

Criminal Convictions and Home Insurance

1 How does having a conviction affect my insurance?

If you have a criminal conviction, your current home insurance is likely to be invalidated, unless the insurers are aware of it and have agreed cover. If you don't have prior approval and need to make a claim on your insurance policy, you may be declined, potentially leaving you out-of-pocket.

2 If I'm living with others, do they need to disclose my conviction to their insurer?

Yes. The unspent criminal convictions of anyone in a household can also affect the home and contents insurance policy, even if the homeowner doesn't have a conviction themselves.

3 Why do I need to disclose unspent convictions?

When applying for insurance or renewing your policy, you will be asked if you have any unspent criminal convictions. Failure to tell your insurance company about unspent convictions can invalidate your insurance policy.

4 What is the difference between spent and unspent convictions?

A spent criminal conviction means the rehabilitation period has been completed. Convictions resulting in a prison sentence of over 4 years are never spent. As a result, they must always be disclosed. You can learn more about the time frames relating to your own situation here:

www.FreshStartInsuranceServices.co.uk/FAQS

5 Do I need to disclose spent convictions?

No. A conviction is spent once the rehabilitation period has been completed. For more information, go to:

www.Fresh-Start.co.uk/faqs

Why do you need home and contents insurance?

Home Protection:

To pay for the costs of repair following damage or destruction of your home as a result of a covered loss such as fire or flood.

Contents Protection:

To pay for the costs of replacement or repair of your valuables or other possessions following losses such as theft or damage.

Mortgage Requirement:

When you secure a mortgage to purchase a home, your lender will require that you arrange buildings insurance and note their interest.

Liability Protection:

Financial coverage for amounts the policy-holder may become legally liable to pay as a result of third party injury or damage.

“It made a refreshing change to be able to deal with people who look past the conviction.”

6 Does an unspent conviction, mean I will be turned down by all insurers?

No. Specialists such as Fresh Start Insurance Services can usually provide home and contents coverage that will meet your needs.

7 What will happen if I don't disclose an unspent conviction?

Your existing insurance is likely to be invalidated. If you need to make a claim on your policy you may be turned down, even though you have paid your insurance premiums.

8 Will a criminal conviction make my insurance more expensive?

This will depend on the kind of policy you are seeking. Generally, yes, however, obtaining insurance through a specialist service helps you avoid paying more than necessary.

9 How do I find a reputable specialist insurance broker?

There are several organisations that can assist you with finding insurance brokers with policies for people with convictions, such as the British Insurance Broker's Association (BIBA) www.biba.org.uk

HELPFUL CONTACTS:

BIBA
(British Insurance
Broker's Association)
www.biba.org.uk

Find a Broker Helpline
0870 950 1790

“ It has been like the old-style customer care which nowadays is so sadly lacking, and being able to pick-up the telephone and actually talk to someone who is sympathetic and keen to assist is a refreshing change. Thanks again for your support. ”



Since 1999, Fresh Start Insurance Services has been providing insurance coverage to people with criminal convictions and is available to help you obtain the insurance you need.

Contact Fresh Start today to learn more.

website: www.Fresh-Start.co.uk
telephone: **01483 806 900**
email: info@fresh-start.co.uk

“ The discreet and confidential service was very helpful.

I was able to get the insurance I need at a decent price. ”

**Fresh Start**
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