

# Why You Need House Insurance

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## **Sample of Content:**

House insurance is among the most important insurances you can get and in the case of buildings insurance, most mortgage lenders make it compulsory. This is because your home is your biggest asset and if you lose it because of fire, flood or another disaster and you have a mortgage outstanding on it, there may be nothing tangible to repay back your mortgage with.

## **Content:**

House insurance is among the most important insurances you can get and in the case of buildings insurance, most mortgage lenders make it compulsory. This is because your home is your biggest asset and if you lose it because of fire, flood or another disaster and you have a mortgage outstanding on it, there may be nothing tangible to repay

back your mortgage with.

There are two types of household insurance – buildings and contents. These can also be purchased as individual plans or combined. If you buy the insurance combined (ie from one insurer) they you tend to get an overall discount.

Buildings insurance gives your property (and it's fixtures and fittings which are permanent fixtures such as fitted kitchen or built in wardrobes) financial protection in the event of damage. Unless your mortgage provider insists you have cover, this insurance is still strongly recommended as it protects probably your most major asset.

Contents insurance – while not compulsory – is just as important as buildings cover. Again, it offers protection against fire, damage, loss etc. and will cover most of your possessions in the home from baby clothes to DVDs to audio equipment to valuables (up to a set limit which your insurer will define).

If you have something particularly valuable (such as an expensive watch) – or something you take outside the home and that is more liable to damage or theft (eg a bicycle or a laptop) contact your insurer to see if you need to upgrade your policy. This should only mean a small increase in your house insurance premium and will give you the peace of mind that the item is covered.

As with all insurance products, when looking for house insurance, do shop around for the most competitive premium. Online insurance brokers, where you enter your details and requirements just once and the search engines goes off and finds the best deals for you, are free and easy to use and give you a good idea as to how much you should be paying.

As with all product comparisons, when it comes to house insurance, do compare premiums on a like for like basis to ensure you get the level of cover you need.

Jason Hulott is Business Development Director of Protection Insurance. Protection Insurance is an internet based insurance business dedicated to getting consumers the very best insurance rates and the best products. We have a range of free insurance guides [Download them here](#)

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