

The following list of 'handy hints' is designed to provide you with useful information regarding some of the most frequently arranged types of insurance. This information does not replace the need to read your policy document and the details listed are not exhaustive.

HANDY HINTS - VEHICLES

Please always ensure that the address on your insurance policy is the same as the address on your driving licence and your vehicle registration documents. In the event of a claim you may be asked to produce these documents and problems may arise if the addresses differ. You can also be prosecuted by the Police if the information on your driving licence or registration document is inaccurate.

Please always let us know if a younger driver becomes the 'main user' of the vehicle, as the policy will be rated on their age.

If you do not own the vehicle that you are insuring you must let us know as this may cause problems in the event of a claim due to a lack of 'insurable interest'.

If you drive a vehicle in an unroadworthy condition, not only may you receive a motoring conviction but it may also make your policy in-operative in the event of a claim.

If your vehicle was written off following a claim and you have Hire Purchase (HP) outstanding on the vehicle, your Insurers will make you an offer and once the offer is accepted by you, they will then settle the HP first. They will then send you a payment of any balance of the vehicle value. Insurers do not guarantee to pay off the full HP amount. If you write-off your vehicle you may not always be offered enough money to cover the outstanding HP amount. A policy is available to offset this shortfall called 'Gap Insurance'. Please give us a call for further information.

You should let us know if you are aware that your vehicle has previously been categorised as a 'write off'.

You should disclose details of any motoring conviction or non-motoring conviction that you have, unless you are confident that the conviction is 'spent'. Any new convictions should also be reported to us prior to the renewal date of your policy. Please also ensure that all convictions are disclosed under all policies for which you require insurance cover. Please refer to us if you require clarification.

Please remember, if you claim a mileage discount under your policy you should always adhere to this limit. If you feel that you will exceed the limit then please contact us. Insurers may check previous MOT information on-line to establish annual vehicle mileage.

Modified vehicles are vehicles that have been altered from the manufacturers' original specification. If your vehicle is modified, this may be unacceptable to your Insurer and you need to let us know immediately. If you have any doubt please contact us. You may need to visit a main dealer to establish whether your vehicle has been modified since manufacture. Generally speaking, listed manufacturers optional extras fitted to a vehicle at the time of manufacture are not classed as modifications.

Many Insurers have deleted or restricted cover for damage caused as a result of acts of terrorism.

COURTESY VEHICLES

Many Insurers advertise a 'free courtesy vehicle' facility in the event of an indemnifiable claim. Courtesy vehicles are usually supplied by garages approved by an Insurer.

Where a 'free courtesy vehicle' is available, most repairers only have a stock of small cars. They cannot guarantee to provide you with an 'automatic' car or a 'people carrier'. They also may not have access to a 'van' if you are claiming under a commercial vehicle policy.

Courtesy vehicles are usually available for the duration of the repair work only and not automatically available for the period that you are without a vehicle. The garage may not provide you with a courtesy vehicle if they cannot commence repairs to the vehicle due to long delays in obtaining spare parts for certain types of vehicle.

There are also occasions where the 'free courtesy vehicle' facility does not apply as, if your vehicle is stolen or written off by fire or by an accident the vehicle would not be repaired at a garage and a courtesy vehicle would therefore not be available from the garage. We have a facility available at an annual premium of £20.00 (including IPT) called 'Keep Motoring' which provides a small courtesy vehicle for 10 days in the event of an indemnifiable claim where your vehicle is stolen, or written off by fire or accident.

If you have a non-fault claim where the other party is at fault and you have their insurance details, your Legal Expenses Insurer may be able to provide you with a more suitable courtesy vehicle, free of charge.

TEMPORARY ADDITIONAL VEHICLES / TEMPORARY ADDITIONAL DRIVERS

You may wish to temporarily add a vehicle or a driver to your policy and in most cases this will be acceptable to your insurance company. However, insurance companies accept a policy based on the original information provided at the inception of the policy. If therefore, you ask us for the best quotation on a Ford Fiesta, and then ask us to temporarily add a Porsche to the policy, this will be unacceptable. Alternatively, if you are aged over 30 and decide that you want a 17 year old to drive your vehicle this may be unacceptable, as the original policy was designed for a mature motorist.

Some Insurers will not accept drivers visiting the UK from overseas.

Some Insurers will not cover temporary drivers or temporary vehicles at all and some will increase the policy excess for temporary drivers and vehicles.

We have set out a table of charges that you should expect to pay to temporarily adjust your policy.

TEMP VEHICLE -	SMALL / MEDIUM CAR OR VAN	LARGE CAR OR VAN
1 DAY	£ 15.50	£ 25.75
1 WEEK	£ 31.00	£ 41.50
2 WEEKS	£ 41.50	£ 52.00
3 WEEKS	£ 46.75	£ 57.25
4 WEEKS	£ 52.00	£ 62.50

TEMP DRIVER -	SMALL / MEDIUM CAR OR VAN			
	AGE 17-19	AGE 20-24	AGE 25-39	AGE 40+
1 DAY	£ 31.25	£ 26.25	£ 20.75	£ 15.50
1 WEEK	£ 42.00	£ 30.50	£ 25.75	£ 21.50
2 WEEKS	£ 73.50	£ 52.50	£ 41.50	£ 31.00
3 WEEKS	£ 94.50	£ 75.62	£ 52.00	£ 41.50
4 WEEKS	£115.00	£ 88.75	£ 62.50	£ 52.00

If you wish to add a driver to a policy for a period in excess of 30 days it may be more practical to add the driver to the policy as a permanent driver and then delete the driver when cover is no longer required.

CARS

In respect of windscreen claims, most Insurers have telephone numbers for the windscreen company they wish you to use. This information can be found in your policy booklet or on our website. If in doubt, please contact us.

If you use your 'driving other cars' extension, cover is restricted to Third Party Only and operates only within the UK.

Please check your Certificate of Insurance to ensure that you have the 'driving other cars' cover available. This cover is generally not available if you are aged under 25 or if you are connected to the Motor Trade. It is only ever the policyholder who is granted this policy extension. Where the 'driving other cars' extension is available, it does not normally allow you to 'drive any other vehicle', vans for example, unless this is stated on the Certificate of Insurance.

If you own a car and do not insure it and let someone drive it under their 'driving other cars' extension you could be convicted for aiding and abetting no insurance if the car is left unattended on the public highway.

VANS

In respect of windscreen claims, most Insurers have telephone numbers for the windscreen company they wish you to use. This information can be found in your policy booklet or on our website. If in doubt, please contact us.

There is no cover for theft of or damage to any goods or tools that you carry in your vehicle under Commercial Vehicle insurance. Separate policies may be available for this type of cover.

Please note that, in the event of a claim, Insurers may supply you with a courtesy vehicle but this will not automatically be a courtesy van.

Commercial Vehicle policies do not offer a 'driving other cars / vans' extension. You are only covered to drive the vehicle specified on your Certificate of Insurance.

If you decide to travel on the continent please let us know so that we can advise your Insurers of the travel dates and calculate any additional premium required to extend the policy.

MOTORCYCLES

If you are claiming a garaging discount the vehicle should always be garaged overnight when kept at your home address. If you live in a highly rated postcode then some Insurers will insist that your vehicle is garaged at all times when kept at your home address. If you are at home and leave your vehicle outside overnight, some Insurers will not cover you for theft, or may double your theft excess. Please refer to us or your policy booklet if you require any clarification.

Please always refer to your Certificate of Insurance to confirm that you have the 'riding other motorcycles' extension. Please note that when you use your 'riding other motorcycles' extension, cover is restricted to Third Party Only and operates only within the UK.

Some motorcycle policies exclude the carriage of passengers under their policy. Please refer to us or your policy booklet if you require any further clarification.

Some policies do not automatically cover accessories or only cover a very low amount. Accessories may need to be specified under your policy. Please refer to your policy booklet or give us a call to clarify the situation.

HANDY HINTS - HOUSEHOLD

Most household insurers will not cover any portable car satellite navigation systems or other portable vehicle accessories. Please refer to your motor insurer if there is a theft of permanently fitted car satellite navigation systems or other permanently fitted vehicle accessories. If you wish to claim under your household policy for the theft of personal effects from a car, cover is limited and usually only applies if items are stolen from a locked boot or from a glove box within a locked car.

Most household policies do not cover Laptop Computers if they are used for business purposes.

Storm damage to fences, gates and walls is generally not covered under a household policy.

If you share your home with anyone other than your immediate family you should ensure that the policy is issued in joint names.

If we have not previously been made aware of the situation, please let us know if you do not live at your property and it is 'Let' to others.

Most Insurers require a property to be occupied and suitably furnished for habitation, prior to insurance cover being started. If you purchase a property and decide to leave it unoccupied whilst you re-decorate, you must make your Insurers aware.

Damage to your own property caused by pets is normally excluded from cover.

Please let us know if your property is to be left unoccupied for more than 30 days at a time as Insurers may wish to restrict cover or they may ask that the property is inspected internally on a regular basis, by a responsible adult, whilst you are away.

Most household policies do not cover Public Liability for visitors to your home when visiting in connection with your business, which you operate from your home address. Please contact us, as other options are available.

In some circumstances, an Insurer may be prepared to incept a policy subject to a survey of your property. Please be aware that there may be additional costs involved in complying with any survey requirements, or the survey may result in policy cover being restricted or deleted.

Many Insurers are deleting or restricting cover under policies for damage caused as a result of acts of terrorism.

UNDER INSURANCE

A recent television programme highlighted the effects that 'under insurance' can have in respect of a household policy, particularly in the event of a claim. For example, if you were claiming £20,000 for damage to an item of furniture, the amount paid out by Insurers could be reduced to £10,000 if Insurers felt that your total sum insured was 50% lower than it should have been. This is known as the 'Average Clause'.

In respect of contents insurance, many policyholders forget to take into account that the insurance is on a 'new for old' basis. To accurately establish the true value of your contents you should take the time to calculate the cost of replacing all of your household possessions, as new, at today's prices. You should also make sure you include all new acquisitions.

With regard to buildings insurance, there is a website at www.abi.org.uk that gives advice and shows you how to calculate your re-building sum insured. This facility provides a very good guideline for calculating a re-building cost but you should also take into account the cost of building work in your area. For example, in Harpenden where one of our offices is situated, we have found that the re-building sum insured can be around half the current market value of the property, as finding a builder in the Harpenden area can prove difficult and the costs are often higher than in other parts of the Country.

PAIRS, SETS AND SUITES

Several years ago a policyholder could spill a glass of red wine on a lounge carpet and end up with the whole house being re-carpeted because the carpets matched throughout the house. Insurers no longer offer this facility and will only re-carpet a clearly identifiable area. On this basis, if you damage a chair from a three piece suite do not assume that the whole suite will be replaced. Insurers may try to re-cover the damaged item or contact the original manufacturers and see if the item can be replaced individually.

WEAR AND TEAR

The policy is in place to cover a specific event that causes damage, such as, a fire, theft, storm or flood. Gradual deterioration of items or 'wear and tear' is not covered. For example, if you have a flat felt roof on your property, which starts to leak, then it is more than likely that the roof has exceeded its manufacturers lifespan and just needs replacing. You may also have an item that just stops working for no apparent reason. This is not covered as it is classed as a mechanical failure, although this could be covered elsewhere by a manufacturer's warranty. Please also be aware that Insurers usually make an allowance for wear and tear on clothing and pedal cycles.

HANDY HINTS - TRAVEL

The names used on your travel policy, your travel tickets and your passport should all be the same.

Annual multi-trip policies are designed for people who go abroad on trips of usually no longer than 31 days at a time. Longer periods may be available.

Children traveling under an annual multi-trip 'family' policy may not automatically be covered to travel independently of their parents.

Travel policies quoted by Humbergrove Insurance do not cover one-way trips and also the trip should start and end in the UK.

When you travel on holiday, Insurers tend to assume that you do not travel with expensive items, such as jewellery and valuable photographic equipment. Travel insurance policies have low single article limits so you should always ensure that valuable items are specified under the personal possessions section of your household insurance policy. Insurers also do not replace items on a 'new for old' basis so they will deduct an amount for 'wear and tear' and they will not necessarily pay for replacement of 'pairs or sets'.

Please note that money 'checked-in' within your luggage is not covered whilst in the custody of the carrier.

Please report all theft claims to the relevant authorities so that you have a crime reference number on your return to the UK. Your insurance company will require this when the claim is reported. There is normally no cover for theft from a vehicle unless the item is stolen from a locked boot or a glove box within a locked vehicle. Insurers may request details of cover from your household Insurers and ask them to contribute towards the claim if there is duplication in cover. The no claims bonus under your household policy should remain unaffected.

Please refer to us if you are already pregnant or become pregnant before you are due to travel.

When taking out this policy we would have asked you about your health. Please ensure that you advise the Insurer of any pre-existing medical condition and let them know if you develop a new medical condition once you have taken out the policy. Please always read the Insurers 'Health Declaration'.

You cannot insure yourself against a situation that you know is likely to affect your trip. An unfortunate example would be, if you have a close relative who has received a terminal prognosis. There would be no cover in force under the policy if you had to return to the UK as a result of their illness or death.

Under every policy you have a 'duty of care' that means that you must be considerate in your actions. One specific area where the policy refers to a 'duty of care' is in relation to the use of solvents, drugs or the excess consumption of alcohol.

There is no cover under a travel insurance policy for loss or damage to mobile telephones.

There is no cover for liability caused directly or indirectly by you whilst using any motorised vehicle or any form of motorised leisure equipment including jet skis, sailing boats, yachts or snow mobiles.

It is the duty of an airline to offer solutions to flight delays and flight cancellations. You cannot claim for additional travel costs if you reject their offer and choose to make your own alternative arrangements.

CHRISTMAS, NEW YEAR AND EASTER OPENING TIMES

EASTER - To give our staff a four-day break, we have decided to no longer open on Easter Saturday.

CHRISTMAS AND NEW YEAR - We will open between 9.00 am and 12.00 noon on Christmas Eve (if it is a weekday) and between 9.00 am and 12.00 noon on each weekday between Christmas and New Year.

MOTOR CLAIMS - If you need to report a motor claim during this period please call MSL Westinsure on 0800 040 7475.

OTHER CLAIMS - Please refer to your policy booklet or our website for your Insurers claim line number.