**Insure What’s Yours:**

**Home Insurance – The Key Factors**

Finding a home insurance policy isn’t always simple. Everyone’s got a unique situation and certain policies may be more applicable than others, and one size doesn’t fit all. We’ve highlighted a few key areas that it’s worth taking extra consideration over when comparing home insurance policies.

**The proper price**

There is no ‘right’ price to pay for home insurance. The aim is to pay as much as you need to, in correspondence to the existing cover you have in place. When finding a policy, it’s not necessarily a good idea to go for the cheapest, as paying just a few more pounds a month could save you a lot in the long term, depending on the level of cover specified, the amount of excess you choose, and even down to how easy it is to contact the insurer should you wish to make a claim.

We are able to guide you on these key factors to consider when finding a suitable insurance quote for your exact needs.

**Cost of premiums**

The cost of premiums isn’t fixed. You may choose to spread the payments for your policy over a year, which is likely to affect the overall cost of premiums. If you have concerns about the costs associated with premiums, we can help guide you and make it clear what the final price you will need to pay for the policy before proceeding.

**Be prepared**

When applying for home insurance through an adviser, certain information will be needed to find you suitable options. Information needed could include the strength of security in your home; the year the property was built; or the type of surroundings outside your property.

**Insuring a buy-to-let property**

If you’re thinking of becoming a landlord and purchasing a buy-to-let property, there’s additional insurance responsibilities and considerations too. Alongside essential buildings cover, there is complexity on contents cover – especially governing accidental damage from tenants on furnished or partly-furnished properties.

Furthermore, potential Landlords might also want to consider extending their cover to include rent guarantee insurance and legal expenses cover, providing additional peace of mind. This additional cover will usually be down to the landlord and may not be the same for everyone who is a tenant. If you’re seeking to go down this road and become a buy-to-let landlord investor, we can offer guidance and advice on the kind of insurances that may be beneficial for your circumstances.

**Here to help you**

Whilst there’s a myriad of different polices available, especially at price comparison websites online, it can be hard to work out exactly what kind of policy could fit your needs, and at a price you’re willing to pay.

We are here to help listen to your circumstances and help recommend insurance policies that fit your precise requirements, so you can be sure that once you’ve got the mortgage for your dream home, you have a robust insurance policy alongside to give you the peace of mind you need.

Talk to us today to find out more, and book a no-commitment appointment with us to see how we can help guide you on your journey.