

At last a new House Insurance you will find hard to beat, don't believe me? Then read on.

Liberty Seguros have launched their new house policy, many of the benefits you will be familiar with as they are based on an English policy, giving clients even more protection. To start with there are three levels of cover to suit everybody's needs and purse.

I am sure there are many who, when asked do you know exactly what you are covered for, are not sure. There's no use paying a yearly premium and either not being able to understand the policy, or just taking for granted that any claim will be met. It's often not until you need to claim that you find out that the policy is not as good as the advertising.

Be aware that every company has a different cover some better than others.

With the new Liberty Seguros policy not only are there three levels of cover, which are very competitive, but on level 3 an amount is payable for water consumption caused by broken pipes. You will be fully protected on contents as the amount of cover you select is your choice (not all offer this), total destruction of your building and accidental spillage of liquids other than water, is an optional cover as is accidental damage to belongings away from home.

The Consortium will in all probability cover damage caused by an Earthquake tremor in excess of 7 on the Richter scale, however you need to make sure you have accidental damage cover on your building for tremors under 7. By taking out this option with us you would be covered in any circumstances.

Both legal and family assistance is available on line and one point worth mentioning is if any proceedings become necessary they will be held in a Spanish court, unlike many British companies trading in Spain, where they would need to be held in a British court.

Never assume that jewellery would be automatically included in your policy. With Liberty Seguros policies a percentage is included if items are below a certain amount, however if these exceed the stated amount, then each one needs to be individually itemised. Check your house policy thoroughly for all these points mentioned and if new for old is included.

It would take me too long to list the extremely extensive cover, far better to call in to one of our many offices and discover for yourselves how comprehensive and competitive this new house protection plan is.

I am aware that many people are with the bank for house insurance due to being pressurised when first arriving in Spain. It probably felt more comfortable and safe to purchase house, car mortgage and/or Life Insurance through them. Many of the Spanish banks are finding themselves in difficulties and I understand the Bank of Spain is now becoming very heavily involved. Obviously suffering from a lack of mortgages, investments etc they are becoming increasingly aggressive when offering insurance.

Liberty Seguros is part of the Liberty Mutual Group offering financial and Insurance services worldwide and therefore very secure. Did you know that it is possible to save up to 50% on your Life Insurance by contacting us, however the banks will require two months notice if you decide to cancel

My company has a specialist in Life/Mortgage Protection who will explain fully the benefits of insuring your life/mortgage with us.

One thing I can assure you there are no gimmicks with policies we sell. Just honest and good old fashioned service.

STOP PRESS *****

Our new office in Playa Flamenca is now open, where David Feest and his team will be delighted to welcome both old and new clients. Open from 09.00 – 17.30 Monday to Friday.

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