

Get Ready For The Cold Nights



Newsletter

November 2011

Get ready for the cold nights.

There are many things we do to get ready for the winter, dust off the winter coat, start thinking about Christmas presents to buy, but it is also important to ensure your home and possessions are properly protected.

Insurance claims traditionally rise in the winter months for a number of reasons which can include snow damage, frozen pipes and property damage from winter storms. There is also an increase of home break-ins due to opportunist thieves taking advantage of the darker nights. Statistics show that the number of house fires also dramatically increases due to electric or gas heaters, use of candles, overloading plug sockets with Christmas decorations or even using old Christmas lights.

Ensuring your Home and possessions are adequately covered can help you to protect against the unexpected. There is a wide range of cover available including new-for-old policies that will provide a replacement or repair the cost of any damaged or stolen items and some policies will also automatically increase the level of cover at Christmas time to include the additional items that are in your home.

As well as protecting the contents in your home, it is also essential to check that your home itself is covered. Check that your home insurance policy covers against damage from cold weather, floors, frozen pipes and any other restrictions. You may also find that your policy excludes damage to fences and gates, which could be protected with the right cover in place.

Talk to an adviser today to discuss all the options available. Here at The Mortgage Store We can recommend a policy that is right for you. Call us or email to find out how you can avoid a costly bill this winter should the unexpected happen.

To find out more why not contact us [Today](#)

We look forward to hearing from you.



If you have a mortgage secured on a property it is often a legal requirement from the lender for you to have appropriate buildings cover in place

For further details or to arrange an interview please contact:

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