

MONEY MATTERS

Your questions answered by
Marc Evans

Motor insurance: don't renew until you review

FOR more than 25 years the INMO has been working with Cornmarket to provide nurses, midwives and their partners with choice and value for money on their car insurance. Today, the INMO-endorsed Nurses' Car Insurance Scheme has more than 16,000 members who have availed of Cornmarket's free car insurance review service, which ensures that they have chosen the level of cover that's right for them.

Cornmarket's free car insurance review service can help you, whether you are a new car insurance customer or looking to renew your policy. In one short phone call (Tel: 01 4708042) the team of experts will discuss your needs and find the policy that's right for you.

As your broker, we regularly research the market to ensure that the benefits and features of our policies remain a cut above those of our competitors. This means you can have confidence in knowing that you are getting a great value policy when you purchase your cover through the Nurses' Car Insurance Scheme.

The essential benefits on any car insurance policy for INMO members are:

- 24-hour motor breakdown assistance
- Windscreen cover
- Unlimited mileage cover when using your car for work
- Legal expenses cover.



With this in mind we have built these benefits into the two levels of cover of the INMO-endorsed 'Economy' and 'Select' products:

Cornmarket's Economy car insurance cover is very popular with INMO members – it provides a policy that offers the above benefits as well as no claims bonus protection (fire, theft and windscreen damage) for a lower premium.

Meanwhile, Cornmarket's Select car insurance cover option has been developed based on feedback from INMO members. It is designed for those who are looking for a more extensive range of benefits, these include:

- Malicious damage cover (in designated parking spaces on work grounds)
- Comprehensive cover when driving other cars
- Personal effects cover
- Step-back, no-claims bonus protection (accident forgiveness)
- Uninsured driving protection

We build the policy around you by asking:

Do you think you are going to need to drive other people's cars?

Most car insurance policies offer you third-party cover when driving other cars. The Nurses' Comprehensive Car Insurance Select option goes one step further and provides you with automatic comprehensive cover when driving other cars. This means that you will be fully covered in the event of an accident.

Do you park your car at work?

It's very annoying to return to your car after a demanding day at work only to find that your car has been damaged while parked in the staff carpark. You can take the stress out of this situation by insuring your car so that it's covered

against malicious damage while your car is parked in the designated parking area on work grounds. With Cornmarket you will only have to pay an excess of just €100 for malicious damage repairs.

Do you use your car for work?

If you use your car for work it is important that your policy includes employer indemnity cover. Some insurance companies, who are not as familiar with the insurance needs of INMO members may charge additional fees and place limitations on the number of business miles you can clock up in a year. With Cornmarket's Economy and Select policies you will have this benefit included for free with no business mileage limitations.

Is full protection of your no-claims bonus important to you?

Full no-claims bonus protection allows you to make one unlimited claim without your no-claims bonus being affected. INMO members can also reduce the cost of their Select Car Insurance cover by opting for accident forgiveness/step-back cover instead. Under our step-back cover, in the event of you having to claim, your no-claims bonus would only be reduced by three years.

Cornmarket, your INMO endorsed broker, will help you with our Free Car Insurance Review Service. Join the 16,000 INMO members by calling 01 4708042.

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