



Update from the Key Insurance Group: **Personal insurance**



PEOPLE

Maureen Mason, homes, Key Insurance Group

Maureen is a well-known face – and voice – at Key Insurance Group, having been there more than 25 years.

Living in Longridge just five minute's walk from the office, she enjoys chatting to clients and getting to know them as she tailors household insurance to their needs.

She is a devoted grandmother, looking after her two granddaughters aged four and six every afternoon.

Maureen is a keen cook and walker and loves the Lake District. Not a lot of people know she is a rock music fan – she enjoys listening to her iPod and has been to two Iron Maiden concerts in Manchester!

BE PREPARED

Many people use their home for business nowadays. It is vital you tell your insurers because any cover would be restricted and often equipment like computers, used for any business purpose, may not be insured.

HIGH-TECH WATER FOILS BURGLARS

Take out Prestige or Ultra home Insurance and you receive a **FREE**  personal to you. Burglars know police check stolen goods for SmartWater and can trace property back to its owner. Displaying its logo prominently sends thieves a clear warning.



NEW TRICKS

It's so easy to sign up for a good deal on your insurance, then one year later you get a renewal letter saying cover will stay in force and you don't need to do anything.

So you don't. But then you notice

a sudden hike in premiums and if you've left it for more than 14 days, you're stuck in a hard-to-escape-from contract.

The auto-renewal scandal has had much Press coverage, including on BBC TV's 'Your Money Their Tricks'.

The difference with Key Insurance is that well before every policy renewal, staff survey more than 100 providers to find the best

HOME & CAR INSURANCE

Beware of just renewing the same policy every year

deal for you. "We never assume you want to carry on the same policy year

on year," says Key Insurance home insurance expert Maureen Mason.

"We prepare renewals well in advance of the policy expiry date, so our clients can always make an informed choice for the following year.

"Our consistent approach means that throughout the life of your policy you will have paid the correct premium for the cover provided."

Maureen said the most annoying thing about the cases highlighted was that the large increases put through on auto-renewal were unnecessary as the price for a new policy had not changed from the previous year.

"The insurer seemed to be taking advantage of their own customer in Year Two rather than offering them the best rate possible.

"Fortunately for our clients we are different as we always make a recommendation at the renewal of every policy."

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