

# CMJ

C A S S E Y

M I L L E R

J A M E S

## Home Insurance

### Winter 2010/11 - Newsletter

#### Building refurbishment, extensions or alterations

If you are having any work carried out on your property or you are planning this in the near future, please let us know as soon as possible. Your existing insurer will need to be advised and it is possible (depending on the contract you have with your builder) that you may need additional insurance cover. We are happy to assist.

#### Claims

If you have suffered a loss or you feel that a claim may have occurred, please let us know as soon as possible. This will help us to get your insurer involved and should speed up the settlement of your claim. A long delay in advising us may also prejudice your position. If in doubt, talk to us.

#### Giving gifts is great, but don't forget about us!

There are many opportunities throughout the year to give and receive gifts; birthdays, Christmas, anniversaries etc, but please do not forget to advise us of any major purchase so that we can update your cover and ensure your valuables are properly and adequately protected straight away.

#### Rebuilding values

Review your sums insured regularly to ensure your cover is adequate. Particularly important if you have an overseas property and you insure in Sterling. The change in value of the Pound against the Euro in recent years may mean that your existing sum insured is inadequate.

#### Letting your property



If you are considering letting your overseas property commercially, please let us know so that cover can be arranged on the correct basis.

Cassey Miller James specialise in providing insurance solutions for high net worth individuals including both UK and overseas property cover.

For more information please contact Chris Peters on **0118 940 6175** or at **chris@cmj.co.uk**

**[www.cmj.co.uk](http://www.cmj.co.uk)**

1A, Waltham Court, Milley Lane, Hare Hatch, Reading, RG10 9AA

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