

## Protect Your Belongings With House Contents Insurance

House contents insurance is something every homeowner should have. This is an insurance policy that can be taken out to insure the items you have built up over the years in your home in case they should be destroyed, damaged or stolen. In general anything that you could pick up and take with you would be covered in this type of policy but you do have to check the terms and conditions as the exclusions will vary from provider to provider.

One of the best ways to check out several policies for the best deal and the lowest cost is with a specialist broker. They will search online for the lowest priced policies and then you are able to compare them. All policies should come with the key facts and the information needed to be able to determine what is and is not included in a policy.

The premium you will pay for the insurance will be worked out by how much in total your home contents are worth. If you under insure when setting this figure you would lose out in the eventuality that all your contents were destroyed, say in a fire. However if you over insure then you will be paying out more than you need to for your policy as this figure is taken into account when setting the premium.

To work out how much your contents are worth you need to go around your home and add everything up. It can be surprising when you start totalling all the little things up how much this comes to. You should not forget to count such items as those in the kitchen cupboards such as cutlery, utensils e.t.c and also the contents of the wardrobe, all of these items count and add up. Of course items such as TV, computer and games machines should be covered, but sometime a policy might state that these are only covered up to a certain amount. Home office equipment if you work from home will not usually be covered. Always check for this in the terms and conditions of the cover before taking it on and if you are unsure about whether something would be included in the policy then ask.

When taking out house contents insurance you need to know what cover you are taking, you can generally choose to insure against wear and tear or take a new for old policy. A new for old policy means that you would get the value of what the items are today if you should have to replace them, not what they were worth. Whereas wear and tear would take depreciation into account.

If you have valuables in your home such as expensive jewellery, collections or paintings then you will probably have to insure these under a separate policy. Any items over a certain amount of money are generally excluded from a general house contents insurance policy unless you have specifically told the insurance company about them. The majority of policies will payout due to fire, theft, flood damage or vandalism but again always check the small print to ensure that the policy you are considering does.

### About the Author

David Thomson is Chief Executive of BestDealInsurance an independent specialist broker dedicated to providing their clients with the best insurance deal on their [home insurance](#), car and life insurance.

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