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Why Boiler insurance is Important No Matter What the Time of Year by [David Samson](#)

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If you have just had a new boiler installed and think that as it is under warranty from the manufacturer you are entitled to servicing and repair work that normally you would need boiler insurance to get, you are sadly mistaken. To enable you to have your boiler serviced and repaired by a qualified engineer if it ever experiences a malfunction or mechanical failure of any kind, you will definitely need some form of boiler insurance.

If you have an old boiler, you should be aware that many insurance companies will not provide cover for boilers that have been operational for ten to fifteen years. Some will not cover models that are older than seven years. To determine the age of your boiler, you may need to call a gas-registered engineer to look at it and advise you of whether or not you will be able to find an insurance company that would be willing to provide cover. If they feel this is unlikely, you should probably investigate how much an upgrade to a new condensing boiler would set you back. These new models are significantly more energy efficient than older makes and models and also take up a lot less space. While buying and having a condensing boiler installed will cost you a substantial sum of money, you will in fact save money in the long run, as a more efficient boiler means less energy will be wasted.

While heating systems are put under more strain during cold winter months and are therefore more prone to malfunction or failure, a boiler failure that leaves you without hot water or heating can also be a pain at any other time of the year, even if the situation is not as urgent as when it is coldest. This makes having some protection in place for such scenarios very important, even more so if you have a young family.

Boiler cover comes in a range of different types, so you can find a policy that suits your budget. The most basic form only gives you the right to call-out an engineer for assistance if there is a fault with the boiler's controls or its functionality, with the most comprehensive policies- and therefore the most expensive- covering the whole heating system, with some insurers covering your plumbing and drainage systems in certain scenarios as well. As with all insurance; the more extensive the cover, the more expensive the premium.

Services that do not give you an immediate return for your investment are often the first things that people stop paying for when they are short of cash. If you are considering cancelling your boiler cover, you should be aware that the cost of calling out a gas engineer if you are not covered at all is often hundreds of pounds. This does not even include the cost of any repair work that needs to take place.

So is it worth risking a large bill or just paying a monthly premium to have your back covered just in case?

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[David Samson](#) - About Author:

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