
- All new business requires acceptable security measures and claims experience
- Rare and special circumstances may be referred to management for consideration

EXISTING BUSINESS

- Household contents cover cannot be added to an existing policy during this period.
- No caravans and/ or caravan contents may be added to the policy during this period. These items should be continuously insured throughout the year to ensure that cover is in place during the festive season and that a premium relevant to the exposure is received. (Newly purchased caravans can be referred to management for consideration)
- Theft and money cover increases are subject to satisfactory security measures being in place
- All request for increase / additional cover request received will need to be underwritten and the current claims experience will be taken into account to see if the increase or addition is acceptable during this time.

***The above limitations will not apply in respect of newly acquired vehicles or All Risk items whilst carried on your person and away from the newly insured premises.*

***We will however require the proof of previous insurance to confirm that there has been no uninterrupted cover before incepting the policy.*