

Make sure you avoid the summer-time Blues

With the warmer weather tempting you to get out and about, don't forget to check your doors and windows before leaving your home or vehicle. Most home contents, caravan and motor insurance policies insist that you meet certain minimum security requirements before they will pay out on a claim. So make sure you leave everything locked and secure. If you've told your insurance company that you have security devices in place - such as alarms or a particular type of lock, check that these items are in working order and always remember to use them.

Eleanor Morris recently referred a complaint to the Financial Ombudsman Service – the free service set up by law to settle financial complaints. When she returned home from a brief trip to the local supermarket, she found she had been burgled. Her insurance company refused to meet her claim, as she'd gone out leaving a small window ajar in her upstairs bathroom. Miss Morris didn't

think the insurer was being fair. The burglars had broken in to the house through the door that led to the garden, they'd not gained entry though the bathroom window. In this case, the ombudsman told the insurance company to meet the claim in full.

Mandeep Singh also asked for the ombudsman's help. Last May he took his family on a weekend trip in his newly-acquired caravan. On their return he left the caravan in the street near his house. He knew he needed to get a wheel clamp for the caravan - but he had not yet got round to buying one. Unfortunately, the following morning he discovered the caravan had been stolen. Mr Singh's insurance company turned down his claim. It said he had "failed to take reasonable care" and had not "safeguarded" his vehicle. Very unhappy with this outcome, Mr Singh took his case to the ombudsman service. The ombudsman accepted that Mr Singh had only left his caravan unsecured for a relatively short time - and that

he had been planning to buy the wheel clamp within a day or so. However, Mr Singh had known that his insurance policy included the requirement that he should use a wheel clamp whenever he left the caravan unattended. In the circumstances, the ombudsman was not able to uphold his complaint.

Hopefully, you won't need to claim on an insurance policy but if you do, you should find that your insurance company deals with things quickly and efficiently. If things don't go smoothly, the Financial Ombudsman Service may be able to help.



**Financial
Ombudsman
Service**

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