

Have you bought home insurance from a comparison website?



Newsletter

August 2013

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In these difficult financial times we are all looking for ways to cut the costs of our monthly direct debits. Many look to comparison websites to save money on their home insurance premiums. However, if you have bought insurance online through one of these sites you may need to review the cover you have in place.

It is essential to have the right policy for your circumstances; with adequate cover should the unexpected happen. Every home insurance policy is different and certain aspects of cover could be an optional extra rather than a standard feature, meaning you may not be covered for something you thought was automatically included.

Many comparison websites make a number of assumptions about your circumstances, if they are not true this could invalidate your cover. For example a common assumption is that you would like to choose the highest level of voluntary excess.

Though it can be tempting to try and save money by cutting back on your buildings and/or contents insurance policies, experts agree that this is a false economy. The right cover will provide you with the peace of mind and financial protection that any damage to your home; accidental or otherwise* can be covered avoiding unexpected expense.

The good news is that comprehensive buildings and contents policies are competitively priced. Here at The Mortgage Store we offer buildings and/or contents cover through a panel of insurers. This means that we can fully

guide you through the benefits of different policies and help you by recommending the most appropriate policy to meet your requirements and budget. Even if you already have a policy in place it is still worth reviewing this with us as we can ensure that the cover you have is still relevant to your situation. Contact us today to discuss the options available and to ensure that you are protected against the unexpected.

**Refer to individual providers for exclusions.*

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