Insurance Red Flags

Money

Signals that a policy will not do what you expect.

Worth checking before buying, not after a loss.

In the policy

- A very low medical or liability limit
- Single-item limits below your possessions
- An excess close to the likely claim
- Broad exclusions for common situations

In the sale

- Pressure to buy immediately
- Cover added by default at checkout
- No policy wording available before purchase
- Vague answers about exclusions

Always

- Declare everything asked, accurately
- Keep a copy of what you declared
- Check for duplicate cover you already hold

Bank accounts, credit cards and employers often already include travel or gadget cover. Check before buying it twice.