

Insurance re-assurance guaranteed

Only a fool would risk not having [home insurance](#), surely? It makes such perfect sense, doesn't it? The monthly premiums are hardly extravagant, and in return you get to rest assured that if you have a fire, get broken into, have a burst pipe, damage something, or have something damaged by the weather, et cetera, your home insurance policy will cover you for most of all eventualities.

Okay, so call me a fool. Or a complete and utter stupid idiot, as the wife did when we returned home from a two-week holiday abroad to find out we had been broken into and robbed of virtually every material possession we had that could be carried out the door.

Not that she called me that straight away. Sure she was upset when we first got home, surveyed the scene, read the letter from the police and then phoned them to get the details. But my wife's a practical woman, rational in a crisis; it's one of the reasons I married her. She put the kettle on and started to get all philosophical. She wasn't about to let the low life that robbed us ruin a beautiful holiday. It was only material possessions they stole. They could all be replaced. Our home insurance policy would take care of it.

That's when practicality, rationality and philosophy went right out the door, faster than our plasma screen television, dvd player, and stereo, et al. That's when she called me a complete and utter stupid idiot. It was a long night: hell hath no fury like a woman who feels the need to make a point over and over again in order to get it through her husbands thick skull.

To be fair, what she had to say made sense and, despite my best efforts, what I had to say didn't! Well it's hard to argue with someone who keeps telling you that for a monthly payment the equivalent of a decent Indian take-away, you can have peace of mind that your home and the contents within it are insured.

My argument was that I was sick and tired of paying a monthly premium for house insurance and never getting a return on it. It was like giving money away to insurance companies for nothing, I said. The more I said it, the more I thought about it, the more I knew it was a non-starter of an argument.

I realise now, I always knew really, it just took the wife four hours of shouting to remind me, that you're not giving away money to insurance companies for nothing. Your paying for peace of mind, for reassurance that IF something happens you'll be covered. Even if you never make a claim it is still money well spent, because you never know what's round the corner.

What price peace of mind? Well if it means I'll never have to get the piece of my wife's mind that I got when she found out I hadn't kept up our home insurance policy, it'll be worth it to ensure we are insured for evermore.

I'm just glad I never mentioned to her that I didn't bother getting holiday insurance!

About the Author

Steven Seagull is a writer who is very [confused](#) about why people do not take out the necessary [home insurance](#) for their homes.

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