



• FREE HOMEOWNER GUIDE

PROPERTY CLAIMS · LOSS ASSESSORS

10 things that can affect or invalidate your home insurance.

A practical checklist for homeowners that covers the common policy wording issues that quietly cause claims to be reduced, delayed, or declined.

FORMAT

8-page guide

FOR

UK homeowners

READ TIME

5 minutes

Prepared by PCLA — Property Claims Loss Assessors. Northern Ireland & Scotland.

BEFORE YOU READ

Most disputed claims come down to a handful of policy clauses.

Home insurance policies are long, repetitive, and full of conditions that only matter at the moment you make a claim. **Policy wording varies**, so always check your own documents, but the issues on the next pages come up again and again. Knowing them in advance is the simplest way to protect a future claim.

HOW TO USE THIS GUIDE

Read it once now, then keep it with your policy schedule. Each item highlights the typical wording an insurer relies on, and what it usually means for you in practice. It is a starting point — not legal or regulatory advice.

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PART ONE

What you tell the insurer matters more than you think.

01

Not having enough cover

TYPICAL WORDING

"Where the sum insured is less than the full replacement cost, we may reduce the amount payable in proportion."

This is where the average clause can apply. Underinsurance is one of the most serious issues because it may affect the whole claim, not just one item.

The Financial Ombudsman Service has published examples involving reduced payments where buildings or contents were underinsured, including cases where a claim was reduced because of rebuild cost issues.

02

Failing to tell the insurer about building work

TYPICAL WORDING

"You must tell us before any structural alteration, renovation, or extension begins."

Extensions, loft conversions, new windows, changed heating systems, and major renovations can affect your risk profile. Some works may require different terms while the work is ongoing.

PART ONE (CONTINUED)

How your home is used, and what you can prove.

03

Renting out a room or using the home for Airbnb

TYPICAL WORDING

"You must tell us if the property is let, partly let, used for paying guests, or no longer solely occupied by you and your family."

This does not always mean the insurer will refuse cover, but they need to know. If they are not told, problems can arise when a claim is made.

04

Not keeping an accurate contents inventory

TYPICAL WORDING

"You must provide proof of ownership, value, and loss where reasonably required."

A contents inventory makes it easier to prove what was damaged, stolen, or destroyed. Include photos, receipts, valuations, and room-by-room lists where possible.

PART TWO

The conditions you can control day-to-day.

05 Leaving doors or windows unlocked

TYPICAL WORDING

"Theft cover may not apply where entry or exit was not forced or violent."

If a burglar enters through an unlocked door or window, the insurer may challenge the claim. Security conditions matter, especially for theft claims.

06 Poor maintenance or wear and tear

TYPICAL WORDING

"We do not cover loss or damage caused by wear and tear, gradual deterioration, or lack of maintenance."

Home insurance is designed for insured events, not gradual damage. A sudden escape of water may be covered; a long-term leak ignored for months may be disputed.

PART TWO (CONTINUED)

The exclusions that surprise people most.

07

Pest damage

TYPICAL WORDING

"We do not cover damage caused by insects, vermin, or infestation."

If you notice pest activity, deal with it quickly and keep records. Damage caused by pests is often excluded.

08

Flood, storm, or weather exclusions

TYPICAL WORDING

"We do not cover damage to gates, fences, or hedges caused by storm unless specifically stated."

Some weather-related damage is covered, but not everything caused during bad weather will automatically qualify as storm or flood damage. The insurer will usually consider the weather conditions, the condition of the property, and the policy wording.

PART THREE

What to do in the first 48 hours of a claim.

09

Not reporting theft or malicious damage to the police

TYPICAL WORDING

"You must report theft, attempted theft, malicious damage, or vandalism to the police and obtain a crime reference number."

If your home has been broken into, contact the police as soon as possible. Keep the crime reference number for your insurer.

10

Not documenting the damage properly

TYPICAL WORDING

"You must provide all information and evidence reasonably required to assess the claim."

Take photos and videos before moving or disposing of damaged items, unless there is an immediate safety issue. Keep damaged materials where practical until the insurer or assessor has inspected them.



TALK TO PCLA

WHEN SOMETHING HAS ALREADY HAPPENED

We prepare the evidence, schedule the loss, and present the claim.

PCLA acts on your behalf — not the insurer's. We document the damage, build the schedule of loss, and manage the back-and-forth with your insurer so the claim is presented clearly and fully from the start.

WHAT WE DO

Independent loss assessment

Site inspection, scope of works, full schedule of loss for buildings and contents — prepared the way insurers expect to receive it.

WHO WE WORK FOR

You, the policyholder

We represent homeowners and businesses in Northern Ireland and Scotland through fire, flood, escape of water, storm, theft, and subsidence claims.

SPEAK TO AN ASSESSOR

Call PCLA

Free initial consultation.
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We reply same working day

ONLINE

pcla.co.uk

To learn more about our services

This guide is general information for UK homeowners and is not legal, regulatory, or financial advice. Always check your own policy documents and contact your insurer or a qualified professional for advice on a specific claim.