**Insure What’s Yours:**

**What to consider when looking for a home insurance policy**

When looking for a home insurance policy, it is important to ensure you get the most suitable policy available to you. This means looking at the potential consequences and terms of individual policies offered. Whether it’s building insurance or content coverage, each policy will vary in what it covers and has to offer.

**Are you a tenant of your property?**

If you are a tenant, it is not your responsibility to ensure building insurance is in place. This means the landlord is responsible for finding a policy for the building. However, the landlord is not responsible for putting in place a content coverage policy, meaning you should look to find an appropriate policy. Even students who rent or stay away from home should consider contents insurance, as their possessions are not necessarily covered by default.

**Special cases:**

It is not uncommon for homes to be classed as an unusual case. This means that a home doesn’t meet the usual standards of a normal construction home. Insurance tends to be different because of this, meaning specific policies must be found. If your home is recognised as an unusual case, for example, it has a flat roof, it’s a Listed Building or composed of unconventional building materials, then it is worth seeking professional advice to guide you, and we’d be more than happy to guide you through the options available to you.

**Policy excess**

The excess on the policy is the amount of money you commit to pay yourself should you need to claim. For example, if your policy has a £250 excess, and your valid claim is for £1,000, the insurer will pay you the balance of £750. Many insurance policies have a compulsory excess, and you can choose to pay a voluntary excess on top. Usually, the higher the excess you commit to, the cheaper the policy premium will be. Before you buy home insurance, always check how much excess you can afford to pay should you need to claim.

**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.