

# insideinformation – fact sheet

## Insurance Advice

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### Preparing for prison

Before starting a prison sentence it is essential to have your insurance requirements examined in detail. You may be leaving a family behind or an empty property which still requires cover. It is therefore advisable that you contact a specialist insurance company able to provide expert advice on all your insurance needs. For example, your car insurance may need to be transferred into a partner's name whilst ownership remains in yours. In the case of household insurance it is possible to obtain cover even when it's unoccupied.

### In prison & families of people in prison

Motor policies need to be extended to cover those individuals on Temporary Licence. The insured vehicle is normally kept on prison grounds and is used for commuting to the designated place of work; therefore it is necessary to find an insurance company that offers a full breakdown/recovery and at home (prison) service to ensure safe return.

You also need to find an insurance firm that guarantees a full claims service and legal protection for motor, home and commercial. Therefore should there be a crisis at home, for example with a burst pipe, a simple call will ease the burden on your family, and one of the firm's fully trained staff would be available to handle your claim.

### Preparing for release

Depending on the length of your sentence you may find that the no claims bonus will have expired, as most insurers have a validity of only 2-3 years. You need to find a firm where your no claims discount will never expire and where people disclosing any criminal conviction will not be penalised by their insurer panel. Also one where you might be pleasantly surprised with the rates offered; even to the point of a more competitive premium being offered than you were paying before entering prison.

Get a full service and reliable advice on all insurance related matters; preferably with a firm recommended by such as the Prince's Trust, Citizens Advice Bureau, the Probation Service or other organisations dealing with current and former prisoners.

### IMPORTANT NOTICE

Information is given on a strictly 'without-liability' basis, and should be considered for use as guidance only. If you propose taking further action based upon this information you are strongly advised to take further and more specific legal advice before doing so.

**insidetime** *the National Newspaper for Prisoners*

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