



Jump in your car!

Whether you drive a KIT car, a Corsa or a 4x4 it's at this time of year when we most appreciate the freedom and comfort of being able to jump in our car. But there's no denying that running a car can be expensive.

The Financial Ombudsman Service – the free service set up by law to sort out problems between consumers and banks or insurers – dealt with over 3,500 complaints about motor insurance between April and September 2012. They have the power to look at a range of issues from the mis-selling of motor insurance policies through to claim being rejected.

We spoke to the ombudsman for some top tips on how to deal with a complaint and the steps that you can take to avoid a problem cropping up in the first place.

- 1. Keys in the car:** On a frosty winter morning, there's nothing better than getting into a nice warm car. But be careful not to leave the keys in the ignition and the car unattended as you could find you're not covered by your motor insurance policy if it gets stolen.
- 2. Ensure you insure:** Shopping around for car insurance can help you get the best deal but be careful if you're buying a policy through a comparison website. The questions asked may be different to those on the insurer's website and your answer may be different as a result. For example, the way you list your occupation on a comparison site may be different to how the insurer would define it. It always pays to ring the insurer you end up choosing and confirming the information they require.
- 3. Valuables in the car:** Take care not to leave valuables or shopping bags on display in your car. They could entice a passing opportunist thief and you may not be able to make a valid claim if item were left on show. Keep them out of sight in your glove box or boot.
- 4. Valuations:** No-one wants to think of being in an accident that causes serious damage to their car - but if you are, your insurer will probably give you a valuation of what they are willing to pay for your car. It pays to consult a price guide like Glasses or Parkers to know what kind of value you can expect. Remember, you don't have to accept the insurance valuation if you think it's too low.
- 5. Dealing with a problem:** If you are unhappy with your car insurer and can't sort it out with them directly, the ombudsman may be able to help on **0300 123 9 123** or **www.financial-ombudsman.org.uk**.