

My Ipod (Insecure, Pressurised, Over-worked, Debt-ridden) life

The threats to the structure and contents of my unaffordable home seem endless. I got onto the housing ladder by sheer struggle, and the struggle to stay on it is relentless. I should have squatted the place next door – an empty holiday home. But I thought it would pay off doing things by the book. It hasn't. The concept and process of getting home insurance has compounded my resentment and distaste of the world I see around me.

There's no such thing as [home insurance](#). Sure, there are companies that are called like, home insurance companies, and they say they sell home insurance, and they'll send you out a form with 'home insurance' written on it. But does your home get insured? No it doesn't.

Instead what you get for your money is a bundle of paper and glossy rubbish showing happy smiling people looked after by some big kind company. They also include this thing called an 'insurance certificate.' This looks nice and important; I tell you what, the best thing to do with this is believe it is. It'll keep you feeling secure and confident every time you leave the house.

Another great way to feel secure and confident about your alleged home insurance cover is to read the glossy brochures. They'll be packed with a range of vague guarantees and slight promises. Don't bother with the small print. You won't understand it, you won't have the time to learn it, and you'll find out just how bad your insurance is, which will be unfortunate because you've already paid the money for it.

The truth is, that after your cat turns a tap on while you're on a 4 week holiday and return to find your home has been turned into a kind of watery surreal art work that could be this year's Turner prize entry but it isn't - it's a worthless pile of sogginess - you'll be initiated into to a world of call centres, muzak and telephone charges and lots of frustration. Only to be told that there's some sort of pet-causes-water-damage clause that would have cost you only one pound a year more but you didn't tick that box when you applied for your home insurance cover.

So why don't I just forget the home insurance and take a chance? I can't. I just don't have enough pessimism in me for that kind of thing. I live in hope that if anything does go wrong, I'll be just like the people in the adverts, all smiles and comforts and problems being solved smoothly. I live in a strange type of hope that maybe, just maybe, the companies I pay out money to because they've promised to watch out for me are going to watch out for me even though I know they aren't. I'm stupid, I know; it's not really to do with having faith in the financial system, it's because I don't have a choice.

About the Author

Sarah Maple sometimes gets [confused](#) about [home insurance](#).

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