

UNLOCKing...

INSURANCE



UNLOCK
The National Association
of Reformed Offenders

**A guide to insurance for
people with convictions**

www.unlock.org.uk

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What is insurance?

Insurance is a service that helps you by providing compensation if something bad happens to you or your belongings.

Why do I need it?

Some insurance is a requirement

- You need motor insurance to drive a car or ride a motorbike
- You need buildings insurance to hold a mortgage

The unexpected sometimes happens

- If you were burgled, could you afford to replace the things that were taken?
- If your home burnt down, could you afford to rebuild it?
- If someone had an accident due to your business, could you afford the compensation?

Of course, it may not happen. For most insurance it's up to you to decide whether you're willing or able to take that risk.

Looking for:	Example of insurance:
A home	Contents
A mortgage	Buildings
Some transport	Car, Motorbike, Van
A holiday	Travel
A new business	Public Liability

What do I need to know?

Thinking of buying a car? What about running your own business? Maybe you'd like your own place or are looking forward to getting back to the family home? You'll have to deal with insurers but having convictions will make you feel like you are still serving your sentence.

Convictions

- The law says you must "disclose material facts"
- It does not matter whether you are asked or not
- "Unspent" convictions are **always** material facts
- You do not have to declare spent convictions
- Get proper advice on when yours will be spent

Declaring Unspent Convictions

Unfortunately, your honesty will not be rewarded. Instead, one or more of the following will happen:

- The insurer refuses to offer you any cover at all
- Your whole household is refused cover just because you live there
- You will have to tell all other insurers that you have been refused cover in the past
- Your insurer increases the price massively
- You complain but find out that it is not illegal for insurance companies to discriminate against reformed offenders in this way.
- You discover it makes no difference whether your convictions are relevant

Not Declaring Unspent Convictions

You can't solve the problem by:

- Not mentioning your convictions
- Looking for a company that doesn't ask
- Moving insurance into a partner's name

If you don't declare:

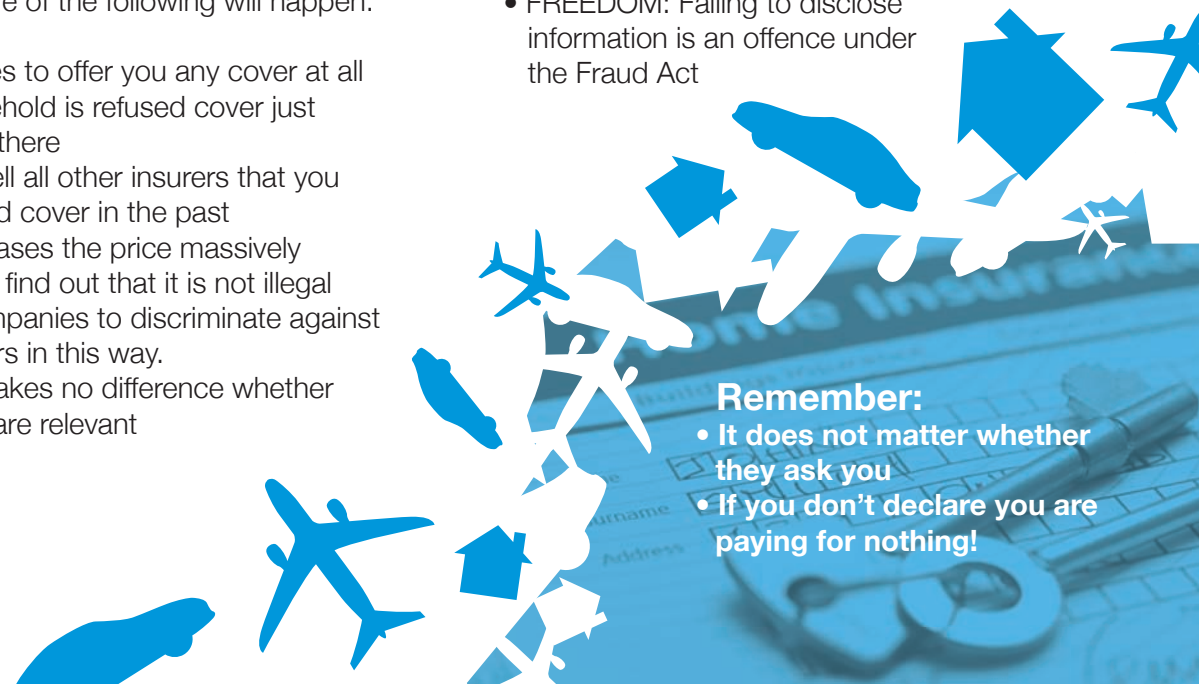
- Your insurer will not have to pay out if you claim
- You will not get back any money you have paid
- If you live at a property, it will not be covered even if the insurance is in another name
- You are breaking the law and you could be prosecuted for attempted fraud

This could lead to losing your:

- HOME: Mortgages need buildings insurance
- TRANSPORT: Driving without insurance is illegal
- JOB: Many employers need you to drive
- BUSINESS: Most businesses need insurance to run legally
- FREEDOM: Failing to disclose information is an offence under the Fraud Act

Remember:

- It does not matter whether they ask you
- If you don't declare you are paying for nothing!



How can UNLOCK help?

UNLOCK helped set up the first insurance broker specifically for reformed offenders. Now we can connect you to a full range of specialist insurance brokers. The brokers act for you, to get you genuine insurance at the best possible price.

Insurance available includes:

- Buildings • Contents • Car • Motorbike
- Caravan • Travel • Employer's Liability
- Public Liability • Commercial Premises
- Commercial Contents • Tradesman
- Contractor • Commercial Van

Benefits of the service:

- Free to use
- All offences covered
- Compare quotes and choose the best price
- Be treated with respect by people who understand your needs
- All brokers are regulated by the Financial Services Authority for your protection

How do I get it?

1. Contact UNLOCK (online is quickest)
2. Get the brokers' contact details
3. Tell them what you need
4. Get quotes
5. Pick the best price!

Rehabilitation of Offenders Act

- This law tells you whether you have to declare a conviction when applying for insurance
- All sentences have 'rehabilitation periods' which start from when you were first convicted
- Your conviction will only be spent when this period has finished
- If under 18 when convicted, the period is halved

Sentence	Period (18+)
Prison/ YOI: 30 months or more	Forever
Prison/ YOI: 6 months- 30 months	10 years
Prison/ YOI: Less than 6 months	7 years
Community Service/ Probation	5 years
Fine/ Compensation Order	5 years
Absolute Discharge	6 months

This table is only a guide. Talk to your broker or call Nacro's Resettlement Plus Helpline on 0800 0181 259

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