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Reasons Why You Should Take out Boiler Insurance This Winter by [Jessica Modul](#)

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It goes without saying that winter is the time of the year when domestic boilers come under the most pressure, often leading to a breakdown. As we enter the coldest time of the year, it may be wise to take out a Boiler insurance policy that covers either your boiler and its functions, or your entire central heating system. In the event of a breakdown, this can save both time and money, as well as eliminating any need to search business directories to find an engineer that come out on short notice.

As homeowner budgets get stretched further during this time of economic instability, it is understandable that some feel that boiler insurance on top of home cover, heating and lighting bills would tip them over the edge financially, leaving them with little disposable income. However, with call out costs during the winter of 2010 reaching an average of Â£320 per household in Britain without boiler or heating system cover, purchasing a boiler cover policy could in the long run save you both money and time. As prices for boiler breakdown cover can start as low as Â£78 per year, it is arguable that those claiming it is too expensive are contributing to a false economy, collectively wasting millions of pounds that, with a little planning and foresight, could be saved and better spent.

But which type of cover is the right one for you? There are two different kinds of breakdown policy that cover boilers and central heating systems. Basic cover means that you are only covered in case of a boiler failure or a malfunction in its controls. If you take out a policy that covers your home's whole central heating system, then you are covered in the eventuality of a boiler breakdown as well as if any problem occurs with your radiators or the pipes that feed your system. Understandably, the latter option is considerably more expensive.

Having taken all this into consideration and boiler insurance still seems too expensive for you to buy, or you still feel that it is not worth the expense, then it is worth considering the emergency call out charge for a qualified engineer to come and assess the damage done by your boiler breakdown if you do not possess any cover. This fee alone will probably be more than your yearly premium, without factoring in additional costs, such as labour, parts and the length of time it will take them to complete the repair. No one wants the discomfort and stress caused by a broken heating system, so it makes sense to be prepared, even if you are lucky enough to see the winter months through without a breakdown or maintenance issue.

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