

### **DON'T INSURE ITEMS TWICE**

Some insurances cover other circumstances as well as their main purpose. Home contents insurance can sometimes cover personal possessions (eg camera or mobile phone) outside of the home too. So taking a second policy to cover such items would mean you were over insured.

### **DON'T OVER INSURE YOUR LIFE**

Remember that should you die whilst working for M&S you would get a death in service payment from M&S. If you take out life insurance to clear a debt, like a mortgage, think about how much cover you might need after taking the M&S benefit into account.

### **DON'T DELAY YOUR CLAIM**

If you need to make an insurance claim, make sure you read the terms and conditions and how you can claim first. Some policies require you to report any loss or theft to the police or make a claim within a certain time limit. If you don't meet these conditions, then your claim may be rejected.

### **KEEP EVIDENCE**

You may be asked to provide evidence to support your claim such as receipts, travel tickets or photos. You may be asked for a crime reference number to support loss or theft of an item. Failure to provide this evidence could mean your claim is rejected.

### **THE TOP RESULT ISN'T ALWAYS THE BEST**

Be aware that some companies pay to be at the top of your search results, so look at the policy features and benefits to ensure that the policy meets your needs. You may want to use more than one comparison site as different sites will often have different offers.

### **DON'T AUTOMATICALLY RENEW**

Some insurance companies keep your payment details and may assume you wish to buy your annual insurance again and will charge you. Ask for a better price and shop around for new quotes. The auto-renew price is often the most expensive. Make sure you cancel the policy if you take another. Remember to visit My Choices to check the latest colleague discounts.