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## **MONEY BOX LIVE**

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**DUGGLEBY:** We're talking about insurance on this Money Box Live - a timely reminder that you only discover the real worth of a policy when you make a claim, and the number of household and car claims is sure to rise as a result of the bitterly cold winter weather in the past few weeks. Damage from burst pipes is an obvious hazard, which should be covered on most policies, but perhaps not if you're away on holiday for more than a certain time. A car crash on an icy road where one person has comprehensive and the other third party could cause problems if there's a dispute over who was to blame. And if your car's a write-off, you may have to argue with the insurance company about the cost of a suitable replacement. There's always the temptation to look for the lowest premium rather than the most competitive quote for the cover you want and the excess you can afford, bearing in mind that losing a no claims bonus can be quite expensive at renewal time. And with things like payment protection or critical illness, there are various time limits and restrictions which may not be apparent until you become ill or lose your job. We'd like to hear from anyone who finds themselves in that position and who believes the insurance company is dragging its heels. If you're thinking of taking out redundancy insurance, then it would be a very good idea to study the terms carefully to establish whether your job might be under threat. In today's economic climate, it could be difficult to prove one way or the other. Any type of insurance is on the agenda for the next half hour. The questions are up to you on 03700 100 444. And with me in the studio Malcolm Tarling from the ABI, the Association of British Insurers; Peter Staddon, head of Technical Services at BIBA, the British Insurance Brokers' Association; and Hayley

Parsons, chief executive of the internet comparison site Gocompare.com. First caller is Rob in Berkshire. Rob, your call?

**ROB:** Hello. I'm just interested in my latest quote for home insurance. Last year, £266.14, and now a letter that says, "We're unable to obtain a renewal offer for your existing insurer but we've managed to get one at £1,186 with Fortis Insurance." We're half a mile from the River Thames - no claims, no flooding in the area. I've been unable to get an answer as to why it's suddenly gone up four times.

**DUGGLEBY:** Is this connected with your mortgage, this particular policy?

**ROB:** No.

**DUGGLEBY:** No, okay. So you can go wherever you like?

**ROB:** I went through Bradford & Bingley and they went out and searched for various options and this is what they came back with.

**DUGGLEBY:** Okay, well I'm inclined to start with you, Hayley, and see whether your website might provide a better opportunity.

**PARSONS:** Absolutely. The message on this is quite clear and it's shop around. You really don't have to take the price that you get from your renewal and people that shop around really do save a lot of money.

**DUGGLEBY:** How would you work out this flood risk, Malcolm?

**TARLING:** It certainly seems a significant increase. I mean it could be down to a number of reasons. Firstly, as Hayley rightly said, it may be that you've got a particularly uncompetitive quote. I don't really know. I mean a number of things. Firstly, insurers now are using much more accurate and better information to assess the flood risk. The flood risk sadly is getting worse for many people in many parts of

the country. And, lastly, insurers will be paying out significantly greater amounts on claims for flood insurance in recent times - 2007 floods, which we all remember, insurers paid out over £3bn. That's more than they would normally pay out in the preceding four years. So all of this means that the flood risk is for insurers and many people getting worse and worse, I'm afraid. But having said that, insurers will always look to provide the most competitive quote, so I can only echo Hayley's comments.

**DUGGLEBY:** I suspect, Peter, that Rob, if I'm not wrong, it's *why* this has happened. I mean the point is surely there must be of a means of a broker going to the market and saying well actually we can explain what's going on or we can explain or look for companies that may not have the same restrictive clauses?

**STADDON:** Absolutely right. I mean, as Malcolm rightly points out, flood is a big issue within the United Kingdom these days, but there are professional regional brokers and if you visit the BIBA website or telephone the helpline, they will give you names of brokers who specialise in risks that are prone for flooding. One of our particular members tells us that he can right eight out of every 10 policies rejected by the conventional companies. And they're not hugely more expensive than the standard policies. So do look around. All is not lost, but do look around, Rob. Find a local broker. Tell him your particular problem and see what he can come up with.

**TARLING:** Can I just interject here and say one thing, Rob. You really should have been told at some stage exactly the reason for this fourfold increase.

**ROB:** That's why I called you, because...

**TARLING:** We're only sort of surmising as to what we think the reasons are, but you really should have been given a full explanation as to why this premium has jumped from something like £200, I think you mentioned, to over £1,000.

**DUGGLEBY:** Get a local broker on your side, Rob, because they at least will know the area in which you are and should then have your specific interests at heart. That's where I'd go first. Okay Peter in Walsall, your call now.

**PETER:** Oh hello. I insure my daughter on my motor car policy and this puts the policy up from somewhere just above £200 to £500. This is because of her age. She's 18 years old. She goes to university and she's only home for three months of the year - a month at Christmas, a month at Easter and a month in the summer. I wondered if there was any way I could get round paying for 12 months insurance at this excessive price.

**DUGGLEBY:** Okay, young people's insurance. We've had several e-mails on the subject, so let's just take this specific one, which I think is not that you're objecting to the amount of money that it's costing you, but you're simply wanting to know whether you can stop and start the policy to reduce the cost. Is that right?

**PETER:** That's right, yes. I'm paying for 12 months and she's only using it for three.

**DUGGLEBY:** Hayley?

**PARSONS:** Well, Peter, there's a couple of things that you can do here. Firstly, did you just add your daughter onto your existing policy?

**DUGGLEBY:** Yes...

**PETER:** I did, yes.

**PARSONS:** Well you might find that when you took that policy out initially, they might have catered for drivers over a certain age, for example, and they might not be very competitive for young drivers, full stop. So you might find when you've changed your risk completely by adding your daughter on, you might have then become a risk that really they didn't want to insure and are charging you an excessive premium for. So it could just be a case that you are now with the wrong company now that you've made changes to the policy. And that's quite a common thing that happens, which is why it's important to shop around when you make an adjustment to your policy and not just at renewal.

**DUGGLEBY:** Is it possible though, perhaps passing this onto Peter Staddon, is it possible to sort of put on your application form you know that it'll only be driven on occasions or you know for small amounts of mileage, that sort of thing?

**STADDON:** Absolutely right - I mean again talking to the broker, explaining what's going on and why. There are other opportunities out there. Tempcover.com, a good example. Try them. They will actually do short period covers. And if you speak to them, they might be able to give you some other suggestions which would keep the price down. Do speak to your broker, explain what's going on, and ask him if there's any way that you can work with the insurance company to actually get this price down and make sure that you're only paying for what you actually need.

**PARSONS:** And it could be that your existing insurer will allow you just to add your daughter on temporarily. The downside of that is they might charge you an administration fee every time you do it; and if you're doing it three or four times a year, again that could be quite costly. So it might be a case of just see if that is still the right policy for you now you have your daughter on there.

**DUGGLEBY:** Neil in Nottingham, a similar situation – 17-year-old daughter just passed her test driving a Fiesta - got a quote for well in excess of £1,000 and is you know sort of a bit worried about this and he again is looking for advice from us as to what he can do. One point I think we should perhaps explain, Malcolm, is that he says the car's only worth £1,200, so how come the premiums are virtually the same amount?

**TARLING:** Well I think this is a common gripe when people feel why should they be paying the cost of insurance when the car's worth considerably less than the premium they're being quoted. The point here is the real risk for an insurance company, the real danger for any driver out there, young or old, is the cost and the potential liability if you're involved in an accident with another person for which you are responsible. Now you or your insurance company, in this case, could be held liable for damages, to pay those damages which could run into thousands, tens of thousands, millions of pounds. That's what you're insuring for. The value of the vehicle is largely irrelevant.

**DUGGLEBY:** Hilary in Cheltenham, again similar theme. Son is just about to take his test. He expects to pass and he wants a small car. She's made enquiries of her insurance company, saying you know she just buys the car for him or puts it in her name and he drives it. Is that okay? And the insurance company have said absolutely not. This is illegal. Is that strictly true?

**TARLING:** Well there's absolutely... Let's be clear about this. There's nothing to stop a parent insuring their newly qualified son or daughter on their policy as a named driver and they're an occasional driver. That's fine.

**DUGGLEBY:** Having bought the car in their name?

**TARLING:** Well normally if the youngster who's passed their test buys the car and the parent insures it and sticks the young driver on as a named driver - then, no, that's actually tantamount to fraud. But if the parent's actually putting the young driver on their policy as an occasional driver, that's fine. The difficulty is if the parent fails to disclose to the insurance company that their youngster on their own policy is actually not an occasional driver, but the main user. If they disclose they're the main user, then the insurance company may still be happy to continue the insurance, but that's where the problem lies.

**DUGGLEBY:** But nonetheless, Peter, I'm afraid the hard fact is that four figure premiums are more or less likely to be the norm rather than the exception.

**STADDON:** Yes, absolutely right. But, again, what they should be doing is looking at other ways of mitigating that cost. Pass Plus is a good example, or maybe seeing when you're driving. Don't drive at night. As Malcolm previously said, when you have more than one person in the car your claims ratio goes up sometimes up to 300%. There are other ways that you can actually bring those premiums down if you want to.

**DUGGLEBY:** Hayley?

**PARSONS:** There are a number of things that you can do here and certainly young drivers looking to buy their first vehicle should look at things like making sure the engine size is low, avoiding vehicles that have been modified. Certainly the Pass Plus is a very good test to take and can reduce your premium by up to 30%.

**DUGGLEBY:** So there is a co-relation then between the actual number of the car's insurance group? That will make a big difference. If you go for the lowest possible group essentially, that will make...

**STADDON:** Yes indeed. Try and keep the car to the lowest possible group. And, as I say, see when you're actually driving, if you don't drive late at night (because by and large more claims occur with youngsters at that time). So see when you want to use it and just have a look at cars, look at the performance, etcetera.

**DUGGLEBY:** And you'd be quite surprised actually. Once you build up a no claims bonus, of course it's a percentage and the premiums will drop quite dramatically.

**STADDON:** It's the biggest way of reducing your premiums.

**DUGGLEBY:** Okay, we must move on because we've got a lot of calls coming in. So let's try Henry now. Henry, your call?

**HENRY:** Hello. How are you?

**DUGGLEBY:** I'm fine, but what about you?

**HENRY:** I'm okay. I've got a query. It's to do with an income protection policy I took out in 2007 with a company called Templeton Insurance. And they issued a policy saying I was covered for accident, sickness and unemployment, stating my job category, etcetera, and when I tried to make a claim, they told me that the level of premium I had paid at the time, which was a single premium, did not cover me for unemployment and they left it at that.

**DUGGLEBY:** Okay, well it's not too much to go on, but, Peter, can you perhaps throw some light on this?

**STADDON:** First of all, Henry, I've got some concerns when somebody gives you a policy that says it covers you for accidents, sickness and unemployment; then turns round and says we haven't collected enough money from you, so therefore we're not giving you unemployment. My first call would be to the Ombudsman. There are some real, real issues with some of these PPI policies. The policies themselves, the accident, sickness and unemployment policies are very, very good policies. Unfortunately sometimes they're misunderstood, they're not properly explained. You need to go to a professional who understands this. I think if they won't play ball, speak to the Ombudsman.

**HENRY:** Okay.

**DUGGLEBY:** Now that procedure is to of course write formally to them and make a complaint, Malcolm?

**TARLING:** Yes, it is. One point obviously is that the insurance policy, assuming Henry you actually got an insurance policy in the first place...

**HENRY:** Which I have.

**TARLING:** You have? Well that should set out quite clearly what you're covered for and I take it that that fails to mention redundancy.

**HENRY:** It mentions unemployment basically. It mentions unemployment, sickness and accident.

**DUGGLEBY:** Yeah without reading the policy, Henry, obviously we can't tell exactly what the qualifying terms are. I mean, for example, I mean there may be sort of time limits.



**TARLING:** I suspect from what you say Henry, without knowing obviously the details of the policy, I suspect it may well be that you are covered for redundancy but maybe in some way you've not met the...

**DUGGLEBY:** Qualifying period.

**TARLING:** ... qualifying period or the qualifying conditions. I don't know. But, as Peter said, I think it's contacting the Financial Ombudsman because they'll be able to give you some generic advice and take it up with the company concerned.

**DUGGLEBY:** And before you do that, Henry, it always pays for you or anybody in your position - write a letter to the company and ask them to set out in writing what it is or what clause they are using to deny the claim because armed with that you can then argue with them.

**HENRY:** I've done that and they failed to respond to it.

**DUGGLEBY:** Okay, well if you've got that... They failed to respond? Okay, well you just simply... I should probably write once more, record the delivery, and then you can write to the Ombudsman and say the company's failed to respond and you've got proof obviously you've sent the letter. Then you can send of course a copy of the letter to the Ombudsman and he will then take much more notice of it because he knows that you've made the first move. Another question which has come in on a similar subject and that is from Caroline in Berkhamsted. And this is again about a policy document regarding unemployment. Now apparently the underwriters have changed on this one and the terms have changed and she says that a) she doesn't really understand the changes in the terms that have been made in the cover, but there appear to have been some; and she questions whether they're allowed to do this - to change the terms on a continuing policy. Can anyone help with that?

**STADDON:** Again it does depend on the policy. By and large, most of these policies are annual policies, although they are paid monthly, and it does depend on the policy when the anniversary date comes up. But if you're having your underwriter change or

the terms change, you need to be advised of that.

**DUGGLEBY:** Yes, she's been advised.

**STADDON:** And also the people who are advising you need to make sure that you understand what that means. There's no point just giving you a fifteen page synopsis of what's changing without actually going down the line of explaining that to you because we are in a regime of Financial Services Authority of treating our customers fairly and we must make sure that the customer fully understands what they're buying.

**DUGGLEBY:** Essentially I think that's exactly what Caroline has said in her e-mail - that surely she's entitled to that. What you appear to be saying is she's not only entitled to it, but if she doesn't get it the insurance company can be held to account.

**STADDON:** Certainly the distribution mechanism - whether it's the broker, whether it's direct with the insurance company or whether it's through a bank, building society, etcetera - they owe her a responsibility to explain exactly what they're selling her.

**DUGGLEBY:** Okay. Right, Joanna, your call now. Perhaps not too dissimilar to the previous one.

**JOANNA:** No, it's not. I was made redundant. I'm a teacher. I was made redundant very simply because my school was restructured and my job was axed.

**DUGGLEBY:** Right.

**JOANNA:** So that's gone. And I contacted Barclays with whom I have a secured loan. It was only taken out in 2007 when I was 59 and I took out the insurance because when I've previously had personal loans, I've always taken out the insurance. And there was no discussion of my age or what would... because although my

expectation was that I would be working in the same job till I was 65 because I had a permanent contract, etcetera, etcetera, and teaching is supposed to be a secure job. And I took the insurance out. When I was made redundant, I contacted Barclays' insurance people...

**DUGGLEBY:** Can I get you to the point, Joanna, which is they didn't pay the premium, they didn't pay the policy or they said you didn't qualify?

**JOANNA:** No, no, the premium... I have been paying the insurance. The point is it's the conditions of payment on which they will pay the insurance, which are to do with your being in receipt of jobseeker's allowance or pension credit.

**DUGGLEBY:** Okay, I get the point. In other words, you've got a policy which doesn't meet your requirements because it doesn't actually pay out under the circumstances in which you would expect it to pay out. Is that right?

**JOANNA:** Well it doesn't pay out under *my* circumstances.

**DUGGLEBY:** Okay, right. In other words, you've been sold a policy which doesn't meet your circumstances. Is that mis-selling, Malcolm?

**TARLING:** If you are sold a policy that doesn't meet your circumstances and there's evidence that the person selling you the policy didn't take full account of, a reasonable account of your circumstances - then, yes, that contributes and that constitutes mis-selling. And it sounds very much from your circumstances, Joanna, that when you were sold the policy there wasn't I suppose sufficient information and the person selling you the policy didn't go into sufficient detail about what your circumstances are. Obviously I can't judge that.

**JOANNA:** Well they deny it.

**TARLING:** Right, okay. Well, as I say, I can't judge on what happened when the

policy was originally sold to you, but anyone who sells you a policy, whether it's PPI or anything else, must take into account your circumstances to make sure you get the right policy for your circumstances and that you know exactly what you're getting. If you're unhappy, which obviously you are, I suggest you maybe contact the Financial Ombudsman Service who will be able to take up this case on your behalf.

**DUGGLEBY:** Yeah, the procedure for this is when you reach sort of a deadlock on this... I mean you can only go so far and if there's a dispute over the circumstances and the company concerned (or the bank in this case) has to look up the policy details, it has to look up the forms you filled, right Peter, and then it has to provide an answer and then you're still at liberty at that point to say sorry, I don't agree.

**STADDON:** The procedure is you write to the chief executive of the insurance company saying no, I don't accept this; this is wrong. And if they don't come back to your satisfaction, then go to the Ombudsman and get them to review it. They'll call for the papers and they'll see whether or not it's been mis-sold.

**DUGGLEBY:** Okay, next caller and it is Hazel in Oswestry.

**HAZEL:** Hello. I'm ringing to say that I have a septic tank that I share with a neighbour. The septic tank is now full of roots. I've only lived in the property for 12 months and the septic tank is now full of roots, which is completely blocked. So it affects my bathroom, it doesn't affect theirs, and they're saying they're not insured.

**DUGGLEBY:** Okay now this is a very interesting one because I'm wondering, Peter, whether this constitutes something which you know is not actually an insurable thing. In other words, the tank needs replacing.

**HAZEL:** Well my insurance company are prepared to pay.

**DUGGLEBY:** Oh are they? Oh well that's...

**HAZEL:** Yes. But because their insurance, she's not insured...

**DUGGLEBY:** Well wait a minute, you know you're saying she's not insured. I mean you don't really know for sure because you haven't spoken to her insurance company. I'm very puzzled if your household cover covers it and hers doesn't. But anyway, Peter?

**HAZEL:** I don't think she has household insurance.

**STADDON:** I think the best advice on this, Hazel, is talk to your insurance company. They've indicated they will actually deal with it. Get them to deal with it and they may say under the insurance is a corollary which is called subrogation. They may then go to the other lady and say, "Look, you are partly responsible for this one because you use this tank. We will actually do a share with you", and then let them deal with it. That allows you to continue your relationship with your neighbour and it actually takes out any pressure that may be there if you've got to say, "Well you've got to give me some money for this". Let your insurance company deal with it and they should resolve the issue with your neighbour.

**DUGGLEBY:** This again brings... Let me bring in Haley here. Again it's a good example of where you know the specific type of cover, it seems to be in question as to whether somebody's got the cover or they haven't. How do you cope with that?

**PARSONS:** People need to look into their levels of cover and the policies that they're buying. Policies do differ and you know customers have a responsibility to look at what is covered in their policy to make sure they have adequate cover for their needs.

**DUGGLEBY:** Indeed. Well let's have another one. We've got another housing problem from Frank. You're on a mobile. Frank?

**FRANK:** Hi, good afternoon.

**DUGGLEBY:** Yuh.

**FRANK:** I've been rather absent minded and what I've done is I've insured my property for its buildings, but I didn't insure its contents. And just recently the house upstairs had a flood which flooded my house and about four or five houses below me. Now obviously I'm covered for things like repairing the ceiling and the floor, but I'm not covered for items such as the carpets and the bedding. Can I try to claim on the insurance of the person upstairs who has caused the damage?

**DUGGLEBY:** Yeah, we've got a similar one from somebody else. Again it's damage that's been caused by somebody who is sort of saying well that's your problem, not mine. Which insurance company in these cases is the first port of call, Malcolm?

**TARLING:** Well, Frank, obviously you haven't got contents insurance, so you haven't got any insurance cover to call on. But in these circumstances, trying to claim for the damage to your contents, you can claim from the person upstairs and their insurance company, but you would have to establish, as you do when you claim from anybody else's insurance, that they were legally liable. So if you can establish that they were negligent in some way and that negligence resulted in damage to your property and damage to your contents, then your claim will be made to the contents insurer of the... or the buildings insurer, I should say, buildings *and* contents insurer of the person above, and they will normally cover it under the liability section of their policy.

**DUGGLEBY:** Yes. But I mean it's a good example here where contents might not have been thought to be important, but of course one tends to forget that just because you're on a first floor flat and can't be flooded as such, the flood might come from above and not from a nearby river.

**TARLING:** Absolutely.

**DUGGLEBY:** So it's an interesting problem.

**STADDON:** Of course there are other risks as well. There's fire, there's theft, there's storm. So there's lots of other perils...

**DUGGLEBY:** But these wouldn't be necessarily concerned with the liability of the flat above.

**STADDON:** Not at all, not at all. But I'm saying that's why you should always insure your contents. And, again, the idea is if you're worried about the money, go out and look in the market. The market's still very buoyant, so go out and look and see what sort of deals you can get out there.

**DUGGLEBY:** Okay. Right, we've got some e-mails - quite a batch of e-mails on cars. Now let me just start off with this one. "My car is currently statutory off road notice in the garage. It's well secured and it's actually even got a tracker on it. Can I get a policy just covering it in the garage?" Who can answer that?

**STADDON:** Certainly many years ago, I can remember as a young practising broker of a range in insurance on motor cars excluding the RTA, the Road Traffic Act - i.e. they were there because they were quite high value vehicles - and I'm sure if you approached a broker, a specialist broker, he would be able to indicate where he could get this from. And certainly I think that should be the preferred route. Obviously going down the line of looking at some of these comparison sites, I'm not so sure that that would be within their domain.

**PARSONS:** No, this is a bit more specialist. It is a High Street broker.

**DUGGLEBY:** The next e-mail I think would be right up your street, Hayley. This one says he does quite a lot of motoring on the continent, but he can't find an insurer that is prepared to offer any more than about 60 days motoring in Europe rather than say 365 days. Are there any policies that you could come up with which would cover that?

**PARSONS:** This is a difficult one actually and most companies now will give you a very basic level of cover in Europe, but it doesn't actually cover you for fully comprehensive for a long period of time. There are a number of policies out there. The ones that come to mind off the top of my head are Royal Sun Alliance and Norwich Union. But it is worth a phone call just to double check them, that they will cater for your needs.

**DUGGLEBY:** Peter?

**STADDON:** Indeed. The other issue on this one, of course, is how long are you away? There are actually policies out there that will cover a UK plated vehicle in Europe for up to 10 months, but the condition is that they're not back in the UK. You've then got an issue, of course, with MOTs, etcetera. And, remember, local laws may dictate that that vehicle has to have its plate changed after a period of time, typically 12 months. As Hayley rightly points out, there are policies out there. You just need to go down the line of looking for a specialist contract.

**DUGGLEBY:** And here's a comment from Valli in Leicester, as much as a question. He's got a car which has had some factory fitted modifications - that's leather interior, Sat Nav, Xenon headlamps, etcetera - and he says he's been told that these are modifications that affect the premium, and he says well what are they going to do next - class air conditioning as a modification? What's going on? Malcolm?

**TARLING:** Well they will affect the premium, but they may affect the premium not because they're modifications that he's completed himself but they're actually part of the manufacturer's spec of vehicle.

**DUGGLEBY:** Exactly, it's part of the car.

**TARLING:** There's quite clearly a difference between a vehicle that has a very high degree of manufacturer specifications and a vehicle that hasn't and that you've actually modified yourself. That's of particular interest to insurers because you can increase the risk of a theft, you can increase the risk of accident by modifying it



yourself. That's of concern. But insurers will take those factory modifications into account in the way they actually assess the risk, but they're not modifications that you've done obviously.

**DUGGLEBY:** Right Yvonne in County Down, your call?

**YVONNE:** Oh hello. Yes, I'm calling from Northern Ireland. I've lived here on and off for 12 years and I've just noticed that we are unable to get cover from the main insurance companies that offer across the UK and therefore we have to go to small local brokers. I presume this goes back to the time of the Troubles, but, as we've had a ceasefire here now for 10 years, I'm wondering when we can expect the insurance companies to review their services?

**DUGGLEBY:** Okay. Who can take that one? Hayley?

**PARSONS:** Yvonne, yes this has been a problem actually for a long, long time, and certainly at comparison sites such as Gocompare we've really been trying to combat this problem and very recently we've added on a number of insurance companies and brokers that are now very competitive in Northern Ireland. But this is very, very recent that this has happened. So really the issue here is shop around. Don't just take the basic policy that you get or your renewal. Search around to find the best price for you.

**DUGGLEBY:** Malcolm?

**TARLING:** Yvonne, this doesn't actually go back to the Troubles at all. What this goes back to is the tradition and the practice that used to be prevalent in Northern Ireland of the way in which personal injury claims were settled. In the province, personal injury claims always used to be settled on the jury system basis - the only place in the UK that they were - which meant that the average personal injury award was up to a third higher in Northern Ireland than it was elsewhere in the UK. The jury system doesn't operate any more, but the hangover from that of course is that personal injury claims tend to be higher in Northern Ireland than anywhere else in the UK,

which is why some motor insurers have been reluctant to provide cover in the province. As Hayley mentioned, that is changing and more companies are getting involved, so you should find it hopefully a little bit easier. But it's not to do with the Troubles. It's to do with the level of personal injury awards that are made.

**DUGGLEBY:** I think we've time for one more call - Peter in Huntington?

**PETER:** Hello. My question's about household insurance and public liability, which is included in the household insurance. Would that cover me if I injured someone on the golf course or do I have to take out specialist golf insurance?

**DUGGLEBY:** Peter?

**STADDON:** I think, Peter, as long as you tell your insurance company that you do this - presumably you do this as an amateur, as a hobby?

**PETER:** Yes.

**STADDON:** Then normally what would happen is they should automatically note that you have golf clubs on the policy and you will play golf and that will pick that up. Also a lot of clubs will offer you some other possibilities of liability cover there and it's worth looking at those. Don't buy two - you don't need two, you only need one. Check with your home insurance company first.

**DUGGLEBY:** And squeezing in Zoe from Lincoln. "Why has my caravan cover doubled from £4 a month to £8 a month in the last year? Nothing's changed."

**STADDON:** I think basically on that one is the fact that we've had so many claims on caravans with regard to flooding, they've all gone up. But there are some very, very good deals out there and certainly if you put flotation systems on caravans, it makes them even cheaper.

**DUGGLEBY:** Okay, Peter, thank you very much. That's Peter Staddon from the British Insurance Brokers' Association; Malcolm Tarling from the Association of British Insurers; and Hayley Parsons who's chief executive of internet comparison site Gocompare.com. Paul Lewis will be here with Money Box at noon on Saturday and he's looking, amongst other things, at the banks' power to take money from your account without permission. No doubt justifiable for unauthorised overdrafts, but what about other types of unrelated debt? If you have a bad experience, we'd like to hear from you or any other questions about that subject. E-mail Money Box at [bbc.co.uk](mailto:bbc.co.uk) or log into the website for more information about today's programme. You can telephone 03700 100 400 if you wish. And I'll be back same time next Wednesday afternoon with Money Box Live taking your questions on savings and investment.