



**Financial
Ombudsman
Service**

“INSURING” THE PERFECT CHRISTMAS

The experts at the Financial Services Ombudsman offer their advice on how to ensure your family's festive season goes without an insurance hitch!



With the festive season fast approaching, you may well be rushing round in a desperate whirl of nativity plays, family commitments and organising a Christmas meal with all the trimmings!

Understandably, insurance is probably one of the last things on your mind at this time of year, but it's definitely worth a bit of thought. Unfortunately, the new year often brings the Financial Ombudsman Service – the free service set up by law to settle disputes between consumers and financial businesses – a number of insurance-related disputes. With this in mind, the ombudsman has put together some straightforward, practical tips to help you avoid starting 2010 with an insurance-related headache:

Take care not to leave shopping in full view on car seats. Lock bags and goodies in the boot to make your car a less obvious target. Most motor insurance policies will not cover you for items stolen that have been left in full view of passers-by.

You're in a mad rush to leave the house and start the car, only to realise that you've forgotten something and have to go back into the house to get it. It may be tempting to leave the keys in the ignition with the engine running, but if you do this your policy may not pay out if your car is stolen.

Presents piled up under the tree may include valuable items such as electronic gadgets and jewellery. Double check your insurance policy before the festive season – there will be a limit for the maximum amount you can claim for a single item.

If you're going to be away for a few days over the Christmas period it's a good idea to ask someone you trust to keep an eye on things till you come back. As well as helping to deter burglars, it could mean problems like frozen pipes or leaks are spotted and dealt with straight away, preventing any further damage.

For those of you who are lucky enough to be taking an extended break with your family this Christmas, make sure you check your buildings and contents insurance before you go. In some instances, leaving your house unattended for more than a certain period may lead to your not being covered for problems that occur while you are away.

Hopefully you won't have cause to make an insurance claim over the winter months but, if you do, your insurance company should be able to deal with matters swiftly and efficiently. However, if you're unhappy with the way your insurance company has handled things, the Financial Ombudsman Service may be able to help. Set up by law, it provides a free, independent service and has official powers to settle complaints about a wide range of financial matters – from disputes about insurance claims to problems with bank accounts or credit cards.