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When getting a new heating system installed, or if you have just moved into a new location and feel that you would like to find new boiler insurance cover that is fairly priced and will protect you from being losing a great deal of money in the worst case scenario of your boiler or heating system breaking down, there are a few things you should be informed of when tackling this process.

The first thing to note is that most insurers do not cover boilers that are more than fifteen years old. If you do not know this information about the boiler in your home, there are ways to find it out. If you contact a registered boiler technician he can visit your home and inspect the machine to figure out its age. If your boiler is seven years old or more, these experienced professionals can inform you of the condition and age of your heating system, and will offer advice on whether you should consider investing in a high efficiency, highly economical condensing boiler. If you decide to have a new heating system put in place, it is illegal to not have a condensing boiler installed. This requirement by law is for your own benefit as they retain heat that is usually lost in more dated models and reuse it. These boilers can operate at around 96 per cent efficiency, this will save you money as yearly repair fees will not be necessary even if your current boiler is aged and cumbersome.

Sometimes, depending on your living situation, you may not have to worry about the details of this cover. If you live in private or council-rented accommodation, your landlord is responsible for taking out boiler insurance and not an expense you are required to pay for. As a home owner though, it is your choice to either get boiler insurance or take the dangerous risk to not be covered. Boiler cover can be as affordable as £7 per month. If and when your boiler does need a repair, if not insured it could end up costing hundreds of pounds.

When shopping for boiler insurance there are some details one should look out for. It is worth checking the conditions attached to each policy as they can provide valuable information. Some providers cap the number of call outs you can receive over a year; some do not consider hot water shortage as an emergency if it occurs during summer. However if you familiarise yourself with the terms and conditions of each policy that is an option for you, you will set yourself in a good position to make an informed decision about which provider to trust and what level of cover to get.

If you are on a tight budget, there are fortunately a great selection of differing quotes out there that will fit your needs. The most basic form of insurance is cover for your boiler only. This covers you for repairs or if there is a problem with your boiler's controls. The rest of your heating system is not covered. If you are in a position of paying more this will be positive as your cover will become more comprehensive. The highest level of cover you can insure yourself for will have your whole heating system covered in case of breakdown, with some even insuring your boiler is annually serviced.

Hopefully this article has enabled you to now be in a position of knowledge concerning your needs and price range for boiler cover. If you are still considering going without cover, think it through once more. You stand to save much more money compared to how much a repair would cost without some form of protection.

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[David Samson](#) - About Author:

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