



# insureyour

## V I L L A G E H A L L

### Reasons to Review!

No doubt you regularly review your home and car insurance to see if you can get a better deal but when was the last time that anyone carried out a similar review of the insurance for the village hall?

***If no one has done so in the last 3 years then we think it's likely that you're paying a higher premium than you need to.***

We know that many halls remain loyal to their insurer, often assuming that their loyalty will be rewarded with cheaper premiums. Sadly this is rarely the case and in many instances the small increases that have been applied each year have led to the premium becoming significantly higher than those available elsewhere in the market.

A recent example was a hall in Cheshire who had been insured with the same company for over 25 years, during which time their premium had risen to in excess of £2,000. ***We were able to offer the hall a more comprehensive policy and also save them in excess of £800 – that's over 40%!***

When halls have undertaken a review and discovered that they can make a saving in their annual premium they are often tempted to contact their existing insurer and let them know how much they've saved in the hope that they will reduce their price and, in many cases, that's exactly what happens.

Assuming that your insurer has miraculously discovered that they can offer you a discount because 'you've been such a loyal customer' etc. the first question you should ask is 'Why wasn't I offered this price in the first place?' quickly followed by 'What would have happened if I hadn't contacted you and told you that I'd been offered a better price?'

The honest answer to the first question is that insurance companies are a profit making business and they do not reduce their premiums unless there is a danger of losing the client, to the second question the simple answer is, nothing.

You'd have just carried on paying the original premium offered. It's a simple fact that insurers won't reduce their prices unless they have to so the onus is on you to gather the information with which to challenge them.

Don't be put off by thinking that getting alternative quotations will be a long and laborious process because that needn't be the case. There are a small number of companies offering specialist insurance to village halls.

The fact that they are specialists' means that they know exactly the questions to ask you to fully understand your requirements and/or they'll have designed a simple proposal form which will capture all of the necessary information and will only take you a few minutes to complete. After that, it's up to them to do all of the hard work for you!

***We would recommend that you review your policy at least every 3 years.*** Once you've done so you'll have the peace of mind of knowing that you're paying the right premium. It may well be that you're already receiving the best price but wouldn't it be good to know for sure?

For guidance and for a no-obligation quote contact

**Insure Your Village Hall**

on **0330 123 5990**

quoting reference **RR16**

or visit them at

[www.insureyourvillagehall.co.uk](http://www.insureyourvillagehall.co.uk)

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