Tips for Choosing Boiler Cover

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During winter, the likelihood of experiencing a problem with your boiler rises greatly due to increased usage. If you do not currently have boiler cover, it is well worth investigating the insurance policies available and whether you need to take out coverage.

If you live in rented accommodation, you do not need to take out boiler insurance. It is the responsibility of your landlord or letting agent to make sure your boiler and heating system, if your home has one, is working and regularly maintained. If you are a homeowner, however, then it is your responsibility to take out adequate cover.

There are some stipulations to taking out boiler insurance. If your boiler is more than fifteen years old, you may have trouble getting covered. Most policies exclude boilers that have been in use for fifteen years or longer and models that are seven years old or more may need to be inspected by a qualified engineer before you will be able to take out a policy.

Check the make and model of your boiler before seeking out coverage too. If it is an old, out-of-date model or if the manufacturer is an obscure brand, you may not be able to take out boiler cover. If this is the case, you may want to investigate how much it would cost to upgrade your boiler and heating system. New boilers are significantly more economic and energy efficient, the expense of installation could be balanced by the amount you stand to save on your electricity and gas bills.

Once you have confirmed that you are able to take out a boiler insurance policy, it is important to be aware that you are under no obligation to take out a policy with the company your household insurance is with. In fact, it is advisable to visit a price comparison website to find out if there is a more suitable alternative. The cheapest policies available tend to only cover the boiler itself and its controls. If you want a more comprehensive deal, for a little more money you can take out a policy that covers your entire heating system. This form of coverage will often include an annual boiler servicing for no extra cost, a feature that could save you almost one-hundred pounds a year. Some cover plans allow unlimited call-outs, but it is important to find out whether the policy you are looking at does or not. Some policies limit the amount of call-outs to just two a year, with no more than one-thousand pounds worth of work carried out during that time.

You should also take time to find out what each boiler insurance provider considers to be an emergency. Some do not class a lack of hot water as an emergency, while some will only consider a priority in winter.

With these points in mind, finding the right boiler insurance policy for you should be a breeze.

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For help finding boiler insurance, visit Energy Choices. Their comprehensive price comparison service can assist in driving down your a business electricity costs, finding a new provider or a a fixed tariff energy plan to suit your budget.

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