

## Getting a SmartQuote based on our assumptions

SmartQuote is an exciting innovation designed to streamline the home insurance quote. This means you don't need to ask your clients when their home was built or what kind of locks they have. All they have to do is answer five simple questions and SmartQuote does the rest. By using publicly available data sources, SmartQuote gives you all the information you'll need to give them a quote on the spot.



We'll be making these assumptions about your client when you run a SmartQuote.

### We've made the following assumptions about your client and anyone living with them:

- They do not have any unspent criminal convictions (excluding minor motoring offences)

### We've made the following assumptions about your client's property and its outbuildings:

- It's your client's main residence and lived in by them and their family
- It's self-contained with its own front door
- It's not used for any business purpose other than paperwork, computer work or telephone calls
- It's normally occupied at night or during the day and not left unoccupied for more than 60 days in a row
- It's never suffered from flooding and/or is not located in an area which is currently under a flood warning
- It's never shown signs of subsidence, heave or landslip
- The walls are built of brick, stone or concrete
- The roof is made of slate, tile, concrete or asphalt
- It is not a listed building or protected by a preservation order
- It's in a good state of structural repair

**If these assumptions aren't true for your client/their property, you won't be able to quote for Gold or Platinum Home Insurance via SmartQuote.**

For financial advisers only

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