

Questions to answer for each profile

- What risks does the person face?
- What are the advantages and disadvantages of the person buying insurance?
- Do you recommend that the person buys insurance?
- If the person buys insurance, which offer should they go for and why?

**Profile 1: David**

David has just bought a new phone. It's the latest phone with the best camera on the market. David is concerned about damaging or losing his phone.

He inquires about insurance from the shop and they offer him two options:

1. £20 per month premium to cover his two-year contract
2. £420 upfront cost to cover the two years

The policies include:

- Repair of broken or damaged phone within 10-14 days of making a claim.
- Replacing lost or stolen phone with one of the same value at the time of the theft or loss.
- Replacement to arrive in 7-10 days.
- £100 excess (extra amount that needs to be paid when a claim is made).

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### Profile 2: Suzanne

Suzanne has put a mortgage down and has moved into her new home. She is a part-time photographer and will be bringing her high-tech camera, tripod and multiple lenses. She'll also be moving other items such as clothes, a laptop and cooking equipment. She inquires about home and contents insurance and is offered these options.

Building insurance annual insurance premium and excess of:

1. £240 premium and £150 excess
2. £270 premium and £100 excess

Contents insurance annual insurance premium and excess of:

1. £65 premium and £100 excess
2. £100 premium and £50 excess

Combined building and contents insurance premium of:

1. £300 premium and £200 excess
2. £350 premium and £120 excess

Building insurance includes:

- Covering the structure of the home and its permanent fixtures and fittings such as walls, roof, floors, built-in wardrobes, bathroom suites and fitted kitchens, as well as any extensions.
- This is for events such as burglary, floods and fire damage.
- It doesn't include things like wear and tear or damage caused by pets.

Contents insurance includes:

- The cost of replacing or repairing possessions if they are damaged, destroyed or stolen. Items include everything that would be taken if moving home including your furniture, kitchen appliances, curtains, bedding, clothing, television, computing equipment and jewellery.

Combined building and contents insurance includes the above combined.

- Reminder: Excess is the amount of money that needs to be paid towards any claim

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**Profile 3: Smita**

Smita is going on a week's ski holiday to France in February. She's travelling there and back by aeroplane. She's bringing a suitcase of clothes as well as all of her ski equipment including skis, ski boots, binding and a helmet. She's an excellent skier and enjoys going both on and off piste. Her travel insurance options are the following:

1. Adventure basics premium of £70 and £100 excess
2. Max adventure premium of £125 and £100 excess
3. Travel basics premium of £60 and £50 excess
4. Max combo premium of £165 and £150 excess

Adventure basics policy **includes:**

- On piste (not off piste) skiing accidents
- Theft or damage of ski equipment

Max adventure policy **includes:**

- On and off piste skiing accidents
- Theft or damage of ski equipment
- Cancellation if you can't travel

Travel basics policy **includes:**

- Clothes and ski equipment
- No accident or injuries

Max combo policy **includes:**

- On piste and off piste skiing accidents
- Cancellation if you can't travel