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MONEY BOX LIVE

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DUGGLEBY: As the country's gripped by freezing temperatures with widespread snow and ice, insurance is the obvious choice for this Money Box Live and, boy, have we been having some calls about it. Normally we don't get a sustained spell of cold weather much before Christmas, but hopefully you've already taken suitable precautions - one of the provisos in home policies being that you keep the building in good repair. That said, damage from burst pipes, abandoned cars, personal injuries from slipping on ice could lead to a claim and that's when you find out whether your insurance policy covers you for the risk that you assumed it did. What's the legal position over claiming on a holiday policy if you can't get to the airport or your flight is cancelled? And all this hard on the heels of the flooding in Cornwall which experience shows can take months to sort out the damage. Ask the people of Cumbria or better still call us with your experience of making a claim. Then there's the worry about renewing policies where premiums may rise sharply because of a perceived higher risk. In the past year average motor premiums have gone up by nearly 40%, so all the more important to shop around online or through a broker. And I know most of your calls so far are about motor and house insurance and bad weather. We can deal with other types of policies such as redundancy, payment protection or maybe even identity theft. The questions are up to you. 03700 100 444 is the number to call. And with me in the studio Malcolm Tarling from the ABI, the Association of British Insurers; Graham Trudgill from BIBA, the British Insurance Brokers' Association; and in our Cardiff studio John Miles from the internet based Go Compare. First caller, Anthony in London. Anthony, your call.

ANTHONY: Oh hello. Yes sorry, sorry. Well basically I was calling because my wife and I are in the process of moving house at the moment and we have exchanged contracts and we complete on Friday. And the property we're moving into was rented out, so it's currently a vacant possession, and we've asked the estate agent and the vendor to ensure that the heating is turned on for a couple of hours a day, but we haven't had any confirmation that that's going to happen. We just wondered about the position of liability regarding insurance if there are burst pipes and potentially a flooded house when we move in.

DUGGLEBY: So you don't know what the state of the house is as we speak?

ANTHONY: No because I mean obviously we viewed it when we were purchasing it and we've now exchanged contracts, but we don't own ...

DUGGLEBY: Yeah, which makes you liable to go through with the purchase.

ANTHONY: That's right.

DUGGLEBY: What does the vendor say? Have they been in to see it?

ANTHONY: Well we can't speak to the vendor because it's all done through the estate agent ...

DUGGLEBY: Ah!

ANTHONY: ... so we have asked the estate agent and the estate agent said they'd pass the message on but they haven't given anything kind of concrete.

DUGGLEBY: (*over*) The reason this is an interesting question is of course both you and the vendor should have insurance cover for this sort of eventuality. But, Malcolm, can you just tell us who would be liable for what in the event of a problem?

TARLING: Yeah, well first of all, Anthony, you've done exactly the right thing. You've asked for the property to be heated throughout this current cold spell while it's vacant because obviously there's the risk there of burst pipes and that's the last thing you want - to move into a property that you've got to clear up the burst pipe damage on or even worse.

ANTHONY: Yes.

TARLING: If you've exchanged contracts, have you got confirmation from your insurer that they're now on risk?

ANTHONY: I don't know actually. I mean the mortgage provider is also covering the insurance and so I kind of assumed that would just be acted on completion.

DUGGLEBY: I think that's a reasonable assumption.

TARLING: It's a reasonable assumption, but don't ever assume. What I would suggest you do is get back onto your mortgage provider and get confirmation from them that a) you know the name of the insurance company the insurance has just been arranged with, so that you can talk to them and say, "Look, this is the position we're in. We've got a vacant property. I'm legally liable to go through with this transaction. I've got confirmation from you" - if indeed you have - "that you're on cover, and these are the arrangements I've made to make sure that the property is heated while it's in vacant possession."

DUGGLEBY: Yuh.

ANTHONY: Okay.

TARLING: And then I would expect, fingers crossed, you'd be okay if the worst happened, but you need to go through that process first.

DUGGLEBY: Graham, I mean it is common practice for two policies to be in force at the same time. It's one of those unusual cases, but that's when two insurance companies may well be involved.

TRUDGILL: Yes, normally a month or so between exchange and completion both parties have insurable interest. It's important to make sure that your lawyer has pointed out to their lawyer that you do need them to have the heating on because of the risk of a claim in these conditions.

DUGGLEBY: And certainly when you've got a possibility of damage taking place, then you need to be aware of what we call the small print because there are exclusions like 30 days or whatever, Malcolm?

TARLING: Yes, there are exclusions in policies such as properties left unoccupied for 30 days or more. That's why it's important that you get back onto your lawyer, your mortgage provider, and (once you know the details) the name of the insurance company whom the insurance has been arranged with to make sure that you're not going to fall foul of any of those terms and conditions in these circumstances because, after all, when an insurance company takes on a risk such as that, they will be aware that there will be some circumstances where the property's vacant before you actually move in.

DUGGLEBY: And I do like the idea here that he's actually got the estate agent and said you've got to go in and see it because he's almost hooked the estate agent into a liability here by saying if the estate agent doesn't go and visit the property, then there could be a case for suing the estate agent for not doing what he said he'd do. However that's another story. And we will move straight on now to Sally I think in Hale and Ringway. Sally?

SALLY: Hello. Yes, my question is with regard to winter damage last year. We had our 1930s house re-rendered about 5 years ago and in the winter weather last year some of the paint came off but also some of the render came off, so we've got some exposed brickwork in areas. When the winter ended, I attempted to claim against our

buildings insurance for it and was told that it's not covered under winter damage.

MILES: This would typically fall under wear and tear really, unfortunately.

DUGGLEBY: This is John Miles speaking from Go Compare.

SALLY: Right, even though it was only 5 years old and you would expect render to last 20? I was quite surprised.

MILES: Unfortunately you really need ... perhaps if there was some evidence of storm damage, something like that that had caused it. Otherwise this will in most policies fall under just wear and tear and not, unfortunately, be something you can claim on.

DUGGLEBY: Yeah, Malcolm, I mean this has happened to me actually. A bit of render came off. Now I can assure you that the place was well maintained. Fortunately it was a small bill and it just wasn't worth bothering with. But last winter was a pretty harsh winter and are there cases where the insurance company might take a slightly more generous view and say well in the circumstances if you can show it was decorated within the last couple of years, yeah you know we'll consider the claim?

TARLING: Well they might do, but as far as the contract is concerned, as John's already pointed out insurance is not a maintenance contract. You need to show that the damage in this case to the rendering was caused by one of the risks that's covered in the policy such as fire, flood, storm, high winds for example. I mean yes last year insurers dealt with double the number of claims for damage to property that they would normally expect to see. But wear and tear and something that happens over a period of time doesn't tend to be covered under a household policy. It's those sudden unexpected, unforeseen acts that household insurance is primarily designed to cover you against.

DUGGLEBY: Indeed. Let's take an email now from David in Penrith. He says, 'During the recent storms, next door's chimney pot blew off, damaged our cars. Their insurers say it was an act of God and they wouldn't uphold the claim. However we examined the chimney pot pieces and found there was evidence of previous cracking. We therefore maintain that it was an accident waiting to happen'. Resounding silence from the insurers. Who wants to pick that one up?

TRUDGILL: Sure. I mean ultimately the car insurance should pay for the repair to the vehicles if you're comprehensive.

DUGGLEBY: But he doesn't want to lose his no claims bonus.

TRUDGILL: No, no. And what they could do is establish that there was negligence on behalf of the property owner. If the property owner was negligent, had they breached their duty of care, then they are liable. But you really need, I would say, some sort of independent expert to confirm that that's the case.

DUGGLEBY: I'm not sure actually, to be fair, you can actually work out whether a chimney pot was cracked. I mean are you going to go round all the houses with a pair of binoculars saying, "Oh your chimney pot's got a small crack on it. It might fall on my car"?

TARLING: I'm not sure how you could do that. It comes down to test of reasonableness again. I mean insurers do not expect you every other week to go up on your roof and inspect the state of the tiles or, in this case, the chimney stacks. But obviously if you suffer damage as a result of someone else's property falling on you - in this case the chimney - then you do need to be able to claim from them that they were legally liable. So if you can show that for example bits of that chimney had come off before in spells of high winds and bad weather, you've got a much better chance of being able to claim than if you know an unforeseen act of un-seasonal weather brings the chimney pot down.

DUGGLEBY: Or better still, write a letter if you suspect something, which I

remember I did not so long ago. I said, 'I believe the tree in your garden to be dangerous. I therefore hold you responsible if it falls on my property.' Now I don't know whether I covered myself against anything. Did I, Graham?

TRUDGILL: I think that makes all the difference actually because what happens sometimes is that a tree does fall over into a neighbour's garden, smashes their shed in, but you have no recourse because no-one was there to plead the tree was dangerous.

DUGGLEBY: This was a dying tree. You could see it.

TRUDGILL: Right, okay. Now if that property owner was aware that their tree was dying and therefore could potentially be a danger and knocked down in high winds, then yes you could try and establish negligence there.

DUGGLEBY: In fact he took the tree down pretty quick I'd say after I told him that. Okay Susan in Staffordshire, your call.

SUSAN: Hello. Yes, I have a house for sale that's unoccupied. I have buildings insurance and with the onset of winter I phoned the broker and said is it possible please I can have insurance for, heaven forbid, a burst pipe or contents and they said no. They also said that I would not be able to get that insurance anywhere from any insurance company.

DUGGLEBY: I don't think that's true, but let's check with John Miles.

MILES: Yeah, well it's a very common problem. There's been a 500% increase year on year in claims for frozen pipes. I would suggest that it might be that Malcolm can give you some better guidance on this.

DUGGLEBY: Yeah, this is again an unsold property. I mean again a perfectly reasonable risk if you can get the right policy for it.

TARLING: Well yeah, and I'm just going to pass that one onto Graham.

DUGGLEBY: Pass the parcel.

TARLING: But before I do so, I would have thought that there would be some specialist insurance out there. It may just be that you haven't gone to the right ones - and Graham might be able to help in a minute on that - who will be able to offer cover because there are properties that are left unoccupied for various reasons, not least of all those that are vacant pending a sale. And the problem of course at this point in the year is the issue of burst pipes which can cause you know thousands of pounds worth of damage ...

SUSAN: Absolutely.

TARLING: ... not least of all the risk of theft and malicious damage. But I would have thought that there should be some specialist intermediaries out there that should be able to arrange something on a more bespoke basis for your needs.

DUGGLEBY: If I remember correctly, Graham, there's usually a clause that says you must drain down the water and switch the water off and drain it down. That normally covers you against water damage.

TRUDGILL: Yes normally, although in conditions when you're surrounded by snow, they might actually say no keep everything on.

SUSAN: Yes.

DUGGLEBY: But you can use electric heating of some form. You don't have to have a water based system.

TRUDGILL: Perhaps, yeah. But, like you say, a standard policy probably wouldn't cover this if it's unoccupied for burst pipes, but we do have specialist insurance

brokers that would be able to help you, so please give us a call.

DUGGLEBY: Or go onto your website and find out a local broker, a member of yours who would then scan the market for you?

TRUDGILL: Yes, it's www.biba.org.uk.

DUGGLEBY: From my experience, it's usually not the big insurance companies. It's usually possibly a Lloyds policy that is offered by you know something that you may not have heard of. It's not one of the household names. They generally tend to be a bit kind of po-faced about breaking the normal terms, so you need a company which understands the problem and the broker should be able to identify a company which will offer it. And normally you'd still though have to visit the property pretty regularly, wouldn't you?

SUSAN: Yes, well it's next door and it's newly refurbished and I've left the heating on to try and avoid any problems.

TARLING: Well I would have thought that makes it a much better risk. Virtually you're almost in the property, aren't you? As good as.

SUSAN: Yes, it's next door. It adjoins my new house.

DUGGLEBY: Okay, well just make sure the broker understands the risk and puts your mind at rest because I think you're probably okay, Susan. Thanks for that call.

SUSAN: Thank you. Thank you very much.

DUGGLEBY: Now let me think. An email. This is an email about motor insurance. This is a bit of an odd one. It's about changing your winter tyres. And lots of car insurers, says Peter in Edinburgh, are charging extra when you go onto winter tyres despite the fact it should make my driving much safer. Can they legally refuse to sort

of honour a claim if I do change to winter tyres?

TARLING: In theory yes they can if you've made what they consider to be a material alteration to the policy without telling them. I mean the key thing is that if you do change your vehicle in some way, tell your insurer because that could affect the risk. It might improve the risk; it might not. I mean in this particular instance, I could imagine that fitting winter tyres could actually significantly reduce the risk of a vehicle being involved in an accident, for example, but also it might actually increase the costs of repair to that vehicle if it's involved in an accident. So not knowing anything about this particular case, it's certainly important that you tell your insurers. They're not going to up your premium for every single change to the vehicle. It's only if the change is relevant to the risk, affects the risk in some way. Then they will consider whether or not they need to change the premium.

DUGGLEBY: Okay. Now this is another motor question from Anthony in Tilston. His car was hit by a third party when it was parked. The third party admitted full liability and the third party's insurers have apparently accepted liability. But the third party insurers - 'that's the one whose car hit ours' in quotes - have asked to let them deal with the whole claim - in other words put into their garage, use their repairers, provide the courtesy car, etcetera, etcetera, and essentially leaving my insurers out of the picture. He's a bit sort of suss of this - he's a bit suspect. He's not sure if it's the right thing to do. John?

MILES: I think, Vincent, that's something perhaps he's right to be slightly cautious about, and I think in these sort of circumstances when you need to make a claim it's always going to make sense to notify your own insurer - not least because your excess may come into play. But basically you should always notify your insurer of any claim you've been involved with.

DUGGLEBY: But I mean he will be concerned ... I'm sure if he was on the phone he'd say yes, but I mean it's my no claims bonus. And as far as I can see - and correct me if I'm wrong - the no claims bonus is now ring-fenced because the other insurance company's paying the whole bill and he doesn't want to compromise that.

TRUDGILL: Well he'd still need to report it to his own insurer anyway, but he could report it for information purposes only which shouldn't affect his no claims bonus. The benefit of having the other party repair the car is that you don't have to pay an excess either and they're taking care of it. But there is a downside. Obviously if there's a problem with the repairs, then you don't have the recourse against your own insurer. So the safest harbour is your own insurer first of all.

DUGGLEBY: Okay. Julian Vincent from Bath has rung in saying in reference to the broken chimney pot, it is very easy to see whether or not a crack is new because a new fracture will be clean and an old one will be dirty. Yes, well I think that's what they worked out - that it was probably an old fracture. And if that Julian Vincent is the banjo playing Julian Vincent - which I jolly well suspect it is - hi Julian, still playing the banjo. Good luck from me. I'm just about still managing it. But that's a slightly personal thing anyway. Let's move on with the programme. And it is Ken in Eastbourne.

KEN: Hi. Mine's about third party as well, but it's contents insurance. I've had a very slow leak in my flat, which we only discovered a few days ago. It's caused considerable damage to the flat below me. I've been onto my insurers. They've accepted that they are liable for damage to a third party, but they say that they have agreements with various companies and they've all decided between themselves that they're not going to pay out on these policies now and I've got to tell the flat owner below to claim on her policy. I don't know whether she's insured and I'm sure she's expecting me to settle the bill and sort it out myself.

DUGGLEBY: It sounds a bit like leak for leak. Malcolm? (*laughter*)

TARLING: Very good. It may be that your insurer has just simply confirmed that indeed your policy does cover your legal liabilities for damage which you may be responsible for, but in this case they may have deemed that actually you weren't negligent. You mentioned at the beginning that this was something that has been happening gradually over a period of time and your insurer may say well actually there's nothing you could have done to have stopped this. We don't believe that you

were legally liable. Therefore that section of the policy doesn't come into play.

KEN: But I thought it was accidental damage.

TARLING: Well you'll probably be covered for damage to your own property. But as far as damage to other people's property is concerned, your insurer will only be liable to pay that damage if it could be shown that you were negligent.

KEN: I see.

TARLING: And I think this is probably what this claim turns on. And from what you say, if that damage occurred over a period of time then it may well be your insurer saying well terribly sorry to the other person, but you know we're not going to pay because you weren't negligent.

KEN: Yeah. Well just as an add on to that, the insurer doesn't know that it was over a period of time. We didn't discuss it. We didn't get that far. I just said we've had a leak. So the decision wasn't based on that. It was just based on the fact that it's a knock for knock or leak for leak basis.

DUGGLEBY: Well Graham Trudgill's a broker. So you know putting your broker's hat on, what questions would you be asking in these circumstances, Graham, if you were pursuing the claim?

TRUDGILL: This is where you'd perhaps, we'd get a loss adjuster in to have a look and have a look at - or a loss assessor - at exactly what has happened, what has been the cause. Has there been a plumber who did something wrong? Has it just corroded over many, many years? What exactly is the reason? Ultimately the person below you - if they have insurance, they can claim on that. Their insurer can then try and pursue your insurer to try and make a recovery if they can establish that your insurer is liable like Malcolm says.

KEN: Thank you.

DUGGLEBY: Okay, we'll have to move on now because the calls are still coming in thick and fast. Michelle, I think you're in Long Bennington. Is that in Lincoln?

MICHELLE: It is, yeah. I'm in Westborough in Lincolnshire.

DUGGLEBY: Right, jolly good. What is your problem?

MICHELLE: My problem is that my house flooded in the summer floods of 2007. I had buildings insurance but no contents insurance, and since then I haven't been able to get any contents insurance and I was just wondering if you had any advice of who I might approach?

DUGGLEBY: Lincoln floods. Does that ring any bells with you, Malcolm, in terms of the location?

TARLING: Well I know that in 2007 two parts of the country that were badly affected were Tewkesbury and Hull. And south of Hull ...

DUGGLEBY: Hull's quite near.

TARLING: ... which is North Lincoln. I'm not entirely conversant with the geography of Lincolnshire, but I think Graham will be able to give you some steer because they are specialist brokers around who can provide contents cover. It rather depends on the flood risk. An isolated flood in itself is not going to preclude you from getting insurance in the future unless you live in an area that's vulnerable to flooding and if there are no flood defences in place that are needed.

DUGGLEBY: But that's the point. Was this a very unusual flood? I mean as you know certain parts of the country are very prone to flooding. Your area doesn't strike me as being one of them.

MICHELLE: No. I mean the general consensus was it was the freak weather that caused the flood. I mean within my village, there's only two houses within the village that flooded. And my cottage is quite an old cottage, so it's fairly low lying and we're at the bottom of a hill, so the general consensus is that it was just down to freak weather. But if you ring any insurance company, the very second that you say that your house has been flooded, their instant response is that they're not interested.

DUGGLEBY: Okay, well I'll go to John Miles first because he's on one of the internet things and I just wonder whether Go Compare could identify what is a genuine flood risk and what is a freak flood risk?

MILES: Well we've a number of partners, particularly broker partners on the panel like NHI Protect and things that will look to cover this sort of risk. Insurers since 2002 have had an obligation to cover flood-affected properties, although there's not necessarily a limit on premium or the excess they apply. So you should be in a position where you will be able to obtain some coverage certainly, although it may be more expensive obviously due to the fact you are in a flood affected area. But I would recommend you know running perhaps some quotes online, finding people who are willing to cover that sort of risk and delving a bit deeper post that.

MICHELLE: The thing is though even if you go online, the minute you put in the fact that you've been flooded, you just a wall straightaway.

DUGGLEBY: Yeah, exactly.

MICHELLE: The only person who sort of said come back in 5 years is the NFU. But I mean 5 years is obviously a fairly long time to wait to try and get insurance.

MILES: We do specifically on our site, we do actually cater for these types of risks, so perhaps using one of the comparison websites such as ourselves.

MICHELLE: And you're Go Compare, are you?

MILES: We're Gocompare.com. And if you use one of those, it should actually provide you with a number of brokers that will be willing to at least have a look at your situation.

DUGGLEBY: Yeah, again this sounds to me a bit like a broker type of issue, Graham?

TRUDGILL: Yes basically we have over 100 members that specialise in flood-affected properties and we can insure 95% of those cases rejected by the insurers. And the only 5% that we can't do are those that really don't make any effort to sign up to the Environment Agency flood alert or anything like that. So there are many things you can work on with your broker. You could perhaps look at what was the cause of the original flood and then maybe you need to get some air brick covers or things like that to work with them, to understand how you can be more resilient for the future - so that if there is a risk, is it a risk from a local river, was it surface water run off? What can you do? But we've mentioned the website. I'll give you the consumer helpline, which is 0870 9501790, and we should be able to have a broker that can help you with your insurance there.

MILES: And Michelle, did you mention that you have got buildings cover though?

MICHELLE: Yeah.

MILES: And your existing insurer isn't willing to extend that to content?

MICHELLE: No. For some reason, it wouldn't cover contents. And I'd recently let my contents lapse due to a prior claim on a burglary and I hadn't got round to renewing my contents, so it was just unfortunate timing on my behalf.

DUGGLEBY: It sounds to me like a broker's job because you know you have got to shop around the market. It'll probably save you quite a lot of time if you start at that point and then at least find out what the parameters are and where there might be a

sticking point. We must move on and I'll take an email next.

MICHELLE: Thank you.

DUGGLEBY: Thank you very much for your call, Michelle. And this one is Alan in Canvey Island and he says, 'I found out, to my dismay', Malcolm, 'that everything in my house is not covered for insect damage. A lot of my suites have been eaten' - suites, that's three piece suites - 'have been eaten by moths. I made a claim and they told me essentially to get lost'.

TARLING: Yeah, I mean household policies don't tend to cover you for damage - they're quite specific actually on this - caused by pets and vermin. So I mean if you've got a pet and you want to get that cover extended to cover your pet, you may be able to do so, but you can't generally speaking get cover against damage caused by vermin. Not sure what category moths come into, but certainly vermin would be traditionally excluded under most policies.

DUGGLEBY: Now that's different, for example, for dry rot or something like that or woodworm in rafters. That would be covered as long as you've ... Is that right or not?

TARLING: If it's something like dry rot or woodworm, something that's caused over a period of time, most policies wouldn't cover that. It comes back to what we were saying earlier about your policy is designed to cover you for sudden events such as a fire, flood or storm. It doesn't generally cover you against events that occur over a period of time. The obvious exception is subsidence, of course, which does tend to occur over a period of time and is in your policy because building societies want it to be.

DUGGLEBY: If, on the other hand, you've had a reputable company deal with woodworm in the past, then of course they would provide the necessary guarantees - or should do - over quite a long period of time. But any offers for covering moth damage?

TRUDGILL: No. As Malcolm said, it wouldn't be typically covered. Vermin and things are excluded, unfortunately.

DUGGLEBY: Sorry about that, Alan. I don't think we can help you with that. But let's see if we can help Craig in Bacup. Hello Craig?

CRAIG: Yes, hello.

DUGGLEBY: Your call.

CRAIG: Yes, more and more insurers now are subcontracting all their claims to loss adjusters. A recent event with myself is that there were high winds in the area. I'm covered for storm damage and emergency repairs as a consequence of storm damage. When I ring the insurance company, they advise me that they are now referring this to their loss adjusters, albeit they didn't say that they were loss adjusters. I've had no previous claims of any significance. The loss adjusters then contact me and say they in turn use a weather prediction service and they state there were only 30 mile an hour winds that day, therefore you're not covered for storm damage.

DUGGLEBY: I think we've actually dealt with this question previously. I don't know whether it came via you from an email, but, if not, it was a very, very similar question. The different bit of your question concerns the sending in of loss adjusters, which I'd have thought was probably a pretty standard procedure.

TRUDGILL: Yeah, that's about evidencing the cause of the claim and to what degree you've suffered a loss. Now the wind speed readings are only a small piece of the jigsaw puzzle. They can't throw out a claim just because they think that was a factor. And you can always complain to the Financial Ombudsman Service if you're unhappy with that claim and they will make a binding decision on the insurer.

DUGGLEBY: And we mentioned previously of course that these so-called testing stations or whatever can be many miles away, but I mean a firm of loss adjusters

would take the same procedure as the insurance company itself. They'd check what had happened.

TARLING: Yeah, the whole point of using a loss adjuster is that they should act as the eyes and ears of the insurance company. They should go in armed with local knowledge. They know a bit about the area. The whole point is that they can actually get your claim moving much more quickly than if you had to rely on the head office of the insurance company, which could be many miles, probably hundreds of miles away in some cases.

DUGGLEBY: Okay, Sharon you're calling from a mobile. Sharon?

SHARON: Yes I am.

DUGGLEBY: Yeah. Your call.

SHARON: Yes just briefly, why are premiums increased if there is no actual claim? I'm talking about car insurance here. My husband had a pot of paint that turned over in the back of the car. He phoned and notified the insurance company, asked if we were covered for this. Subsequently we didn't make a claim, so clearly that was because it wasn't worth claiming in the end, and then found out that his insurance was increased by about £100.

DUGGLEBY: Yes, that's because you made a claim. I'm sorry, I've got to cut you fairly short because ...

SHARON: We didn't make a claim though.

DUGGLEBY: You didn't make a claim? Okay, right.

SHARON: No, we didn't make a claim. We just notified them.

DUGGLEBY: We didn't make a claim, but they said that any notification increased the insurance.

TRUDGILL: There are many reasons why insurance is going up for motor insurance at the moment anyway. That's to do with massive bodily injury claims, it's to do with the insurers not making investment income they used to, lots of uninsured driving and fraud. So many reasons why your policy's gone up even though you haven't claimed.

DUGGLEBY: Okay, I'm afraid we've run out of time. Thanks for all your calls. A very busy programme. And thanks in particular to Graham Trudgill from the British Insurance Brokers' Association; Malcolm Tarling from the Association of British Insurers; and John Miles from Gocompare.com. Paul Lewis will be here with Money Box at noon on Saturday, and if you have something you think the team should investigate you can email Money Box at bbc.co.uk or log onto the website for more information about today's programme. Weather permitting, I'll be back same time next Wednesday afternoon with Money Box Live taking your questions on banking.