

# Completing a Quote On Source Go

## *user guide*

Source Learning & Development

*#TrainToGain*

# 1 Accessing the Quote on Source Go

1. On completing the introduction, your client will receive a **welcome email** inviting them to finish their **full quote on Source Go**:

No images? [Click here](#)




## Let's get you insured...

It's nice to meet you! We've been referred to you by your broker, Dave Rees, to get you started with your home insurance cover.

For over 25 years we have been finding our customers great insurance and we think we have just the right thing for you too!

### Your home insurance quote

This is based on what your broker has told us so far. Click the link below to tell us more about yourself, which may make the price of the quote change a bit. We have also assumed the type of cover you want, but you can change that too.



Cover type  
**Buildings and Contents**

£19.30

Monthly price

£206.81

Annual price

Like what you see? [Click here to finish your quote](#)

### Source's promises to you



**Fair and square prices**  
Build the cover you need from big name partners.



**It's all hassle-free**  
Quick to quote, easy to understand.



**Experts you can trust**  
No tricks. No jargon. No mystery.



**Customer service that cares**  
Real people, not just robots.

### Need a helping hand?

Worried about getting started? Chat to our friendly team in the way that best suits you:

Telephone: 02920 265 265  
Email: [help@sourceinsurance.co.uk](mailto:help@sourceinsurance.co.uk)



Once you are in your quote, look out for this icon to let us know if you need assistance - we'll jump straight on to help you.

Like what you see? [Click here to finish your quote](#)

Source Insurance teaming up with  
Dave Rees

2. To complete the quote, your client will need to click on the **button** within the email:

### Your home insurance quote

This is based on what your broker has told us so far. Click the link below to tell us more about yourself, which may make the price of the quote change a bit. We have also assumed the type of cover you want, but you can change that too.



Cover type

**Buildings and Contents**

**£19.30**

Monthly price

**£206.81**


Annual price

**Like what you see? Click here to finish your quote**

3. The **Source quote welcome page** will be displayed:


## Welcome to Source Insurance, Anne

### Why we have been recommended to you:




**Fair pricing**

We offer you the lowest price possible to give you the best value for money.




**Hassle free**

We search our panel of insurers to find the best policy for you.



**Quality insurance**

Build your own policy to give you peace of mind that your needs are covered.



**Super service**

We offer an easy to use system and great after sales care.

We use cookies to power essential components of our software and also for monitoring to ensure we continue to improve our services for all our customers. To continue to your quote, please let us know if you consent to all cookies or just those that are essential to your interaction with us.

Continue with essential cookies only

Accept all cookies and continue

Privacy Policy & Cookies | How to complain | Unsubscribe from reminders

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**Learning Note:**

This page details why you have partnered with Source and explains the services that we will provide for your client.

- To proceed, your client must confirm their **Cookie Preference** by selecting the relevant option:

We use cookies to power essential components of our software and also for monitoring to ensure we continue to improve our services for all our customers. To continue to your quote, please let us know if you consent to all cookies or just those that are essential to your interaction with us.

Continue with essential cookies only    Accept all cookies and continue

## 2 Completing a Quote on Source Go

### 2.1 Completing the **Tell us about your home** screen:

Your Home    Your Details    Your Quote    More Info    Quote Summary    Start Your Cover

### Tell us about your home

What type of cover do you need?

Buildings and Contents    Contents    Buildings

Your address

1 Stevenson Close, Rogerstone, Newport, NP10 0AW    Change Address

View address/Enter address manually

What type of property is your home?

Detached House

How many bedrooms does your home have?

When was your home built?

1999


How much would it cost to rebuild your home?

£

Use our rebuild cost calculator

How much would it cost to replace or repair the contents of your home?

£



Do you own your home?

Yes - Mortgaged    Yes - Owned Outright    No - Rented Furnished    No - Rented Part-Furnished    No - Rented Unfurnished

Are you a first time buyer?

No    Yes

Back    Save Quote    Next: Tell us a bit about you

1. The client must confirm the **type of cover they need**:

**What type of cover do you need?**



Buildings and Contents



Contents



Buildings



**Learning Note:**

Cover required will default to **Buildings and Contents** this can be amended to **Buildings only** or **Contents only**.

2. The client must confirm **their address**:

**Your address**

1 Stevenson Close, Rogerstone, Newport, NP10 0AW

[Change Address](#)

View address/Enter address manually



**Learning Note:**

The address displayed is based on the information provided in the **Tell us more** section of the introduction created in the Source Go introducer portal.

If the address needs to be changed, the client can select **Change Address**:

**Your address**

1 Stevenson Close, Rogerstone, Newport, NP10 0AW

[Change Address](#)

View address/Enter address manually

3. If the **Tell us more** section of the introduction has **not** been completed, the client will need to **enter their postcode** and select **Find Address**:

**Find address**

e.g. CF11 0SN

[Find Address](#)

View address/Enter address manually

- On selection of the address of the property, the **Type of Property**, **Number of Bedrooms** and **Year of Build** fields will automatically populate based on the address selected:

What type of property is your home?

Detached House

How many bedrooms does your home have?

4

When was your home built?

1999



**Caution Note:**

The client will need to verify the prepopulated details to confirm that they are accurate. The client can amend the details manually if required.

- The client needs to confirm **how much it would cost to rebuild their home:**

How much would it cost to rebuild your home?

£

Use our [rebuild cost calculator](#)

How much would it cost to replace or repair the contents of your home?

£

- The client can use **the rebuild cost calculator** to determine the **buildings sum insured**, by selecting the **link** below the value field:

How much would it cost to rebuild your home?

£


[Use our rebuild cost calculator](#)

How much would it cost to replace or repair the contents of your home?

£



**Learning Note:**


Clicking on the **question mark icon**  provides an explanation of the **RICS rebuild cost calculator**.

- The client needs to confirm **how much would it cost to replace or repair the contents of their home:**

**How much would it cost to rebuild your home?**

£

[Use our rebuild cost calculator](#)



**How much would it cost to replace or repair the contents of your home?**

£



**Learning Note:**

Clicking on the **question mark icon**  provides details of what the client needs to consider in calculating the **contents cover** they require.

- The client needs to confirm whether **they own their home:**

**Do you own your home?**

Yes - Mortgaged
Yes - Owned Outright
No - Rented Furnished
No - Rented Part-Furnished
No - Rented Unfurnished



**Caution Note:**

If the property is not owned by the client, then they will not be eligible to take out buildings cover.

If buildings cover was selected and the client **does not** own the property then a pop up message will be displayed:

getcover.sourceinsurance.co.uk says

You have selected buildings cover and No - Rented Furnished to the question "Do you own the property?". You cannot quote for buildings cover if you do not own the property.

If you click ok then buildings cover will be removed.

By clicking  the buildings cover element will be removed from the quote.

- The client needs to confirm whether they are **First Time Buyers:**

**Are you a first time buyer?**

10. To continue with the quote, the client needs to select **Next: Tell us a bit about you:**

**Do you own your home?**

**Are you a first time buyer?**

11. Alternatively, the client can choose to **Save Quote:**

**Do you own your home?**

**Are you a first time buyer?**



## 2.2 Completing the **Tell us a bit about you** screen:

1. The client must confirm their **personal details**:



**Learning Note:**

The personal details displayed are based on the information provided in the introduction created in the Source Go introducer portal. The client can amend these if required.

- To select **what job they do**, the client needs to **start typing** and then select the relevant option from the list:

**What job do you do?**

Q trainin|

Training Manager

Training Advisor

Training Assistant

Training Consultant

Training Co-ordinator

Training Instructor

Training Officer

- To select **what industry they work in**, the client needs to **start typing** and then select the relevant option from the list:

**What industry do you work in?**

Q insuran

Insurance

Insurance Advisor

Insurance Broker

Insurance Company

Insurance Consultant



**Action Note:**

The **What job do you do** and **What industry do you work in** must be selected from the drop down list, if the exact description does not appear on the list, select an option that is the closest match.


- The client needs to confirm whether there is **anyone else they want as a joint name on their policy**:

**Is there anyone else you want as a joint name on your policy?**

+

- Selecting the **plus button** will display a further set of applicant detail questions; **complete steps 1-3 for the joint applicant:**

**Your joint applicant**



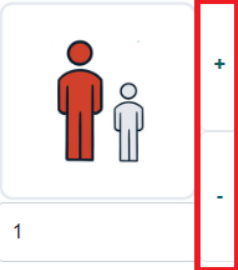
**Title**  **First Name**  **Surname**

**Date of birth**  **Telephone**  **Email**

**Occupation**  **Nature of business**

6. For **Number of Adults**, the client needs to select the number of occupants that are aged 18 or over:

**How many adults live in your home?**



1

7. The client needs to select the **Number of Children under 18** living at the property: (This includes foster children)

**How many children live in your home?**



0

8. The client needs to select the number of years for the **Buildings No Claims Bonus**:

**How many years no claims bonus do you have?**

Buildings

- 0
- 0
- 1
- 2
- 3
- 4
- 5
- 6+

Contents

0

9. The client needs to select the number of years for the **Contents No Claims Bonus**:

**How many years no claims bonus do you have?**

Buildings

6+

Contents

- 0
- 0
- 1
- 2
- 3
- 4
- 5
- 6+

10. If the client has **had any household claims or losses in the last five years** they need to select **Add Claim**:

**Have you had any home insurance claims or losses in the last five years?** ?

**Add Claim**

11. If the client has had a **household claim or loss in the last five years**, they need to enter the details:

**Have you had any home insurance claims or losses in the last five years?** ?

**Details of your claim**

Type of cover

**Buildings and Contents** Buildings Contents

Type of claim

\_\_\_\_\_

Date of incident

dd/mm/yyyy

Was the claim on the property you are looking to insure? Yes No

Did the incident result in a claim payment? Yes No

Is the claim fully settled? Yes No

12. After entering **details of the claim or loss**, the client needs to select **Save Claim**:

**Have you had any home insurance claims or losses in the last five years?** ?

**Details of your claim**

Type of cover

**Buildings and Contents** Buildings Contents

Type of claim

Fire

Date of incident

12/06/2019

Was the claim on the property you are looking to insure? Yes No

Did the incident result in a claim payment? Yes No

Is the claim fully settled? Yes No

Settlement amount

10000

Cancel Claim **Save Claim**

13. Details of the **claim** will be displayed:

Have you had any home insurance claims or losses in the last five years? ⓘ

Add Claim

**Buildings and Contents**  
2019-06-12

Type of incident: Fire  
Was the claim on the property you are looking to insure: Yes  
Did the incident result in a claim payment: Yes  
Is the claim fully settled: Yes  
Settlement amount: £10000

14. The claim can be removed by clicking on the **red cross**:

**Buildings and Contents**  
2019-06-12

Type of incident: Fire  
Was the claim on the property you are looking to insure: Yes  
Did the incident result in a claim payment: Yes  
Is the claim fully settled: Yes  
Settlement amount: £10000

15. To continue with the quote, the client needs to select **Next: Find your price**:

Have you had any home insurance claims or losses in the last five years? ⓘ

Add Claim

Back

Save Quote **Next: Find your price**

16. Alternatively, the client can choose to **Save Quote**:

Have you had any home insurance claims or losses in the last five years? ⓘ

Add Claim

Back

**Save Quote** Next: Find your price

## 2.3 Completing the **Your quote** screen:

Your Home 
Your Details 
Your Quote 
More Info 
Quote Summary 
Start Your Cover

### Your quote

**£25.80** per month  
(28.4% Representative APR)  
 Total Amount Payable £309.60

Please note: paying monthly will cost more than paying your premium in one single payment


OR

**£276.42** annually


#### Build your cover

Tell us about your valuable belongings such as jewellery, gadgets, TVs, laptops, and antiques.


You have **£80,000** of contents cover which will cover any high value belongings you cover within the home



Add high value belongings worth over £1,000 to be covered in or away from the home




Add belongings less than £1,000 to be covered away from home



Bicycle Cover


#### Add your optional extras



Accidental Buildings Damage

**Would you like to add Accidental Damage cover for your buildings?**


This covers mishaps caused by you or your family resulting in unforeseen damage to your property e.g. putting your foot through the ceiling or drilling through a pipe.



Accidental Contents Damage

**Would you like to add Accidental Damage cover for your contents?**

You can extend your contents cover to include unintended damage. Common examples are: spillage of food and drink on a carpet or furniture, dropping fragile items such as an ornament.



Home Emergency Cover

**Would you like to add Home Emergency Cover?**

Home Emergency Cover: £500 for any one claim (including VAT, call-out charges, labour, parts and materials.) for: total failure of your central heating involving a boiler or warm air unit causing unreasonable discomfort or risking frost damage to the home; pest infestation, break-in or vandalism reported to the police (a crime number should be obtained for further reference) which compromises the security of the home.

Legal cover is automatically included in our policies as standard.

#### Set your voluntary excess

Buildings Excess ?

£0
▼

Contents Excess ?

£0
▼

Back

Save Quote

Next: About you

1. The **quote screen** displays the best priced quote available from our panel of insurers:

**£25.80** per month  
(28.4% Representative APR)  
 Total Amount Payable £309.60

**Please note:** paying monthly will cost more than paying your premium in one single payment

OR


**£276.42** annually




**Learning Note:**

Household quotes include **legal cover** as standard, are valid for **90 days** and are subject to the **client declarations**.


2. The client can tailor their quote and confirm if they wish to include **any high value belongings worth over £1,000 to be covered in and away from the home:**



Add high value belongings worth over £1,000 to be covered in or away from the home



Add belongings less than £1,000 to be covered away from home



Bicycle Cover



**Learning Note:**

Hovering over **question mark icon**  provides details on what are considered **high value belongings:**

?

This means jewellery (including Costume jewellery), articles of /or containing Gold, Silver or other precious Metals, Cups, Trophies, Photographic equipment (including camcorders, video cameras and digital cameras ), Televisions and audio/visual equipment, Computer equipment, Binoculars, Clocks, Watches, Curios, Furs, Paintings, Pictures and other works of Art, Collections of Stamps, Coins and Medals.

3. If this cover is required, the client **needs to enter additional details** about the item(s):

**Add an Item**

Item Category: Other Collections

Description: e.g. 18ct yellow gold princess cut solitaire diamond ring

Current replacement value: £

**Please note: This item category can only be insured in the home**

Add Item

4. Enter all details of the **high value belongings** and then select **Add item**:

**Add an Item**

Item Category: Jewellery/Watches

Description: Rolex

Current replacement value: 5000

Do you want to cover this item away from the home? Yes No

Add Item

5. The details of the **high value belonging** are displayed, if additional **high value belongings** need to be entered, the client needs to click on **Add Item** and repeat steps 3 and 4:

**Add an Item**

Item Category: [Empty]

Description: e.g. 18ct yellow gold princess cut solitaire diamond ring

Current replacement value: £

Do you want to cover this item away from the home? Yes No

Add Item

**Jewellery/Watches** [Close]

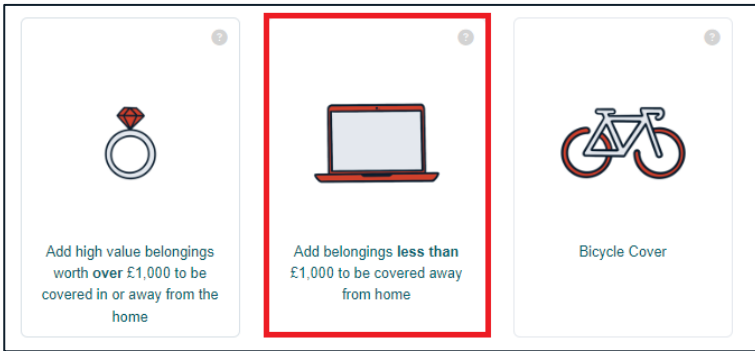
Rolex

£5,000

Covered away from home: Yes



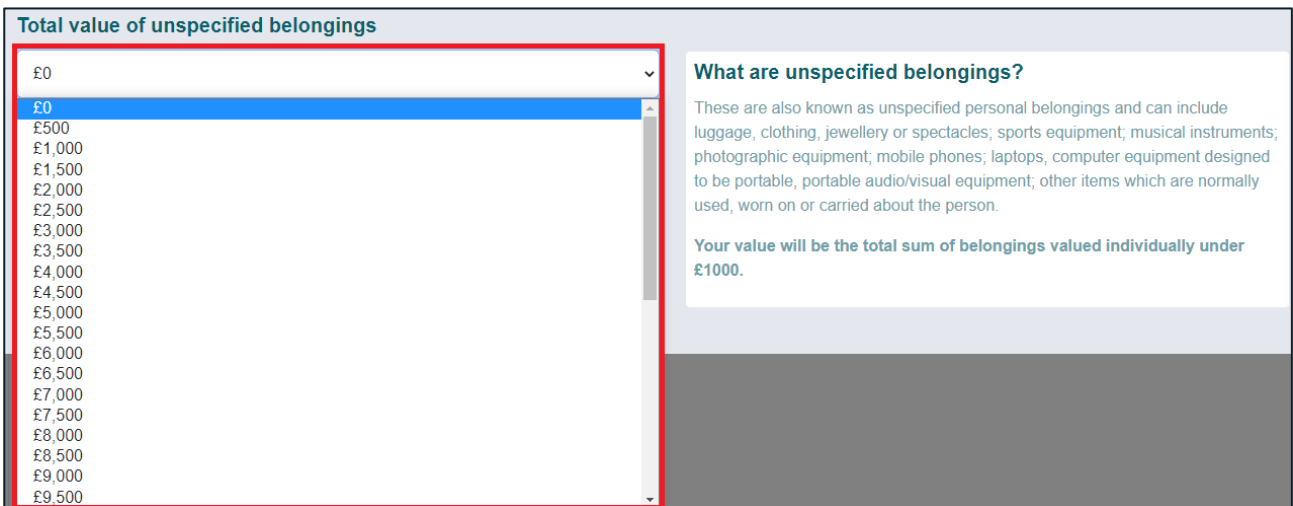
6. The client can tailor their quote and confirm if they wish to include **any belongings less than £1,000 to be covered away from home**:



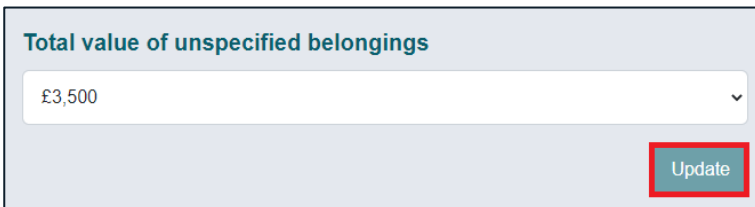
**Learning Note:**

An explanation of the items that are included in this cover is provided, by selecting the option.

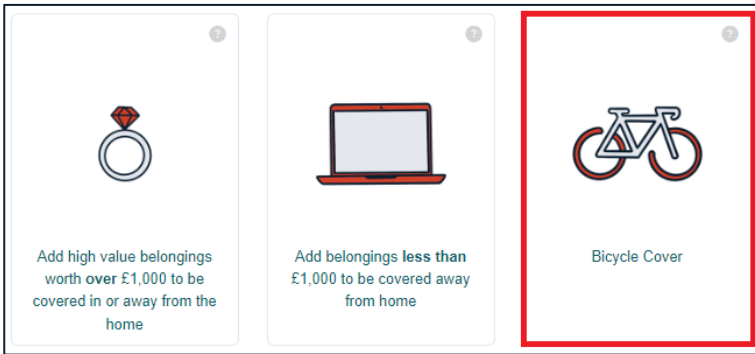
7. If this cover is required, the client needs to confirm the **amount of cover** they need:



8. Once the **amount of cover is confirmed**, the client needs to select **Update**:



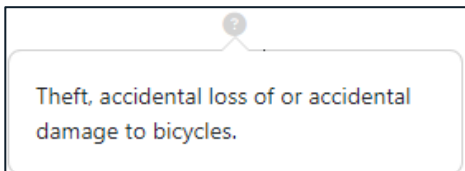
9. The client can **tailor their quote** and confirm if they wish to include any **Bicycle Cover**:



**Learning Note:**



Hovering over **question mark icon** provides details on what is included within the **Bicycle Cover**:



10. If this cover is required, the client **needs to enter additional details** about the **bicycle**, including whether it is to be **covered away from home**:

**Add a bicycle**

Bicycle Make: Viking

Bicycle Model: Sirocco

Value: 1000

Do you want to cover this item away from the home?  Yes  No

**Add Bicycle**

11. Select **Add Bicycle**:

**Add a bicycle**

Bicycle Make: Viking

Bicycle Model: Sirocco

Value: 1000

Do you want to cover this item away from the home?  Yes  No

**Add Bicycle**

12. The details of the **bicycle** are displayed, if additional **bicycles** need to be entered click on **Add Bicycle** and repeat steps 10 & 11:

**Add a bicycle**

Bicycle Make

Bicycle Model

Value

Do you want to cover this item away from the home?


**Viking**  
Sirocco

£1,000

Covered away from home: Yes


13. The client can **tailor their quote** and confirm if they wish to include any **Accidental Buildings Damage Cover**:

**Add your optional extras**

 **Accidental Buildings Damage**

**Would you like to add Accidental Damage cover for your buildings?**

This covers mishaps caused by you or your family resulting in unforeseen damage to your property e.g. putting your foot through the ceiling or drilling through a pipe.


 **Accidental Contents Damage**

**Would you like to add Accidental Damage cover for your contents?**

You can extend your contents cover to include unintended damage. Common examples are: spillage of food and drink on a carpet or furniture, dropping fragile items such as an ornament.


14. The client can **tailor their quote** and confirm if they wish to include any **Accidental Contents Damage Cover**:

**Add your optional extras**

 **Accidental Buildings Damage**

**Would you like to add Accidental Damage cover for your buildings?**

This covers mishaps caused by you or your family resulting in unforeseen damage to your property e.g. putting your foot through the ceiling or drilling through a pipe.

 **Accidental Contents Damage**

**Would you like to add Accidental Damage cover for your contents?**

You can extend your contents cover to include unintended damage. Common examples are: spillage of food and drink on a carpet or furniture, dropping fragile items such as an ornament.

15. The client can **tailor their quote** and confirm if they wish to include **Home Emergency Cover**:



### Home Emergency Cover

**Would you like to add Home Emergency Cover?**

Home Emergency Cover: £500 for any one claim (including VAT, call-out charges, labour, parts and materials.) for: total failure of your central heating involving a boiler or warm air unit causing unreasonable discomfort or risking frost damage to the home; pest infestation; break-in or vandalism reported to the police (a crime number should be obtained for further reference) which compromises the security of the home.



**Action Note:**

This is an additional cover which is designed to cover a sudden and unforeseen situation that needs to be dealt with quickly to stop further damage to the property.

It covers up to 1 hour labour, parts and materials up to a maximum of £500.



**Caution Note:**

If the property is **rented** then Home Emergency Cover is **not available**.

In these cases Home Emergency **should not** be selected.

16. The client can select an **additional voluntary excess(es)** by clicking on the **drop-down buttons** and selecting the **excess amount**:

**Set your voluntary excess**

**Buildings Excess**

£0

£0

£50

£100

£150

£200

£250

£300

£350

£400

£450

£500

**Contents Excess**

£0

£0

£50

£100

£150

£200

£250

£300

£350

£400

£450

£500



**Caution Note:**

If completing a Building Only or Contents Only quotation, only the relevant voluntary excess field will be displayed for selection.

The voluntary excess selected will be **added** to any compulsory excesses that are applied on the chosen policy.



**Learning Note:**

Hovering over **question mark icon** provides an explanation of a **voluntary excess**:

17. After tailoring the cover, the client needs to click on **Update Quote**:

**Set your voluntary excess**

Buildings Excess  Contents Excess

You've made some changes to the policy requirements that mean we need to recalculate the price. When you're ready, click the Update Quote button to get an up to date price from our panel of leading insurers.

[Cancel Changes](#) [Update Quote](#)

18. The **updated price** is displayed:

**Your quote**

**£29.09** per month  
(28.4% Representative APR)  
 Total Amount Payable £349.08

**Please note:** paying monthly will cost more than paying your premium in one single payment

OR

**£311.68** annually

19. To continue with the quote, click on **Next: About You:**

**Set your voluntary excess**

Buildings Excess  Contents Excess

20. Alternatively, client can choose to **Save Quote:**


**Set your voluntary excess**

Buildings Excess  Contents Excess


## 2.4 Completing the **Almost there! Just a few more questions** screen:

Your Home 
Your Details 
Your Quote 
More Info 
Quote Summary 
Start Your Cover


### Almost there! Just a few more questions:




**About you**



**Property**



**Security**



**Flooding & Subsidence**

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- You do not work in the entertainment business in any way
- Nobody living in your home smokes
- Neither you or anybody living in your home has been declared bankrupt or been the subject of an Individual Voluntary Agreement (IVA) or County Court Judgement (CCJ)
- Neither you or anybody living in your home has had any insurance cancelled, turned down or had any special terms imposed
- Neither you or anybody living in your home has ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences

**Please note:** Only non-spent convictions need to be disclosed, please refer to the following tables for reference. Please [click here](#) for a definition of a conviction.

### 2.4.1 **About you** declarations

1. The client needs to confirm the **About you** assumptions are **correct**, if they are correct, they can select **Yes** and the quote will move onto **Property (Chapter 2.4.2)**:

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- You do not work in the entertainment business in any way
- Nobody living in your home smokes
- Neither you or anybody living in your home has been declared bankrupt or been the subject of an Individual Voluntary Agreement (IVA) or County Court Judgement (CCJ)
- Neither you or anybody living in your home has had any insurance cancelled, turned down or had any special terms imposed
- Neither you or anybody living in your home has ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences



**Learning Note:**

The statement about working in the entertainment industry relates to whether anyone living at the property is in the public eye or has a high profile. For example, if they work in TV or radio.

2. If any of the assumptions are **incorrect** the client needs to select **No**:

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- You do not work in the entertainment business in any way
- Nobody living in your home smokes
- Neither you or anybody living in your home has been declared bankrupt or been the subject of an Individual Voluntary Agreement (IVA) or County Court Judgement (CCJ)
- Neither you or anybody living in your home has had any insurance cancelled, turned down or had any special terms imposed
- Neither you or anybody living in your home has ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences

Yes  No

3. Each declaration will be displayed for the **About you** section:

Do you work in the entertainment business in any way?	Yes	No
Do any smokers live in your home?	Yes	No
Have you or anyone living in your home been declared bankrupt or been the subject of an Individual Voluntary Agreement (IVA) or County Court Judgement (CCJ)?	Yes	No
Have you or anyone living in your home had any insurance cancelled, turned down or had any special terms imposed?	Yes	No
Have you or anyone living in your home ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences?	Yes	No

**Please note:** Only non-spent convictions need to be disclosed, please refer to the following tables for reference. Please click [here](#) for a definition of a conviction.



4. Selecting **Yes** for a declaration **may** result in further questions being displayed:

Do you work in the entertainment business in any way? <sup>?</sup>	<input checked="" type="button" value="Yes"/>	<input type="button" value="No"/>
Do any smokers live in your home?	<input checked="" type="button" value="Yes"/>	<input type="button" value="No"/>
Have you or anyone living in your home been declared bankrupt or been the subject of an Individual Voluntary Agreement (IVA) or County Court Judgement (CCJ)?	<input checked="" type="button" value="Yes"/>	<input type="button" value="No"/>
Have you or anyone living in your home been declared bankrupt?	<input type="button" value="Yes"/>	<input type="button" value="No"/>
Have you or anyone living in your home been the subject of an Individual Voluntary Agreement (IVA)?	<input type="button" value="Yes"/>	<input type="button" value="No"/>
Have you or anyone living in your home had any County Court Judgements (CCJs)?	<input type="button" value="Yes"/>	<input type="button" value="No"/>
Have you or anyone living in your home had any insurance cancelled, turned down or had any special terms imposed?	<input type="button" value="Yes"/>	<input checked="" type="button" value="No"/>
Have you or anyone living in your home ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences?	<input type="button" value="Yes"/>	<input checked="" type="button" value="No"/>

**Please note:** Only non-spent convictions need to be disclosed, please refer to the following tables for reference. Please click [here](#) for a definition of a conviction.

5. After amending the relevant declarations, the client needs to select **Next: Property:**

Have you or anyone living in your home ever been convicted, cautioned or charged but not yet tried with any criminal offence other than motoring offences?	<input type="button" value="Yes"/>	<input checked="" type="button" value="No"/>
<b>Please note:</b> Only non-spent convictions need to be disclosed, please refer to the following tables for reference. Please click <a href="#">here</a> for a definition of a conviction.		
<input type="button" value="Back"/>	<input type="button" value="Save Quote"/>	<input checked="" type="button" value="Next: Property"/>

## 2.4.2 Property declarations

1. The client needs to confirm the **Property** assumptions are **correct**, if they are correct, they can select **Yes** and the quote will move onto **Security (Chapter 2.4.3)**:

### Is this information correct?

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

#### We think:

- This home is your main residence and it is occupied
- This home is occupied by you and your immediate family
- This home will be lived in from the start date of the policy
- This home will not be unoccupied for more than 30 days in a row over a 12 month period
- Your home is usually occupied at night and unoccupied during the day
- You have no intention of letting or sub-letting your home
- Your home is not used for trade, business or professional purposes, other than working from home doing clerical work
- Your home is self-contained, having a separate locked entrance under the sole control of you and anyone who normally lives with you
- Your home is in a condition in which it could be lived in
- Your home has brick walls and a pitched tiled roof with no flat area
- Your home is not a listed building
- Your home is not undergoing construction or renovation and no works are planned in the next 12 months
- Your home is fitted with a smoke detector
- Your home has had continuous insurance with no gaps in cover (for more than 28 days) whilst owned by you

 Yes

 No


#### Caution Note:

Failure by the client to notify the insurer of any renovation or construction work may invalidate potential claims.

2. If any of the assumptions are **incorrect** the client needs to select **No**:

### Is this information correct?

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- This home is your main residence and it is occupied
- This home is occupied by you and your immediate family
- This home will be lived in from the start date of the policy
- This home will not be unoccupied for more than 30 days in a row over a 12 month period
- Your home is usually occupied at night and unoccupied during the day
- You have no intention of letting or sub-letting your home
- Your home is not used for trade, business or professional purposes, other than working from home doing clerical work
- Your home is self-contained, having a separate locked entrance under the sole control of you and anyone who normally lives with you
- Your home is in a condition in which it could be lived in
- Your home has brick walls and a pitched tiled roof with no flat area
- Your home is not a listed building
- Your home is not undergoing construction or renovation and no works are planned in the next 12 months
- Your home is fitted with a smoke detector
- Your home has had continuous insurance with no gaps in cover (for more than 28 days) whilst owned by you

Yes
No

3. Each declaration will be displayed for the **Property** section:

### Occupancy

Is your home:	Your main residence & Occupied <span style="float: right;">▼</span>
Who lives in your home? ⓘ	You & your immediate family <span style="float: right;">▼</span>
Will your home be lived in from the inception date of the policy?	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
How many consecutive days will your home be left unoccupied within 12 months?	Up to 30 days <span style="float: right;">▼</span>
Is your home usually occupied at night and unoccupied during the day?	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Do you intend to let or sub-let your home?	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Is your home used for trade, business or professional purposes? ⓘ	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Is your home self-contained, having a separate locked entrance under the sole control of you and anyone who normally lives with you?	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>

### Property details

Is your home in a condition in which it could be lived in? ⓘ	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Does your home have brick walls and a pitched tiled roof with no flat area?	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Is your home a listed building?	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Is your home undergoing construction or renovation or any works planned in the next 12 months? ⓘ	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Is your home fitted with a smoke detector?	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>

4. **Changing a response** for a declaration **may** result in further questions being displayed:

Is your home undergoing construction or renovation or any works planned in the next 12 months?

Value of works (contract value)?

Nature of construction or renovation?

What impact will the construction/renovation have on the size of your home?

When is the work due to start?

When is the work due to finish?

Are professional contractors/tradespeople carrying out the works?

Do you have planning permission?

5. After amending the relevant declarations, the client needs to select **Next: Security**:

Has the your home had continuous insurance with no gaps in cover for more than 28 days whilst owned by you?

### 2.4.3 Security declarations

1. The client needs to confirm the **Security** assumptions are **correct**, if they are correct, they can select **Yes** and the quote will move onto **Flood & Subsidence (Chapter 2.4.4)**:

**Is this information correct?**

**We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.**

**We think:**

- The type of locks fitted on your external/final exit door are unknown
- The property has external sliding doors / french doors
- The type of locks fitted to the sliding doors are unknown
- You have other external doors
- The type of locks fitted to the other external doors are unknown
- Your home doesn't have window locks in place
- Your home is not alarmed



**Action Note:**

The default for the different lock types is **Unknown/Other**. This is because clients are usually unsure or unaware of the type of locks in use at the property.

2. If any of the assumptions are **incorrect** the client needs to select **No**:

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- The type of locks fitted on your external/final exit door are unknown
- The property has external sliding doors / french doors
- The type of locks fitted to the sliding doors are unknown
- You have other external doors
- The type of locks fitted to the other external doors are unknown
- Your home doesn't have window locks in place
- Your home is not alarmed

Yes  No

3. Each declaration will be displayed for the **Security** section:

What type of lock is fitted on your external/final exit door? Other - the lock on my main door is different to the o

Do you have any external sliding doors or French doors?  Yes  No

What type of lock is fitted on your external sliding or French doors? Other - the lock on my main door is different to the o

Do you have any other external doors?  Yes  No

What type of lock is fitted on your other external doors? Other - the lock on my main door is different to the o

Are all accessible windows fitted with key operated window locks and used when you retire for the night or your home is left unoccupied?  Yes  No

Is your home fitted with a NACOSS, NSI or SSAIB approved burglar alarm and used when you retire for the night or your home is left unoccupied?  Yes  No

4. **Changing a response** for a declaration **may** result in further questions being displayed:

Is your home fitted with a NACOSS, NSI or SSAIB approved burglar alarm and used when you retire for the night or your home is left unoccupied?  Yes  No

Is the alarm professionally maintained by a NACOSS, NSI or SSAIB approved contractor?  Yes  No

5. After amending the relevant declarations, the client needs to select **Next: Flood & Subsidence**:

Is your home fitted with a NACOSS, NSI or SSAIB approved burglar alarm and used when you retire for the night or your home is left unoccupied?  Yes  No

Is the alarm professionally maintained by a NACOSS, NSI or SSAIB approved contractor?  Yes  No

Back

## 2.4.4 Flooding & Subsidence declarations

1. The client needs to confirm the **Flood & Subsidence** assumptions are **correct**, if they are correct, they can select **Yes** and the quote will move onto **Your Insurance Summary (Chapter 2.5)**:

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- Your home has never been flooded or isn't in an area (within a 400 metre radius) with a history of flooding
- Your home has never suffered damage by subsidence, heave or landslip and doesn't show signs of damage by such causes e.g. cracking or bulging of the walls
- Your home has never been subject to a survey or valuation which mentions any settlement, movement or structural defect
- Your home isn't situated within a 400 metre radius of a watercourse including river, sea, reservoir, canal, lake or any body of water
- Your home isn't within a 400 metre radius of a well, cliff, quarry or other excavation (including mining)

Yes
  No

2. If any of the assumptions are **incorrect** the client needs to select **No**:

**Is this information correct?**

We've based these details on answers from over 90% of our users. If something isn't correct, select 'No' to make a change.

**We think:**

- Your home has never been flooded or isn't in an area (within a 400 metre radius) with a history of flooding
- Your home has never suffered damage by subsidence, heave or landslip and doesn't show signs of damage by such causes e.g. cracking or bulging of the walls
- Your home has never been subject to a survey or valuation which mentions any settlement, movement or structural defect
- Your home isn't situated within a 400 metre radius of a watercourse including river, sea, reservoir, canal, lake or any body of water
- Your home isn't within a 400 metre radius of a well, cliff, quarry or other excavation (including mining)

Yes
  No

3. Each declaration will be displayed for the **Flood & Subsidence** section:

Has your home ever been flooded or in an area (within a 400 metre radius) with a history of flooding?	Yes	No
Has your home ever suffered damage by subsidence, heave or landslip or show signs of damage by such causes e.g. cracking or bulging of the walls?	Yes	No
Has your home ever been subject to a survey or valuation which mentions any settlement, movement or structural defect?	Yes	No
Is your home situated within a 400 metre radius of a watercourse including river, sea, reservoir, canal, lake or any body of water?	Yes	No
Is your home within a 400 metre radius of a well, cliff, quarry or other excavation (including mining)?	Yes	No

4. Selecting **Yes** for a declaration **may** result in further questions being displayed:

Has your home ever been flooded or in an area (within a 400 metre radius) with a history of flooding?	Yes	No
Is your home in an area (within 400 metre radius) with a history of flooding?	Yes	No
Has your home including its outbuildings and grounds ever been flooded regardless of whether any damage was caused, or a claim made?	Yes	No
Has your home ever suffered damage by subsidence, heave or landslip or show signs of damage by such causes e.g. cracking or bulging of the walls?	Yes	No
Has your home ever been subject to a survey or valuation which mentions any settlement, movement or structural defect?	Yes	No
Is your home situated within a 400 metre radius of a watercourse including river, sea, reservoir, canal, lake or any body of water?	Yes	No
Is your home within a 400 metre radius of a well, cliff, quarry or other excavation (including mining)?	Yes	No

5. After amending the relevant declarations, the client needs to select **Next: Your final quote**:

Is your home within a 400 metre radius of a well, cliff, quarry or other excavation (including mining)?	Yes	No
<div style="display: flex; justify-content: space-between; align-items: center;"> <span>Back</span> <span>Save Quote</span> <span>Next: Your final quote</span> </div>		

## 2.5 Completing the **Your insurance summary** screen:

**Your insurance summary**

**Monthly & annual price**

**£30.15**  
Monthly  
(28.4% Representative APR)  
Total Amount Payable  
£361.80

**£322.99**  
Annually

Please note that paying monthly will cost more than paying your premium in one single payment.

**Additional cover**

Accidental Damage Buildings  
Accidental Damage Contents  
Home Emergency Cover

**Standard cover limits**

**Buildings Cover**  
£1,000,000

**Contents Cover**  
£100,000

**Valuables Limit**  
£40,000

**Valuables Single Article Limit**  
£5,000

Show more

**Excesses**

**Buildings Excess**  
£200

**Buildings Accidental Damage Excess**  
£100

**Contents Excess**  
£200

**Contents Accidental Damage Excess**  
£100

Show more

**Your insurer**

**LV BROKER** Highway Insurance Co Ltd - Rainbow Home

> Endorsements 0      > Conditions 0      > Adjustments 2      > Additional Information 3

We will automatically email you a copy of documents containing important information about your policy when you click 'Next'. We recommend you read these before continuing.

Back      Save Quote      Next: Starting your cover

1. The **Insurance summary screen** displays the **final quote** and displays the **monthly and annual premiums** and confirms any **additional covers** selected:

**Monthly & annual price**

**£30.15**  
Monthly  
(28.4% Representative APR)  
Total Amount Payable  
£361.80

**£322.99**  
Annually

Please note that paying monthly will cost more than paying your premium in one single payment.

**Additional cover**

Accidental Damage Buildings  
Accidental Damage Contents  
Home Emergency Cover




- The screen provides an overview of the **key features of their policy**, with further information available by selecting **Show More**:

Standard cover limits	Excesses
<b>Buildings Cover</b> £1,000,000	<b>Buildings Excess</b> £200
<b>Contents Cover</b> £100,000	<b>Buildings Accidental Damage Excess</b> £100
<b>Valuables Limit</b> £40,000	<b>Contents Excess</b> £200
<b>Valuables Single Article Limit</b> £5,000	<b>Contents Accidental Damage Excess</b> £100
<a href="#">Show more</a>	<a href="#">Show more</a>

- It also confirms the **insurer**:

**Your insurer**



Highway Insurance Co Ltd - Rainbow Home  
BROKER

- To view any **Endorsements, Conditions, Adjustments and Additional Information** that is applicable, select the **relevant heading**:

[> Endorsements 0](#)
[> Conditions 0](#)
[> Adjustments 2](#)
[> Additional Information 3](#)

We will automatically email you a copy of documents containing important information about your policy when you click 'Next'. We recommend you read these before continuing.'




**Learning Note:**

When the client selects next, Source Go will automatically email them a copy of documents containing important compliance information about their policy which we recommend they read before continuing.

- To purchase the policy the client needs to select **Next: Starting your cover**:

**Your insurer**



Highway Insurance Co Ltd - Rainbow Home  
BROKER

[> Endorsements 0](#)
[> Conditions 0](#)
[> Adjustments 2](#)
[> Additional Information 3](#)

We will automatically email you a copy of documents containing important information about your policy when you click 'Next'. We recommend you read these before continuing.'

[Back](#)
[Save Quote](#)
[Next: Starting your cover](#)

## 2.6 Completing the **Starting your cover** screen:

1. The client needs to confirm when the **cover should start**:

2. Selecting the **calendar button** will display a list of dates in the next **30 days** that the client can select from:

- The client needs to confirm whether they **would like their policy to automatically renew next year**:

**Preferences**

Would you like your policy to automatically renew next year?

Yes  No

- The client needs to confirm whether they **would like to go paperless and receive documents via email**:

Would you like to go paperless and receive documents via email?

Yes  No

- The client needs to confirm **how they would like to pay**:

**How would you like to pay?**

**£30.15**

Monthly  
(28.4% Representative APR)  
Total Amount Payable £361.80

**£322.99**

Annually

Please note that paying monthly will cost more than paying your premium in one single payment.

## 2.6.1 Paying monthly

- If paying monthly, the client needs to confirm the **pay monthly qualifying questions**:

Do you hold a UK bank/building society account of which you are the account holder?

Yes  No

Are you the only person required to authorise debits from this account?

Yes  No

- Provided the qualifying questions are answered **Yes**, the **Direct Debit** detail fields are displayed:

**Direct Debit**

Names of Account Holders

Branch Sort Code

Bank/Building Society Account Number

Direct Debit Collection Day

3. The client needs to **enter the following information:**

Field	Input
Name(s) of account holder(s)	Enter Account Holder Name
Branch sort code	Enter Sort Code
Bank/building society account number	Enter Account Number
Direct debit collection day	Select payment date

**Direct Debit**

Names of Account Holders

Anne Other

Branch Sort Code

012345

Bank/Building Society Account Number

87654321

Direct Debit Collection Day

1

4. The client needs to read through the **Source Contact Details and Direct Debit Guarantee:**

Your Direct Debit Instruction will be confirmed to you by email or post, depending on whether you have opted for eDocs, within 3 working days or no later than 5 working days before the first collection. Any changes to the frequency or amount of your collections will be advised to you 5 working days in advance.

We will lodge your Direct Debit Instruction against the account provided within the next 5 working days.

The name that will appear on your bank statement will show as - **Source Insurance**.

---


**Contact Details**

If you have any questions or concerns please see our contact details below:

<p>Telephone</p> <div style="border: 1px solid gray; padding: 2px;">029 20 265 265</div>	<p>Opening Hours</p> <div style="border: 1px solid gray; padding: 2px;">Monday-Friday <b>8.30 - 5.00pm</b></div>
<p>Email</p> <div style="border: 1px solid gray; padding: 2px;">questions@sourcefinance.co.uk</div>	<p>Address</p> <div style="border: 1px solid gray; padding: 2px;">Source Finance, Global Reach, Dunleavy Drive, Cardiff, CF11 0SN</div>

All Direct Debits are protected by a guarantee. The guarantee is detailed below.

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**The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Source Insurance Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Source Insurance Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Source Insurance Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Source Insurance Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

A copy of the safeguards under the Direct Debit Guarantee will be sent to you with our Confirmation Letter.

### 5. The client needs to confirm that they are happy to proceed by **ticking the box**:

To assess your application, Source Insurance may use your record from a credit reference agency to make a decision as to whether an agreement can be set up. This may include an assessment of your affordability and verification of your identity. These searches will be added to the credit reference agency's records about you and may be seen by other organisations making searches.

Tick to confirm if you are happy to proceed (If not, then we cannot offer finance).

### 6. To purchase the policy, the client needs to select **Submit Payment**:

To assess your application, Source Insurance may use your record from a credit reference agency to make a decision as to whether an agreement can be set up. This may include an assessment of your affordability and verification of your identity. These searches will be added to the credit reference agency's records about you and may be seen by other organisations making searches.

Tick to confirm if you are happy to proceed (If not, then we cannot offer finance).

Submit Payment

## 2.6.2 Paying annually

1. If paying annually, the client needs to **enter their debit or credit card details:**

A screenshot of a payment form with the following fields and values:

- Card number: 1234 1234 1234 1234
- Expiration: MM / YY
- CVC: CVC
- Country: United Kingdom
- Postal code: WS11 1DB
- Submit Payment button

2. The client needs to **enter the following information:**

Field	Input
Card number	Enter the 16 digit card number
Expiration	Enter the card expiry date
CVC	Enter the 3 digit security code
Country	Select the country where the card is registered
Postal code	Enter the postcode of the address the card is registered to

A screenshot of a payment form with red boxes highlighting the input fields. The values are:

- Card number: 4242 4242 4242 4242
- Expiration: 01 / 24
- CVC: 123
- Country: United Kingdom
- Postal code: CF11 0SN
- Submit Payment button

3. To purchase the policy, the client needs to select **Submit Payment:**

A screenshot of a payment form with the Submit Payment button highlighted by a red box. The values are:

- Card number: 4242 4242 4242 4242
- Expiration: 01 / 24
- CVC: 123
- Country: United Kingdom
- Postal code: CF11 0SN
- Submit Payment button

## 2.7 Submitting the Policy

1. The **confirmation screen** is displayed, this will confirm that the policy has been submitted:

Your Home 
Your Details 
Your Quote 
More Info 
Quote Summary 
Start Your Cover

# Confirmation

**Great news! Your home insurance has been submitted.**

**Policy number**  
We will email you your policy number and details on how you can access your policy documents shortly.

Insurer	Start Date	Payment
Covea - Profile	01/03/2023	£311.54

**Full name**

**Date of birth**

**Property address**

2. It will advise the customer that they will **receive an email** that will confirm their policy number and instructions on how they can access their full policy documentation:

**Policy number**  
We will email you your policy number and details on how you can access your policy documents shortly.



**Learning Note:**

This will be our standard email inviting the customer to register for a Source account so they can access and view their new policy using our online portal.

3. This screen provides confirmation of the **Insurer**, **Start Date** and **Payment**:

Insurer	Start Date	Payment
Covea - Profile	01/03/2023	£311.54

4. It also provides confirmation of their **Full name**, **Date of birth** and **Property address**:

**Full name**

Mrs Anne Other

**Date of birth**

1970-02-01

**Property address**

1 Stevenson Close, Newport, Newport, NP10 0AW

5. There is an option to **Print screen**:

**Full name**

Mrs Anne Other

**Date of birth**

1970-02-01

**Property address**

1 Stevenson Close, Newport, Newport, NP10 0AW

**Print this screen**