

INSURANCE TIPS

PROTECTING YOUR HOME AND THE FAMILY

UK Report

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SECTION

1

Breakdown Insurance

breakdown insurance	Ensure that you have the correct car breakdown cover that suits your circumstances - home breakdown - roadside breakdown - recovery - replacement car - hire car.
breakdown insurance	Ensure that you obtain trailer assist cover – if you have a trailer.
breakdown insurance	Get a first aid box and a small fire extinguisher for the car.
breakdown insurance	In winter carry a shovel and a small bag of grit.
breakdown insurance	Keep a bottle of drinking water in the car.
breakdown insurance	Go on a first aid course, if you carry out a lot of driving and/or have a family.

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SECTION

2

Car Insurance

car insurance	Add a woman to the policy – women are considered to be safe drivers.
car insurance	Add a person who has already being driving for a while to the insurance policy.
car insurance	Add an older person to your policy.
car insurance	Always make your children wear their seat belts.
car insurance	Always wear your seat belts front and rear.
car insurance	Annual payment of premiums works out cheaper.
car insurance	Any changes to your insurance policy - name, address, modifications and where the vehicle is parked - must be reported to the broker immediately; otherwise there is the possibility that a claim may not be paid.
car insurance	Ask your credit card company what is covered when renting a car in terms of insurance.
car insurance	Ask your insurance provider as to what is exactly covered if renting a car.



car insurance

Middle lanes on the motorway are for overtaking.

car insurance

Modified cars have higher insurance premiums and an increased chance of theft.

car insurance

Naming drivers under 25 on your policy may increase the premium, so try to avoid this.

car insurance

No-claims bonus amount – get it right, and make sure you have proof of it when you go to your next insurance company.

car insurance

Not using the air-conditioning can save money.

car insurance

Obtain a number of quotes and a re-quote if renewing annually.

car insurance

Off-road parking or in lockable garage may save money.

car insurance

Optionally, if you agree to a higher excess the premium may be cheaper.

car insurance

Pay annually.

car insurance

Search the internet for those giving special student discounts for car insurance.

car insurance

See if you can get a low mileage discount.

car insurance

Some clubs, professional bodies have special discounts.

car insurance

Some high performance cars and modified cars may not be able to be insured.

car insurance

Some imported cars may carry higher premiums.

car insurance

Speeding tickets and points on your license may affect your premium.

car insurance

State your no claims years when getting a car insurance policy.

car insurance

Taking a Pass Plus training course can save premium money.

car insurance

Talking on a mobile is a hazard.

car insurance

Tell the broker about all modifications and list them all-out.

car insurance

Tell the broker honestly if your car may be parked on the road in some occasions or all the time.

car insurance

Tell the broker how the car is being used personal, two driver, multidriver or business.

car insurance

Tell the broker that who you are living with.

car insurance

Tell the broker where your car may be parked:
- on road.
- off-road.
- locked garage.

car insurance

Tell the insurance broker about any alarms.

car insurance

Tell the insurance broker of immobilizers.

car insurance

Tell the insurer of any existing medical conditions.

car insurance

Tell your broker of any driving convictions and points.

car insurance

Tell your broker of any outstanding claims.

car insurance

Thatcham 1 or 2 are the preferred car alarm systems.

car insurance

The correct value of your car should be stated and ask the broker how this should be worked out.

car insurance

The status of marriage or living with a partner can influence your policy premiums.

car insurance

There are normally savings on the insurance premium to be made for those have Advanced Driving qualifications.

car insurance

There may be discounts for older drivers.

car insurance

Try the internet comparison sites.

car insurance

Using your mobile phone while driving is dangerous.

car insurance

When going abroad take with you your Green Card, passport, warning triangle, tools, registration documents, insurance certificate, tow rope, high visibility waist coat and first aid kit.

car insurance

When tired have a reasonable break and something to eat/drink.



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Women may obtain a better premium.
Your type of work or job may affect your premium.

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Caravan Insurance

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Ask the broker about - valuables stored in the caravan, the excess, voluntary excess, third-party or new for old, storm damage, using abroad in Europe, emergency accommodation provision etc.

caravan insurance

Chain or lock the caravan to the drive concrete or bollard or something large which cannot be moved.

caravan insurance

Fit a CRiS tagging system as a security feature.

caravan insurance

Do not store valuables in the caravan.

caravan insurance

Have a burglar alarm fitted or other security device.

caravan insurance

Store the caravan at home on the drive.

caravan insurance

Store your caravan registration documents at home.

caravan insurance

Take photographs of your caravan inside and outside.

caravan insurance

Try to obtain a new for old caravan insurance policy.

caravan insurance

Use a CaSSOA approved storage site.

caravan insurance

Use approved hitchlocks and wheel clamps or similar devices.

caravan insurance

Use an approved tracking device – gps or similar.

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Critical Insurance

critical insurance

Take out life insurance if you have a family.

critical insurance

Income protection may have better compensation.



event insurance
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event insurance

Avoid areas that would lead to trips and slips.
Carry out a full risk appraisal to lower your premiums.
Do not minimise your insurance budget and cover.
Ensure that you have your own terms and conditions to give to subcontractors, exhibitors and delegates.
Ensure that you take proper legal advice for all contractual matters.
Read all the clauses of your insurance contract to make sure that everything is covered.
Take out insurance against reduced people attending due to weather, travelling delays etc.
Take out legal expenses insurance cover.
Take out public liability insurance £2m for a single occurrence.
Take out your insurance policy early and read it carefully.

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Holiday Insurance

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holiday insurance

Are you insured to drive abroad.
Buy your travel money from your bank and not at the airport.
Do not use credit cards for cash withdrawals as interest rates can be high.
Get different quotes for different amounts of voluntary excess.
Keep all your receipts from purchases when travelling abroad just in case you need to claim.
Mobile phone call and text message charges are expensive when used abroad.
Park your car in a secure place while on holiday.
Use sterling on an airplane to avoid exchange rate differences.
Use of a credit card abroad could work out to be more expensive.

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Home Insurance

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Combined building and contents insurance may be a money saver, also compare building and contents insurance as a separate policy premiums.

home insurance

Do a bit of negotiating.

home insurance

Don't obscure your house due to trees and bushes as thieves may think it is an easy target.

home insurance

Fit smoke alarms and have fire extinguishers near the kitchen.

home insurance

Have a neighbour hood watch scheme sticker in the window.

home insurance

Keep claims to a minimum.

home insurance

Keep items in a lockable safe.

home insurance

Keep trees away from your property.

home insurance

Keep you prior claims to a minimum.

house insurance

Leave enough time to consider you insurance police terms or other contractual terms carefully, best not take the first offer.

home insurance

Make sure that windows have locks and doors have deadlocks which can only be opened with a key.

home insurance

Obtain a few different quotations with different excess limits.

home insurance

Obtain a good security alarm system.

home insurance

Over-insuring may increase your premium.

home insurance

Pay yearly rather than monthly to save.

home insurance

Replace locks to a new house or a property you are moving into or renting.

home insurance

Smoking, drinking and keeping pets may affect the premiums.

home insurance

The internet is a good source for quickly getting quotes.

home insurance

Think about claiming for minor issues.

home insurance

Trim trees and bushes regularly.

home insurance

Use a safe in the house for your valuables and other high value items should be stored at the bank.

home insurance

Water pipes should be lagged and know where the water stop tap is - turn off the water if away from the house for a long period.

home insurance

Your mortgage provider may have higher charges for home insurance.

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Insurance

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Ask your insurer to explain guaranteed issue policies.
Ask your insurer to explain what full cover means.
Be honest and accurate.
Check existing cover already in position.
Get a few quotes – check inclusions, exclusions and claims form.
Getting travel insurance from travel agents may be expensive.
Increase your voluntary excess, if you can afford it.
Install approved security devices.
Lower mileage cars have lower premiums.
Pay annually rather than monthly to save.
Read the policy carefully and cancel within 14 days - if your are not happy.

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Landlord Insurance

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Have a good quality alarm fitted.
Increase your excess to reduce your premiums.
Insure the building cost reflects the rebuilding cost.
Place all your properties in a consolidated single policy.
A professional tenant should be the first choice of suitable person.

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Life Insurance

life insurance	A non-smoker with normal weight may have a better premium.
life insurance	Ask your insurer to explain having a life policy with critical cover and a guaranteed premium.
life insurance	Ask your insurer to explain the difference between critical and terminal illness.
life insurance	Ask your insurer to explain the difference between joint life policy and individual life policies.
life insurance	Ask your insurer to explain the difference between life assurance and life insurance.
life insurance	Ask your insurer to explain the difference between whole-of-life insurance and term insurance.
life insurance	Ask your insurer to explain the difference in premiums between renewable and guaranteed life policies.
life insurance	Calculate the maximum cover accurately.
life insurance	Carefully study all the inclusions and exclusions.
life insurance	Check what your employer already has included.
life insurance	Check whether there is any provision with your current employer.
life insurance	Check you policy is still good value every few years.
life insurance	Consider school fees or home assistance as part of the life insurance package.
life insurance	Ensure that you are covered for terminal illness.
life insurance	Ensure that you obtain life cover as a trust to save inheritance tax.
life insurance	Ensure that your children are covered.
life insurance	Exercise guaranteed insurability option as your personal circumstances change.
life insurance	Have adequate cover.
life insurance	Have the cover that you require, do not over buy.
life insurance	Inform your insurer about all medical conditions that you have suffered in the past.
life insurance	Instead of a joint policy obtain two single policies.
life insurance	It is important to comply with the non-disclosure clause, tell everything.
life insurance	Make a of list of conditions under which policies may pay out or not pay out.
life insurance	Make sure terminal illness cover is included.
life insurance	Make sure that critical illness includes cover for children.
life insurance	Mortgage life insurance pays the mortgage balance.
life insurance	Obtain additional quotes.
life insurance	Term insurance comes in three forms - level, decreasing and renewable.
life insurance	Two single policies may be worthwhile.
life insurance	Use your guaranteed insurability option as circumstances at home



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Mortgage Insurance

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mortgage insurance

mortgage insurance

It is your choice to take out protection insurance, if your need it.

Consult an Independent Financial Advisor.

Ensure that you understand all the terms and exclusions.

It is optional and you can shop elsewhere.

Payment protection insurance protects your outgoings such as loans, credit cards, cases of accident, sickness and unemployment. Make sure you have the correct policy and cover.

Read the policy terms before accepting it.

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Motor Bike Insurance

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motor bike insurance

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motor bike insurance

Annual payments are better than monthly direct debit.

Ask about legal expenses cover.

Ask the broker if any increase in excess may lower the premium.

At the end of the annual insurance get some comparable quotations, do not always renew with your existing insurance provider.

A Bikesafe course may reduce your premium, ask the broker.

Carefully read the insurance policy before taking up the insurance policy.

Chain you bike to something heavy or around a pillar or column.



Payment Protection Insurance

payment protection insurance

Get plenty of quotes, read the policies and exclusion clauses before signing on the dotted line.

payment protection insurance

Investigate protection insurance on the internet to save on your premiums.

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Personal Insurance

personal insurance

Insurance policies have an excess amount and ask the broker what may be the premium for a higher excess.

personal insurance

Annual travel insurance is more economical than individual travel insurance policies if travelling abroad a few times in a year.

personal insurance

Buy life building, contents and income protection insurance from the internet it may be more economical.

personal insurance

Credit card debt should be paid as soon as possible.

personal insurance

Obtain term life insurance for your mortgage.

personal insurance

Put the maximum amount of money into your company pension.

personal insurance

Buy a home as early as you can afford it.

personal insurance

Have some money saved in a tax efficient ISA.

personal insurance

Obtain financial planning advice from an Independent Financial Advisor who takes a fee.

personal insurance

Having warranties on low value gadgets (say under £50.00) may not a good idea.

personal insurance

Life insurance premiums are usually better value when the stock market is dropping.

personal insurance

Make sure you can read the policy terms before you buy the insurance policy.

personal insurance

Don't take the brokers word for it, check things out personally or through an Independent Financial Advisor.

personal insurance

Once you receive the policy documents read them thoroughly so you can cancel within the first 14 days.

personal insurance

Negotiate the premiums with the broker if the premiums look too high.

personal insurance

Phone around and go on the internet so you can compare a few quotations.

personal insurance

Travel insurance may be best bought from the internet and read their insurance contract online.

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Short-term insurance

short-term insurance

Take out temporary car cover, if it is not your car.

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Ski Insurance

ski insurance

A minimum cover of £2000 should be allowed for loss of baggage and other valuables.

ski insurance

A minimum cover of £2m should be allowed for medical emergencies and personal liability.

ski insurance

Ask for an explanation of off-piste and going into an off-piste area accidentally.

ski insurance

Ask if the policy covers for delays and what delays are covered.

ski insurance

Check if the policy covers any fun activities.

ski insurance

Ensure that your children's school has insurance cover.

ski insurance

Evacuation insurance is critical.

ski insurance

Make a list of activities you or your group may be doing and make sure these are covered by your holiday insurance policy.

ski insurance

Make certain that the policy cover for travelling above certain altitude.

ski insurance

Make certain that your policy covers for legal expenses.

ski insurance

Make sure the correct duration of the policy is chosen such as days, weeks, months or annual.



ski insurance
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ski insurance

Some insurance policies may not payout if there is extreme adverse weather conditions or acts of god.

Take out a minimum of £2m personal liability cover.

When you are abroad for a long period, make certain that your compensation limit matches.

Where the policy is annually based, a home visit must be made within 12 months, this should be checked with the passport office.

Check whether some activities need a guide.

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Student Insurance

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student insurance

Annual prices may vary.

Don't smoke.

Get driving experience early.

If you have a family car, have your name added as an additional driver; this may aid in the start of the 'no claims period'.

Obtain a driving license in your early years.

Read the policy before you decide.

Third-party insurance can be cheaper for a car which is not very expensive; a new car should be fully insured with comprehensive cover.

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Taxi Insurance

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taxi insurance

Check about radio and sat nav cover.

Check about glass cover.



travel insurance

Check that the policy covers legal expenses and personal liability for damage to property or others.

travel insurance

Check that the travel insurance policy includes all the activities and holiday sports you may be carrying out - parachuting, mountain climbing, bungee jumping, micro gliding etc.

travel insurance

Check the age of your children and whether they are covered.

travel insurance

Check the difference between an annual policy and a single policy.

travel insurance

Check what is included in your existing home contents policy for taking valuables abroad.

travel insurance

Discounts from travel insurance are available for those who exclude valuable or electronic items from their travel policy.

travel insurance

Check what is the maximum period you can be out of the country for the insurance.

travel insurance

Check when the cancellation cover begins.

travel insurance

Check when the cover may start and end.

travel insurance

Check whether the cancellation cover is adequate.

travel insurance

Check whether you can obtain full compensation if things go wrong.

travel insurance

Check with your doctor if you need vaccinations.

travel insurance

Cover should be obtained for missed flights, cancellation, delays, passport loss and legal costs.

travel insurance

Credit cards insurance may not cover as much as a full holiday insurance policy.

travel insurance

Do not accept to carry other people's luggage.

travel insurance

Do not keep all your money in one place.

travel insurance

Do not leave anything visible in your car.

travel insurance

Do not leave travel insurance as the last thing to do.

travel insurance

Do not leave your travelling luggage or valuables where you cannot see them.

travel insurance

Do not travel anywhere aboard without insurance.

travel insurance

Do not wear expensive jewellery or watches.

travel insurance

Drink bottled or boiled water.

travel insurance

Ensure that the insurance covers you for the full holiday or period of travel.

travel insurance

Ensure that the travel insurance has £1million for Europe and £2m for other destinations.

travel insurance

Ensure that there is 24 hours emergency call cover.

travel insurance

Ensure that you leave your travel plans with family and friends.

travel insurance

Ensure that you observe the local traditions and way of life.

travel insurance

Ensure that you report any thefts as soon as possible to the police or the hotel or the holiday agent.

- Ask the police for an incident report number.
- Any items damaged at the airport should be reported to the airport representative.

travel insurance

Ensure you make copies of your passport and give them to a friend. Always keep additional photocopies of all the passports at home.

travel insurance

Get a European Health Insurance Card from the Post Office if travelling in Europe, cover emergency treatment only and does not provide for full treatment.

European Health Insurance Card criteria:

- Applies to those who live in the United Kingdom.
- You need to be 16 or over.



travel insurance

- Does not apply to those living in the Channel Islands.
- Does not apply to those living in the Isle of Man.
- Provides free or low cost medical care.
- Check whether you may need full travel insurance as well.

travel insurance

Find out everything about making claims before you go on holiday.

travel insurance

In the case of a claim abroad keep all your receipts.

travel insurance

For those going on skiing trips, evacuation insurance is critical.

travel insurance

Give your age as older customers may not be able to obtain insurance.

travel insurance

Give yourself enough time to read the policy.

travel insurance

Group travel policies are more economical.

travel insurance

Have a green card to drive in Europe.

travel insurance

Have house lights installed which work with a solar cell to activate them during the night and have motion detectors built in.

travel insurance

Hide your expensive jewellery while travelling.

travel insurance

Holiday cancellation cover is very important - check the working of the refunds.

travel insurance

If there is delay of over 12 hours the policy may compensate and make sure that your lost baggage is covered - take notes of items in the baggage and photographs.

travel insurance

If you cause damage to a third-party property or otherwise, check that you are covered for personal liability.

travel insurance

If you have pre-existing medical condition, HIV / aids tell the insurer.

travel insurance

- If you are refused your claim:
- appeal first giving any additional information.
 - as a last resort contact the Financial Ombudsman Service.

travel insurance

- If your have a claim to make when you get back from your holidays:
- Read the travel insurance policy.
 - Read the claims procedure.
 - Make a copy of all paperwork.
 - Make a copy of medical certificates.
 - Make a copy of police reports.
 - Make a copy of receipts.

travel insurance

In case of a robbery or lost property ensure that you have enough cover.

travel insurance

Increasing the voluntary excess may reduce the premium.

travel insurance

Internet purchasing may be more economical.

travel insurance

Keep photographs of your valuables.

travel insurance

Keep receipts of your valuables.

travel insurance

Keep your passports, valuable and money with you at all times or hand luggage or in the hotel safe.

travel insurance

Leave ten days to receive your European Health Insurance Card and this normally gives free treatment in Europe.

travel insurance

Make certain the policy covers what you will be doing on your holiday.

travel insurance

- Make sure that cover includes for:
- Theft from roof-racks.
 - Lack of snow.
 - Lack of ski lifts.
 - Against off-piste skiing.
 - Against tobogganing.



travel insurance

covers your needs or your group needs.

travel insurance

When you book your holiday ensure that you have travel insurance to cover delays and cancellations.

travel insurance

Write down all emergency numbers that you may need.

Travel insurance is more transparent on the internet and check if you are covered for cancellations, legal liability, lost luggage, personal liability, activity cover and pre-existing and future medical cover

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Van Insurance

van insurance

Excellent driving experience may result in lower premiums.

van insurance

Fit a good quality alarm.

van insurance

Get quotes for different level of voluntary excess.

van insurance

It is important to have a few years worth of No-Claims Bonus..

van insurance

Pay you premium in a lump sum annually.

van insurance

Storage of expensive equipment in a van overnight is not recommended.

van insurance

The storage of your van may have a bearing on the premium - whether stored in the garage, yard or off-street.

van insurance

The total mileage travelled may effect the premium.

van insurance

The van should only be used for business purposes.

van insurance

Fit a tracking device to your van.

van insurance

Think about having an estate car instead of a van.

van insurance

Use your personal car for home use and your van for business use only.

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Warranty Insurance

warranty insurance

Do not take out product warranties with high street electrical stores instead look at your contents insurance provide for new for old or search for a specialist on the internet.

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23

Young Driver Insurance

young driver insurance

Add an older person to your policy.

young driver insurance

Take a Pass Plus course.

young driver insurance

Avoid claiming if you can to develop a no claims period.

young driver insurance

Install an approved alarm.

young driver insurance

Do not modify your car.

young driver insurance

Park your car on the drive or in a garage.

young driver insurance

Pay a slightly higher voluntary excess to lower your premiums

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