COST SAVING TIPS ……….And how you could possibly be saving money on your Insurance premiums

ALL RISKS

Check your policy schedule and ask yourself , do I still take my specified items away from the home ?

Do I need to insure them ? Check with us for guidance .

Have you upgraded an item and forgotten to advise us , or is your item worth much more as replacement costs are rising . This includes electrical items especially .

HOUSEHOLDERS ……Do you have a burglar alarm , which is always activated and monitored by your alarm company when you leave your home ? Then you may be entitled to a discount .

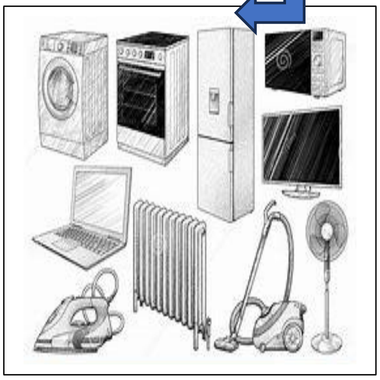
If we have your ID number on record ask us to check to see if you qualify for any discount that some Insurers allow.

Have you downsized and disposed of household goods , or maybe just de-cluttered ? We will gladly send you an inventory form (also available off our website)and you can check your Sum Insured . This will prevent you being over insured and paying too much premium .

Are you one of our retirees ? Again some Insurers allow a discount .

Please ask us ?

With inflation affecting everyone any money saved helps !



MOTOR

As the value of a vehicle reduces monthly , although we do not amend the value constantly , we will remind you at your policy Renewal of this fact . Your Insurers will automatically reduce your vehicle value based on the Transunion Guide at renewal . We can with the updated mileage and condition adjust the Sum Insured accordingly .

Should you have changed or modified or added anything to your vehicle , for example Mag rims , special tyres ,tow bars or bull bars and sound systems , tell us . These additional items are not automatically insured and would affect the vehicle sum insured .

With some insurers offering a discount if you have a tracking unit installed ,you may also not pay a theft/hi-jack excess ,provided at claim stage it can be shown the unit is in working order and has been tested (A requirement by both the tracking company and Insurers)