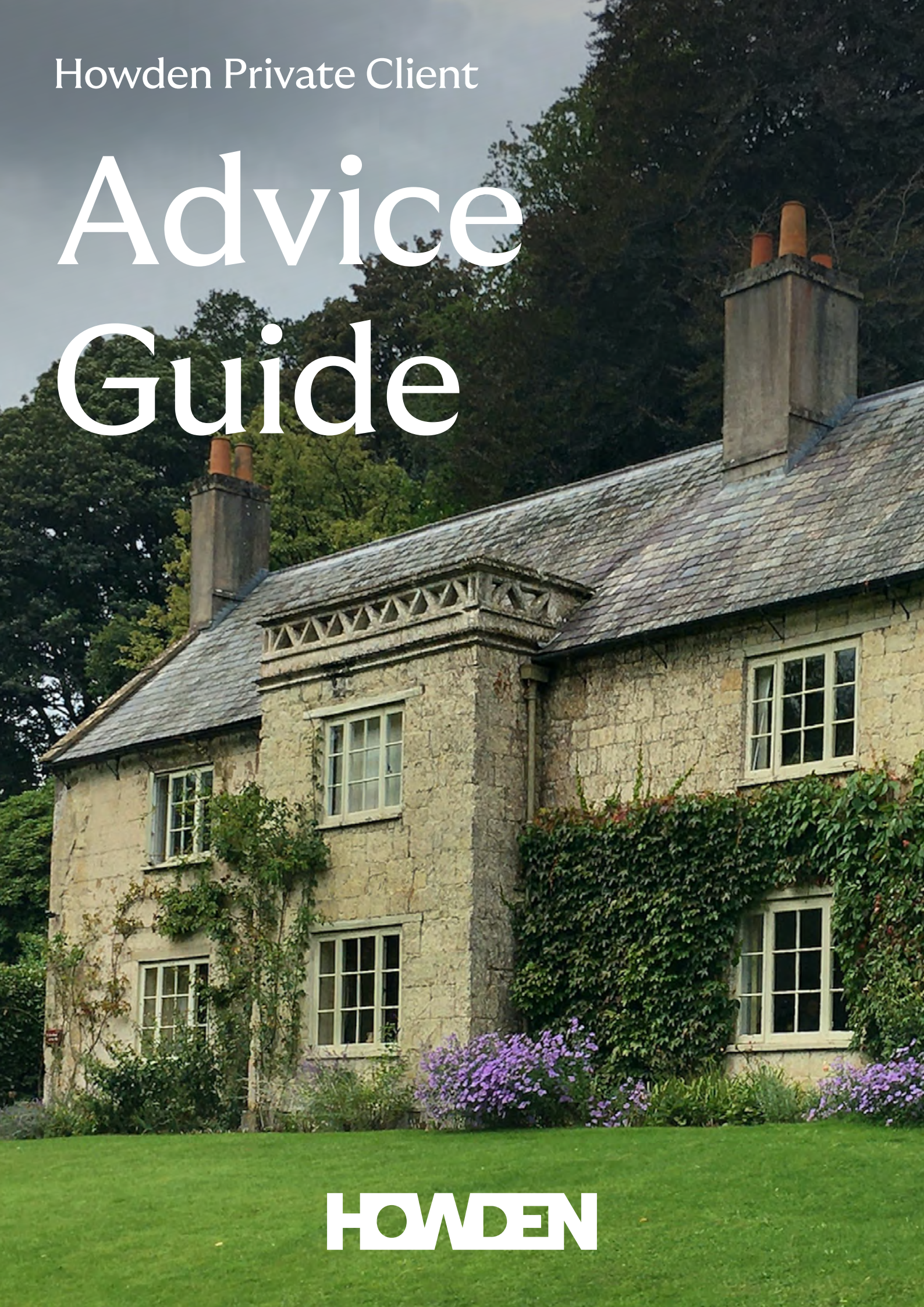


Howden Private Client

# Advice Guide



**HOWDEN**



Our priority is to protect what matters most to you with clarity, confidence and personal support whenever you need us. This guide brings together the key information you'll need throughout your insurance journey – from how to get help quickly if you need to make a claim, to the details we rely on to ensure your cover remains accurate. It also outlines your responsibilities, what to expect from us, and how we handle any concerns. By understanding these essentials, you'll have a clearer picture of how your cover works and how we support you.



# Need to make a claim, we're here for you

When the unexpected happens, our priority is to make the claims process as smooth and stress-free as possible. Acting as your advocate, we liaise with insurers and keep you informed every step of the way.

In the event of a claim call: 0300 373 2721

In the event of a travel emergency, please refer to your policy booklet for your insurer's emergency number.



# What to do if things go wrong

## Steps to take in an emergency or loss

- If you experience a burglary or break-in, don't tidy up until the police have advised you can do so.
- Arrange for any temporary repairs, if required, and make sure you keep copies of the invoices.
- Advise your card issuer immediately if your credit cards have been misused or stolen, so they can cancel the cards to help prevent fraudulent use.
- Never dispose of any damaged items unless we have confirmed it's acceptable to do so.
- Except in an emergency, or to prevent further loss, do not proceed with a repair or replacement until we have confirmed it's acceptable to do so.
- Keep all supporting documentation such as photographs, valuations, purchase receipts, written proof of replacement costs, and police crime reports as these help us settle your claim quicker. Insurers will ask you to provide estimates for replacement or repair of lost or broken items.

- If you're involved in a dispute over liability, or if someone is holding you responsible for injury or damage, you must never admit liability or make any offer. Please contact us immediately.
- If a crime has been committed, you should tell the police as soon as possible and obtain a crime reference number.

## Steps to take following a motor accident

- In the event of a motor accident, do not admit liability or make an offer of any payments without prior agreement with us/your insurer. Bear in mind that any photo evidence may be useful as well as any dashcam footage. Please note as much information as possible, such as the location and time as well as the third party name, address, telephone number, insurer and policy number.



## Helping you reduce risk

Our Risk Management team is here to help you reduce the likelihood of a claim – and to ensure that if a claim does occur, your policy responds exactly as expected. We offer guidance on key areas such as: escape of water, security measures, flood resistance and resilience, fire risk, valuations and setting accurate sums insured.



Read our  
latest advice



# Understanding your cover

Your home is often the most expensive purchase you'll make, so it's essential you're correctly insured. Here are some things you should consider.

## Buildings insurance

When you insure your home, you're not just covering its market value. You're insuring the cost to completely rebuild it, should the worst happen. Many factors impact how to calculate the sum insured, including the property's age, construction, size, location, and building type.

If you are unsure whether your buildings sums insured is correct, we recommend you obtain a professional valuation of your property. Companies such as BCH or RCA can survey your property and advise you of the rebuild cost. We have relationships with BCH and RCA and would be happy to talk you through the process. We can also organise them on your behalf.

Home insurance rarely covers wear and tear so it's always important to keep your home in a good state of repair to stop problems building up over time.

## Fixtures and fittings

If you live in a flat, your building may be insured under a block policy covering the whole building. You may want to think about if you need any cover for permanent fixtures you have added to your home, such as kitchens, bathrooms, wardrobes, flooring and so on. If a claim were to occur and you have paid to add those fittings yourself, you may not be able to claim for these items under the block policy. You'll also have control of the claim as well as the repairs that are carried out in your home.

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**It's essential to keep your insurance up to date, and to review your level of cover at every renewal. We're happy to provide advice in person or on the phone.**

## Contents insurance

The content sums insured is the amount it would cost to replace all of your contents. This includes:

- Soft furnishings – carpets, curtains, beds
- Furniture
- Clothing – including shoes, handbags, accessories, ties, hats, sports clothing, sunglasses
- Garden furniture, machinery, BBQs
- Fitness or gym equipment
- Bikes and sports equipment
- Contents in your attic, garage or outbuildings
- Technology – computers, laptops, phones, smartwatches, game consoles

Go through your home room by room and take the time to consider everything you own. You should calculate how much it would cost to replace these items as new. If you would like a checklist to help you review your sums insured, please contact us.

Some policies will require separate figures to be given for personal possessions and/or items which are taken out of your home, for example bicycles or laptops. Contact us and we will talk you through any policy requirements.

## High value items and collectibles

Like all things, demand for art, antiques, jewellery and collectibles goes through changes, and values fluctuate. To protect yourself from this we recommend that you get a valuation every three years. Make sure the valuation is for insurance purposes, that you have photographs, and that documentation is kept in a safe, secure, but memorable place. A valuation not only prevents underinsurance but it's evidence to support a claim, and in our experience a claim is often settled much more quickly when there is an up-to-date valuation.

For your jewellery and watches, it's important to make sure that your unspecified figure is high enough to cover everything that isn't individually listed/specified.

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**For further information about valuations, or if you would like us to recommend a valuation company, please get in touch.**



# Accuracy matters

When buying or renewing your insurance, or at any time while the policy is active, you must provide complete and accurate answers to our questions. Additionally, you need to ensure that the information you provide remains current.





The information you give determines the terms of your policy. This includes any previous information you've provided and any changes you've made over the life of your policy. If for any reason the information you provide is not complete and accurate, your insurer could:

- Cancel your policy
- Refuse to pay a claim either in part or in full
- Revise the premium, change the policy excess, or amend the terms of your cover

Insurers include this information on a 'statement of fact', which is within the documents you have been provided with. If you cannot find these documents and would like to know what information your insurer holds about you, or if you have any other queries, please contact us.

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**Our advice will help you find the right home insurance policy for you.**

# What you need to tell us

## General

- Details of any incidents of loss or damage that might give rise to a claim under your policy, regardless of whether a claim is actually submitted or not.
- Changes in the occupation of anyone insured.
- If any member of your household or any person insured is charged with, or convicted of, a criminal offence (other than motoring offences) that is not considered spent under the Rehabilitation of Offenders Act.
- Whether any member of your home or any person to be insured has received a CCJ (County Court Judgement), has been declared bankrupt or entered in to an IVA (Individual Voluntary Arrangement) with creditors.
- Any changes to the personal information regarding the people insured.
- Details of any insurer that has declined to accept, cancelled, or has agreed to continue only on special terms for any insurance for any person insured under your policy.

## Household

- Planned alterations or renovations to your property. If you do not let us know, insurers may cancel your policy or repudiate a claim.
- Any changes to the occupancy or use of the property.
- Changes to the security or fire protections.
- Any significant purchases. If you haven't told us that you have these items, they may not be covered.
- If your property is to be unoccupied for any continuous period exceeding that which is allowed in your policy.
- Items of value that will be loaned to galleries or exhibitions.
- Change(s) to the overall condition(s) of your home.



## Motor

- Fixed penalty notices for driving related offences (speeding, use of mobile phone, etc.) for anyone insured under the policy.
- Changes in health of anyone insured that adversely affects their ability to drive.
- A change of your home address.
- Any visual or performance enhancing modifications to any vehicle insured which go beyond the manufacturer's specification.
- Changes to any tracking or immobiliser systems, including if they are not working
- Changes in your occupation and/or use of the vehicle(s).
- Changes in where the vehicle is parked, for example in a garage, driveway, or on the road.

## Travel

- Any newly diagnosed medical conditions or changes to the health or medication of anyone insured.
- Details of any trips involving business or charitable work.
- If you or anyone insured plan to take trips longer than the single trip limit of your policy.
- Plans for any trips that involve taking part in adventurous or hazardous activities.
- Travel policies will have age limits, including upper limits as well as age limits for those children noted on your schedule. Cover for your children varies between policies and may depend on their age, education status and whether they are living with you. Check with your Account Handler if you are unsure.

**If you notify us of a change, we'll immediately tell your insurer. The change may affect your policy, such as a revision to the terms or a change to your premium. If it does, we'll explain the changes to you right away.**

# What if I'm not living in the property

If your property is not normally occupied as your main residence, you may have some additional things to think about when arranging your insurance.



## My property is unoccupied

- Every insurer takes a different stance around how long a property can be empty for before classing it as 'unoccupied'. Check your policy wording so that you are aware what this time period is.
- If your property becomes unoccupied, you must let us know. Insurers will require the property to be inspected inside and out at set intervals (sometimes as often as every 7 days). You may also be required to keep evidence of visits.
- Most policies will set out requirements for the heating at the property to be kept on during the winter months. The minimum temperature and dates will vary by policy, so if you are in any doubt please let us know.
- Insurers may insist on specific security measures being put in place whilst the property is unoccupied, but we can discuss this with you if necessary.
- It is common for insurers to exclude cover for certain valuable items kept in an unoccupied property. Consider removing high-value items wherever possible.

## My property is rented to tenants

- If you are renting out your property, most insurers will require you or another adult on your behalf to inspect your property whilst tenanted. The timeframe for visits will vary by insurer. Check your policy wording or contact us if you have any queries.

## My property is used as a second home, or holiday home

- Similar to the unoccupied section above, insurers may again request that the property is inspected inside and out at set intervals with records kept.
- You may be required to make sure specific security measures are in place if the property is not occupied every day.
- Requirements to keep the property continuously heated to a set temperature will usually apply to policies arranged for second homes.
- Your policy may automatically exclude cover for valuable items such as jewellery, gold or silver if you are not living at the property.



# Additional covers

We offer a number of additional products which can complement your home or motor policy, as well as being able to help with any other insurance needs you may have.

## Legal expenses

Legal expenses insurance is a type of insurance designed to help individuals and businesses cover the costs of legal advice and representation in the event of a dispute. It provides financial protection against unexpected legal issues, such as employment disputes, personal injury claims, property disagreements, or consumer contract problems. Policies often include:

- Access to a legal advice helpline
- Coverage for solicitor fees, court costs, and mediation
- Protection against paying the opponent's legal costs if the case is lost

## Emergency assistance

Emergency assistance cover is an optional or included feature in many UK home insurance policies, designed to provide rapid support when unexpected issues arise that threaten the safety, security, or your ability to live in your home. Policies often include:

- Plumbing and drainage issues
- Boiler & heating breakdowns
- Electrical failures
- Pest infestations
- Security issues
- Emergency accommodation costs

## Motor breakdown

Motor breakdown cover is a type of insurance that provides assistance when your vehicle breaks down, helping you avoid being stranded and covering the costs of recovery and repairs. It can offer:

- Roadside assistance
- Nationwide recovery
- Home start cover
- Problems arising from misfuelling



## Excess protection

Excess Protection Insurance helps you recover the excess you pay when making a successful claim on your car or home insurance. It's a smart way to avoid unexpected costs and keep your finances protected.

This could be a good option for people who want to keep their premium down by selecting a higher excess on their main insurance policy, whilst avoiding any financial stress after a claim.

## Personal cyber

Personal Cyber Insurance helps protect individuals and families from the financial and emotional impact of cybercrime.

As our lives become more digital, this cover offers peace of mind against threats like:

- Identity theft
- Online fraud
- Cyber bullying
- Cyber extortion
- Loss of digital data

## Commercial

Serving SMEs, corporates and multinationals, we offer expertly adapted insurance products and services for every business including retail, specialty, wholesale, reinsurance, and capital markets.

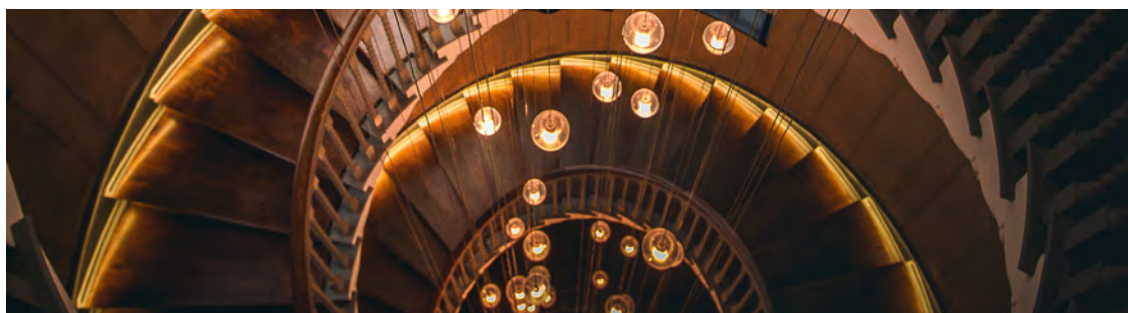
## Private medical insurance

Private Medical Insurance can help cover the cost of private healthcare. It gives you faster access to medical treatment, specialist consultations, and diagnostic tests – often avoiding long NHS waiting times.

Key benefits often include:

- Quicker diagnosis and treatment
- Choice of hospitals and consultants
- Comfortable private rooms
- Flexible policy options

If any of the above is of interest to you and if we can help with arranging any other insurances for you, please do contact us.



# Your feedback

We value all feedback – positive experiences as well as concerns – as it helps us recognise what we’re doing well and identify areas where we can improve. If you would like to share a compliment, offer suggestions, or raise an issue, we’re always here to listen.

Should you have cause to complain, please send your complaint to:

The Compliance Officer  
Howden UK Brokers Limited  
Unit 2  
Des Roches Square  
Witney  
OX28 4LE

Or alternatively by email to  
[compliance@howdeninsurance.co.uk](mailto:compliance@howdeninsurance.co.uk)

Your complaint will be acknowledged within 5 working days, and we will advise you who will be handling the complaint. You will then receive a detailed response within 8 weeks, unless we write to you advising that a response will be delayed.

Further information regarding the complaints process can be found within your Terms of Business Agreement.

# Cancellations

**You have a legal right to cancel your insurance policy if you change your mind.**

This is generally within the first 14 days of the policy start date, or from the date you receive your documents (whichever is later). The number of days can vary by policy, so for full information you should refer to your policy wording or contact us to discuss further.

This period is known as the 'cooling-off period' and allows you to review the policy terms and decide whether it meets your needs. If you choose to cancel during this time, you may receive a full refund.

After the cooling-off period, you are still able to cancel at any time and if you have not made a claim under the policy, you will receive a refund for the unused portion of your coverage. This means you only pay for the time you were covered.

To cancel, please contact us and we can action this for you.





[howdeninsurance.co.uk/private-client](https://howdeninsurance.co.uk/private-client)

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