



CONTENTS INSURANCE

HOW TO PREPARE FOR THE UNEXPECTED

As Loss Assessors we often find that our clients aren't prepared for insurance claims, they don't have good records of their possessions and haven't checked their insurance policies properly to make sure they have adequate and suitable cover. Listed below are several areas you should pay attention to, just in case the unexpected does happen.

THE DEFINITION OF CONTENTS – ANYTHING YOU CAN PICK UP AND REMOVE FROM THE PROPERTY WITHOUT THE NEED TO USE ANY TOOLS.

Check the amount and type of insurance cover you have.

1. Is it enough?
2. Do you have enough cover for High Risk Items?
3. Have you informed your insurers about any single **High Risk** article that costs more than the single article limit for your policy, (usually £1-1500 per item)
4. Does the policy split the cover for electrical items and computer equipment?

High Risk Items or Valuables are – Items containing precious metals or precious stones, jewellery, watches, furs, curios, works of art, coin or stamp collections, photographic equipment. Some or all of these will be considered High Risk depending on your individual policy.

If You Have

1. Received a discount on your premium or informed your insurers that you have:-
2. Fitted locks to your windows or have locking windows (They must be fitted and working to all accessible windows) **Do NOT** leave the keys in the locks, leave them out of sight.
3. Have a working alarm system - It must be inspected every year and checked that it works properly. You must use your alarm every time you go out if instructed to do so by your insurers.

Record the details of your Contents High Risk and Valuable Items

1. Take pictures of Jewellery and watches, furs and collections. Transfer those pictures to a CD or DVD and keep it where you normally keep CD's DVD's, have another copy somewhere else just in case.
2. For valuable items of jewellery get a valuation from a jeweller (if you have old ones get them renewed every 5 years)
3. Record model and serial numbers of Hi Fi and other high value equipment. Keep the details of specifications of computer equipment.
4. Keep all the instruction manuals in one box/draw.
5. Keep receipts to prove purchase.

*We hope the above is useful. Remember if you do need to make an insurance claim, call us 1st!
Before you contact your insurers.*