

Check you are fully insured for Christmas

Ensure you're covered – for festive peace of mind

These seasonal tips will help you avoid problems that can lead to insurance claims – and disputes – during the festive period.

■ **Car full of shopping?** Take care not to leave your shopping in full view on the car seat – especially if you leave the car unattended at any time. Locking your purchases in the boot helps make your car a less obvious target. Most motor insurance policies won't cover you for items that are stolen if you left them in full view of passers-by.

■ **Ignition keys left in the car?** You're in a mad rush and start up the car – only to realise you've left something in the house and need to run back for it. It may be tempting to leave the keys in the car with the engine running – especially when the weather's cold and the car needs warming up. But again, your policy may not cover you in these circumstances, if your car is stolen.

■ **Presents piled high under the**

Christmas tree? There could well be some valuable items there – from electronic gadgets to jewellery. Check your home contents insurance. A standard policy may not cover you if those expensive new items get stolen or damaged.

■ **Away from home over the holiday period?** If you're off on holiday or staying with relations for a few days, ask someone you trust to keep an eye on things while you're away. As well as helping to deter burglars, it could mean that problems like frozen pipes or leaks are spotted and dealt with straight away – preventing any further damage.

■ If you're lucky enough to be taking an extended break – maybe going abroad to escape the worst of the winter – check your buildings and contents insurance before you go. If you leave the house “unattended” for more than a certain period, you may not be covered for any problems that occur while you're away.

If the worst happens and you need to make a claim – you should find your insurer is able to deal with matters swiftly and efficiently. But if things don't go smoothly and you're unhappy with the way your insurer has dealt with 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.



■ To find out more visit:
www.financial-ombudsman.org.uk
 or phone 0845 0801800.