

Choosing the right insurance



At Bromford, we understand that protecting your valuable belongings provides peace of mind.

To help you choose the right contents insurance, we've compiled 10 top tips:

1. Assess your needs

Make a detailed inventory of your belongings and estimate their total value. This ensures you get adequate coverage.

2. Compare policies

Shop around and compare different policies to find the one that offers the best coverage at a competitive price.

3. Check exclusions

Carefully read the policy's fine print to understand what is and isn't covered. Look for any exclusions that might be deal-breakers for you.

4. Consider replacement value

Opt for a policy that covers the replacement cost of items rather than their current value to ensure you can replace them if needed.

5. Look for additional coverage

Check if the policy offers coverage for items outside the home, such as when you're traveling.

6. Evaluate deductibles

Consider the deductible amount – the portion you'll pay out of pocket before insurance kicks in. Ensure it's an amount you're comfortable with.

7. Understand limits on valuables

Many policies have limits on coverage for high-value items. Ensure you list and insure expensive items separately if necessary.

8. Review policy documents

Ask about available discounts, such as those for having a security system or for bundling home and auto insurance.

9. Check customer reviews

Research customer reviews and ratings of the insurance provider to ensure they have a good reputation for handling claims.

10. Annual policy review

Regularly review and update your policy to reflect any new purchases or changes in your home's contents.

Taking the time to choose the right contents insurance is a vital step in safeguarding your home and belongings.

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Shared Ownership