

The truth about home insurance...

There's never been a better time to get cheap home insurance, or has there?



It's the old expression of you get what you pay for and whilst there are plenty of deals available at the moment, knowing when an offer is as good as it looks can be difficult.

Home insurance providers are undercutting each other by offering

what appear to be incredible bargains such as free cover and other gimmicks to try and hook you in. But are they as good as they seem?

Of course offers such as 'free contents cover when you take out buildings insurance' or '12 months for the price

of 10' are tempting, but it's worth checking out the cover you're offered and terms of the policy first, as cheaper doesn't necessarily always mean better.

A guide to shopping around...

We've put together a simple explanation of some of the things you need to bear in mind and some of the potential pitfalls of the offers, so you can make sure you're getting a good deal if you're shopping around:

Free contents cover	If you're offered free contents cover, or even if you're simply comparing different policies, it's worth bearing in mind that not all insurers offer the same cover. Possessions which may be excluded from some policies are items like your school laptop, garden furniture and the contents of your freezer. So if these things are important to you, check they are included.
Compulsory excess	This is what you have to pay yourself if you need to make a claim. Some insurers may build in a higher compulsory excess than you may be aware of. If you're shopping around for home insurance, it's wise to check out what the compulsory excess is on your current policy, so you can compare like-for-like.
Voluntary excess	This is the sum you can choose to pay when you come to claim (on top of any compulsory excess the insurer may impose). You should be able to choose up to £100 or more, and the higher the voluntary excess selected, the lower the premium. Again, make sure you compare it with your current policy to be sure you're getting a comparable deal.
Discounts	Discounts can appear very attractive but remember they may only apply for the first year, so you could see a steep rise in premiums in subsequent years. This could mean that you'll waste your valuable time shopping around all over again.
Interest charge when you pay monthly	If you're given a competitive price and you want to pay monthly, double check whether there's an interest charge. Many insurers do charge for this benefit if not straightaway, after the first year, which as a result increases the total premium you are paying. You should therefore be aware of this when shopping around.

The truth about our home insurance...

Home insurance is not a 'one size fits all' product, we're all different and all have different needs. That's where our policy could offer you the perfect solution as it's tailored specifically for people in the teaching profession.

Our best just got better...

What's more, it recently got even better with the addition of;

- Home Emergency cover*

- Cover for garden plants and trees
- Trace and access
- Increased liability cover.

Which means you get even better value for money!

We don't offer cheap gimmicks, have steep compulsory excesses, or exclude certain items to reduce the price. Our home insurance is a comprehensive product tailored specifically to teachers and their needs. So, for example, if

you're after cover for your school laptop when you bring it home, our insurance covers this at no extra cost.

At Teachers Assurance you'll get a friendly and personal service from our small and knowledgeable team of home insurance advisers. We operate exclusively from our office in Bournemouth, so you know when you call us you won't get directed to an overseas call centre.

Here are some of the features and benefits we've designed with you in mind...

- ✓ We now offer Home Emergency cover* as standard - 24 hour assistance to give you complete peace of mind.
- ✓ As standard we also include items like your school laptop, garden furniture, your bicycle, the contents of your freezer and cover garden plants and trees.
- ✓ We don't charge for the benefit of paying monthly, so you can spread your payments throughout the year at no extra cost.
- ✓ We offer a discount of up to 12%, each and every year.
- ✓ Trace and access - helping find the source of the problem so that it can be put right.
- ✓ Increased liability cover - we'll now cover you up to £2,000,000.
- ✓ We don't charge an administration fee if you want to make a change to your policy.
- ✓ We cover you if your home is unoccupied for up to 70 consecutive days.
- ✓ We don't impose a standard compulsory excess (except for subsidence under your buildings cover).
- ✓ We can provide cover for your children's possessions whilst they are away studying.
- ✓ We operate exclusively from our office in Bournemouth, so you won't be directed to an overseas call centre. If and when you need to make a claim we'll deal with it here giving you a first class personal service.
- ✓ We'll send you £15 of Marks & Spencer vouchers for each policy you take out - that's £30 when you take out both buildings and contents cover.



If you wish to discuss this quote please call us on

0800 37 87 22

www.teachersassurance.co.uk

Lines are open 8.30am-8.00pm Monday to Friday and 9.00am-1.00pm Saturday



*This cover applies to both buildings and contents policies but not let properties, second homes or if you are a tenant. If your home is unoccupied, the Home Emergency cover only applies during the first 30 consecutive days.

We would like to make you aware that calls may be monitored and recorded. Teachers Assurance is a trading name of Teachers Provident Society Limited. Teachers Home Insurance is provided by Teachers Assurance Company Limited, which is authorised and regulated by the Financial Services Authority (FSA), entered on the FSA register no. 202569. Registered Office: Tringham House, Deansleigh Road, Bournemouth, BH7 7DT.