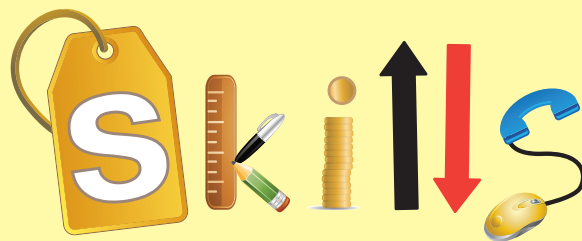




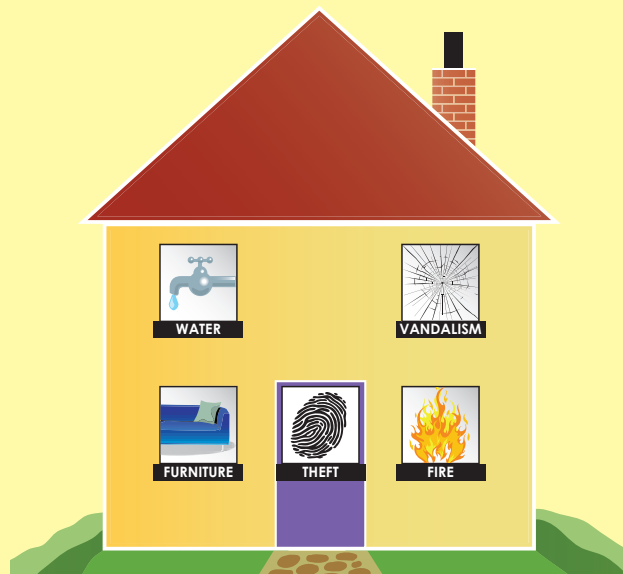
The Consumer Council

Consumer



for life

Shopping for home contents insurance for people who rent their home



An educational pack for tutors and family workers

www.consumercouncil.org.uk



The Consumer Council

This publication is available in the following formats on request:

- **Braille**
- **CD/Audio format**
- **Large Print**

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Consumer Skills for Life is intended to provide general guidance only and should not be regarded as a complete or authoritative interpretation of law. The advice given is of a background nature and may not apply in all individual circumstances.

Every effort has been made to ensure that the information is correct at the time of printing.

May 2011

Consumer for life

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Consumer for life

How to use this pack

1. Shopping for home contents insurance is an educational pack designed to raise awareness of money matters. It includes exercises and support materials to assist learners through the exercises.
2. This pack can help learners who rent their homes;
 - Think how they would replace or repair their TV, computer, carpets or sofa if their home was burgled or damaged by floods or fire;
 - Work out how much their home contents are worth; and
 - Shop around for a home contents insurance policy.

The information will also be helpful for people who own their home.

3. This pack is designed for front line staff including family and health workers and literacy and numeracy tutors, to deliver training in the community and voluntary sectors. You do not have to be a financial literacy tutor to deliver this pack. Support materials and answers accompany the exercises. Tutors should decide if support materials need to be adapted before giving them out to learners.
4. Choose between using the exercises with individuals, in pairs, in small groups or as part of a whole group discussion. This resource can be photocopied. You can also download it at www.consumercouncil.org.uk/education.
5. It is important that tutors **do not** give specific consumer advice to learners. For expert help with your consumer problems, contact Consumerline on **0300 123 62 62** or visit www.consumerline.org
6. Tutors should not give specific financial or welfare advice to learners. When learners have financial worries or issues, the tutor should refer them to any of the following organisations:

advice4debtNI	0800 917 4607
Citizens Advice	028 9023 1120
Advice NI	028 9064 5919
Consumer Credit Counselling Service	0800 138 1111



Shopping for home contents insurance

Support materials for tutors and family workers

Here is some useful information to help you learn more about shopping around for home contents insurance.

1. The Consumer Council

www.consumercouncil.org.uk

- Home Contents Insurance Guide for people who rent their homes

2. Money Advice Service

www.moneyadviceservice.org.uk

- Home Insurance.

3. Association of British Insurers

www.abi.org.uk

- Good Practice Guide to help customers buying insurance online
- Helping tenants protect their possessions



Who Pays?

Exercise One

Tutor Instructions



About this exercise

Learners are asked to participate in a quiz. They are asked to say who would replace or repair their contents if there was flooding, fire or a burglary.

What to do

1. Give out a copy of the exercise and go through the instructions with the learners.
2. Work through the questions and provide learners with the opportunities to share their own life experiences.
3. Correct answers and provide feedback when the exercise is completed.
4. Reinforce the importance of having home contents insurance.
5. Answers are on pages 9-11.

Learner Instructions



About this exercise

Have you ever heard people talk about how they were affected when their homes were burgled or damaged by flooding or fire? If you don't have home contents insurance, think what you would need to replace or repair if the worst happened.

What to do

1. Read the five stories and answer the questions in the exercise.
2. Tick the answer that you think is right for each question.
3. Check your answers with the tutor when you have finished the exercise.

Who Pays?



Exercise One

Tick the answer that you think is right.

1. You get burgled and your TV, DVD player and the kids' games console are stolen. You don't have any home contents insurance. Who will cover the costs of these losses?

- A The NI Housing Executive
- B Social Security Agency
- C Your rich uncle
- D You

2. Your house is damaged in a small fire and your clothes are smoke damaged and ruined. You don't have any home contents insurance. Who will cover the costs of these losses?

- A The NI Housing Executive
- B Social Security Agency
- C A lottery winner
- D You

3. A water pipe in your home bursts and house is flooded. You don't have any home contents insurance and your sofa, tables, chairs and TV are ruined. Who will cover the costs of these losses?

- A The NI Housing Executive
- B The Government
- C A lottery winner
- D You



Who Pays?



Exercise One

4. The contents of your freezer are spoiled due to an accidental power cut. Who will cover the costs of replacing the food?

- A The landlord
- B Social Security Agency
- C NI Water
- D You

5. The washing machine in your flat leaks and floods the flat below. Who will cover the costs of damage and the bill?

- A The landlord
- B Social Security Agency
- C The neighbours in the flat below
- D You



Who pays?



Answers to Exercise One

1. You get burgled and your TV, DVD player and the kids games console are stolen. You don't have any home contents insurance. Who will cover the costs of these losses?

- A The NI Housing Executive
- B Social Security Agency
- C Your rich uncle
- D You

If you have no contents insurance - you will have to pay. If you rent from a private landlord, check if your contents are covered.

2. Your house is damaged in a small fire and your clothes are smoke damaged and ruined. You don't have any home contents insurance. Who will cover the costs of these losses?

- A The NI Housing Executive
- B Social Security Agency
- C A lottery winner
- D You

If your possessions, for example, clothes are damaged and you have no contents insurance – you will have to pay. If the building is damaged by fire, this will be covered under the landlord's building insurance.

Your landlord is responsible for insuring the building itself but you will have to insure the contents that belong to you. Check with your landlord if you are not sure what their insurance covers.



Who pays?



Answers to Exercise One

3. A water pipe in your home bursts and your house is flooded. You don't have any home contents insurance and your sofa, tables, chairs and TV are ruined. Who will cover the costs of these losses?

- A The NI Housing Executive
- B The Government
- C A lottery winner
- D You

If your possessions are damaged and you have no contents insurance – you will have to pay. If the building is damaged by the burst pipe, this will be covered under the landlord's building insurance.

4. The contents of your freezer are spoiled due to an accidental power cut. Who will cover the costs of replacing the food?

- A The landlord
- B Social Security Agency
- C NI Water
- D You

If you have no contents insurance - you will have to replace the contents of the freezer. NIE will compensate £50 if you are off supply for more than 24 hours and an additional £25 for every 12 hours after this.

You will be required to submit a claim to NIE which must be received within one month of the loss of supply. In the event of a power outage contact NIE as they are responsible for the transmission and distribution of electricity, you will not need to contact your electricity supplier eg NIE Energy or Airtricity.



Who pays?



Answers to Exercise One

5. The washing machine in your flat leaks and floods the flat below. Who will cover the costs of damage and the bill?

- A The landlord
- B Social Security Agency
- C The neighbours in the flat below
- D You

If an incident in your home such as a leak in your washing machine causes damage to your neighbour's possessions and you have no contents insurance – you will have to pay.

You are not only responsible for any damage to your own flat but also your neighbour's flat as well.



Thinking about getting home contents insurance?

Exercise Two

Tutor Instructions



About this exercise

Learners are asked to answer questions about their views on home contents insurance and reasons why they might not have it.

What to do

1. Support materials for this exercise are on page 5. Use the download materials from the Consumer Council website.
2. Read and discuss the support materials with the learners.
3. Give out a copy of the exercise and go through the instructions with the learners.
4. Prepare learners to participate in a group discussion.
5. Record the learners' comments.
6. Correct answers and provide feedback when the exercise is completed.
7. Reinforce the importance of having home contents insurance.
8. Answers are on pages 14-15.

Learner Instructions



About this exercise

Have you ever heard people talk about how they were affected when their homes were burgled or damaged by flooding or fire? If you don't have home contents insurance, think how you would replace or repair your TV, computer, carpets or sofa if the worst happened.

What to do

1. Discuss your views in a group and answer the questions in the exercise.
2. Check your answers with the tutor when you have finished the exercise.

Thinking about getting home contents insurance?



Exercise Two

Do you have home contents insurance? If not, you could be putting your possessions at risk if someone breaks in or there is a fire. Read the sentences below and tick the ones that relate to you.

1. I can save money by not buying contents insurance.
2. I have nothing worth stealing!
3. I don't trust insurance companies. If you ever have to claim, they always have a 'get out clause' in the small print.
4. I am in debt and rent arrears. I don't need another bill.
5. I like to pay my bills with cash and you can only pay insurance by direct debit or cheque.
6. I find contents insurance hard to understand.
7. I don't need contents insurance. Nothing has happened to my home in the past.
8. I haven't got around to renewing the contents cover.
9. If I lost everything, the Government would give me money to buy new things.
10. If I lost everything, my neighbours would have a whip around and give me money to buy new things.



Thinking about getting home contents insurance?

Exercise Two: Quiz suggested answers

1. You can protect the contents of your home for approximately £1 per week. It might be tempting to save money now but if the worst happens in the future, it could be very expensive to replace your possessions.
2. You may think you have nothing worth stealing but calculate the cost of your possessions and think about whether you could afford to replace them if you were burgled. You might be surprised. Fill out the “how much are your home contents worth?” worksheet on pages 18-19.
3. In 2009, UK insurers paid out an average £1,227 to householders for theft claims. Insurers also met claims totaling £372m for domestic fires, £440m for weather damage and £940m for escape of water. When you shop around for insurance, check your policy carefully to make sure you understand what you are paying for. If you aren't certain, always ask the insurance provider what you are covered for and what's excluded.
4. If the worst happens, insurance can help you get back on your feet quickly and avoid debt. Without home contents insurance, it may not be possible to replace your possessions.
5. Some insurance providers offer special deals for people who rent. They let you pay with cash (via Paypoint). You can also pay by direct debit or cheque.
6. Always ask the insurance provider questions if you don't understand something. For more information on what questions to ask, visit www.moneymadeclear.org.uk. Also check the Association of British Insurers website www.abi.org.uk/information/consumers/general/494.pdf



Thinking about getting Home Contents Insurance?

Exercise Two: Quiz Suggested Answers

7. It is good that nothing has happened to you in the past. Hopefully you will never need to make a claim but if something does go wrong, insurance can save you thousands of pounds. According to the Institute of British Insurers, one in ten householders make a claim each year. If your contents were stolen, damaged in a fire or by a flood, could you afford to replace them?
8. Set aside time to renew your home contents cover. You will learn about shopping around for home contents insurance in Exercise Seven.
9. You may be entitled to benefits in a crisis to help with emergency costs but this is unlikely to cover replacing all your possessions if the worst happens.
10. While your neighbours may be helpful, it is unlikely they would be able to afford to give you money to replace all your possessions - particularly if they've also been affected by a fire, flood or theft.



How much are the contents of your home worth?

Exercise Three

Tutor Instructions



About this exercise

Learners are asked to work out how much the contents of their home are worth.

What to do

1. Support materials for this exercise are on page 5.
2. Read and discuss the support materials with the learners.
3. Give out a copy of the exercise and go through the instructions with the learners.
4. Correct answers and provide feedback when the exercise is completed.
5. Reinforce the importance of having home contents insurance.
6. Each learner's answers will vary and answers are not included.
7. Ask learners if they can afford to put money aside to replace all their home contents if their home was burgled or damaged by flooding or fire. To help learners put money aside for home contents insurance, download a copy of the Consumer Council's Home Budget Planner from www.consumercouncil.org.uk or request a free copy by contacting **028 9067 2488**.

How much are the contents of your home worth?

Learner Instructions



About this exercise

If you don't have home contents insurance, how would you replace or repair your TV, computer, carpets or sofa if your home was burgled or damaged by flooding or fire? This exercise will help you to find out how much your home contents are worth.

What to do

1. Read the list of home contents you may have in your home.
2. To help you, the typical household is divided into eight sections – living room, kitchen/dinning room, hallway/landing, bathroom, bedroom 1, 2, 3 and outbuildings and value of contents in each room.
3. Put the amount of money you think the item is worth in the 'amount' column. Use a catalogue or the Internet to help you to find prices for the goods if you are not sure.
4. Add the amounts together and place in the 'totals' box of each section.
5. Take all your totals from the seven sections and place them in the 'value of contents of each room'. This will tell you how much home contents protection you will need to replace all your contents.
6. To carry out a survey of your home contents, go into each room of your home and estimate how much it would cost to replace the items that belong to you. This should include any furniture, soft furnishings and any other items. Don't forget to include items outside like lawnmowers and garden furniture.
7. Be honest! You will need accurate costs if you ever have to claim and if you knowingly give false information your policy may be worthless.
8. Check your answers with the tutor when you have finished the exercise.

Exercise Three

How much are your home contents worth?



Living room	Amount £
Blinds / curtains/ carpet	
Computer and games console	
DVDs / CDs / books	
Furniture	
Home music system	
Light fittings	
Ornaments / pictures	
TV / DVD player	
Sofa / soft furnishings	
TOTAL	

Kitchen / dining room	Amount £
Blinds / curtains / floor covering	
Kitchen appliances	
Crockery / cutlery / pots / pans	
Food in the fridge and freezer	
Light fittings	
Table / chairs	
Vacuum cleaner	
Washing machine / tumble dryer	
TOTAL	

Hallway / landing	Amount £
Blinds / curtains / carpets	
Furniture and light fittings	
TOTAL	

Bathroom	Amount £
Blinds / curtains / floor covering / light fittings	
Towels / linen	
TOTAL	

Bedroom 1	Amount £
Bed	
Bed linen (allow for wear and tear)	
Blinds / curtains / carpet	
Clock	
Clothing (allow for wear and tear)	
Furniture	
Hairdryer / straighteners	
Jewellery	
Light fittings	
Ornaments	
Toys	
TV	
Valuables	
TOTAL	

Bedroom 2	Amount £
Bed	
Bed linen (allow for wear and tear)	
Blinds / curtains / carpet	
Clock	
Clothing (allow for wear and tear)	
Furniture	
Hairdryer / straighteners	
Jewellery	
Light fittings	
Ornaments	
Toys	
TV	
Valuables	
TOTAL	

Bedroom 3	Amount £
Furniture / blinds / curtains	
Bed linen (allow for wear and tear)	
Iron and ironing board	
TOTAL	

Value of contents in each room	Amount £
Living room	
Kitchen / dining room	
Hallway / landing	
Bathroom	
Bedroom 1	
Bedroom 2	
Bedroom 3	
Outbuilding	
Total value of home contents	

Outbuilding	Amount £
Lawnmower	
Garden tools and furniture	
TOTAL	

Home contents insurance quiz

Exercise Four

Tutor Instructions



About this exercise

Learners are asked to participate in a team exercise called 'Home Contents Insurance Quiz'.

What to do

1. Divide the group into teams.
2. Give out a copy of the exercise and go through the instructions with the teams.
3. Ask the learners to appoint someone in their team to write down the answers.
4. Explain that the team closest to the correct answer wins.
5. Correct answers and provide feedback when the exercise is completed.
6. Answers are on page 22.

Learner Instructions



About this exercise

Have you ever heard people talk about how they were affected when their homes were burgled or damaged by flooding or fire? Even a small flood caused by a broken washing machine or a burst pipe can cause expensive damage. This exercise will help you see how you compare to the average person when it comes to buying insurance.

What to do

1. In your team, guess the answer to the quiz questions.
2. The team that answers closest to the correct answer wins.
3. Appoint someone in your team to write down your answers.
4. Check your answers with the tutor when you have finished the exercise.

Home contents insurance quiz



Exercise Four

Team Name:

1. per cent of consumers buy home insurance online.
2. per cent of consumers are now using price comparison sites to buy insurance products.
3. In 2009, cold weather caused which led to over £15m worth of flood damage claims.
4. Around in four people have cancelled their home contents insurance to save money, leaving them at risk from theft or fire/flood damage.
5. One in households in Northern Ireland have no contents insurance.
6. One in people admit to taking a 'best guess' if they are not sure of accurate information when applying for insurance cover.
7. People's top excuse for not buying contents insurance is



Home contents insurance quiz



Answers to Exercise Four

1. **28** per cent of consumers buy home insurance online.
2. **53** per cent of consumers are now using price comparison sites to buy insurance products.
3. In 2009, cold weather caused **burst pipes** which led to over £15m worth of flood damage claims.
4. Around **one** in four people have cancelled their home contents insurance to save money, leaving them at risk from theft or fire/flood damage.
5. One in **three** households in Northern Ireland have no contents insurance.
6. One in **four** people admit to taking a 'best guess' if they are not sure of accurate information when applying for insurance cover.
7. People's top excuse for not buying contents insurance is **lack of time to check or gather the necessary details**.



What should I look for in a home contents insurance policy?

Exercise Five

Tutor Instructions



About this exercise

Learners are asked to fill in the missing words in a story about things to do before buying home contents insurance.

What to do

1. Support materials for this exercise are on page 5.
2. Read and discuss the support materials with the learners.
3. Give out a copy of the exercise and go through the instructions with the learners.
4. Correct answers and provide feedback when the exercise is completed.
5. Reinforce the importance of having home contents insurance.
6. Answers are on page 25.

Learner Instructions



About this exercise

Do you know how to identify an appropriate home contents insurance policy that meets your needs? If you don't have adequate home contents insurance, think how you would replace or repair your TV, computer, carpets or sofa if the worst happened.

What to do

1. Discuss your views in a group and answer the questions in the exercise.
2. Check your answers with the tutor when you have finished the exercise.

What should I look for in a home contents insurance policy?



Exercise Five

Here are some things you should do before you buy a home contents insurance policy. Use the word bank to help you put the right words into the story.

It's possible to get a _____ policy covering theft, fire and flooding at a good price but you may need additional cover. The policy should cover your liabilities as a _____. For example, under your tenant's agreement you may be responsible for paying for any _____ done to the property such as a broken window.

Some policies will include cover for _____ damage, including a spill that _____ your carpet. However, it will not cover you for wear and tear such as carpet that has become _____ or faded over the years. Some policies can also cover items that leave the home with you, such as laptop computers, MP3 players and _____.

Word bank

- ruins
- basic
- damage
- accidental
- worn
- tenant
- cameras



What should I look for in a home contents insurance policy?



Answer to Exercise Five

It's possible to get a **basic** policy covering theft, fire and flooding at a good price but you may need additional cover. The policy should cover your liabilities as a **tenant**. For example, under your tenant's agreement you may be responsible for paying for any **damage** done to the property such as a broken window.

Some policies will include cover for **accidental** damage, including a spill that **ruins** your carpet. However, it will not cover you for wear and tear such as carpet that has become **worn** or faded over the years. Some policies can also cover items that leave the home with you, such as laptop computers, MP3 players and **cameras**.

Additional Information

Most policies have a standard excess charge. This means you agree to pay the first part of any claim, for example, the first £50 or £100. If you agree to pay a higher excess you might get a cheaper price. Other policies offer no excess, which may be more appropriate for your needs.



Understanding insurance policies

Exercise Six

Tutor Instructions



About this exercise

Learners are asked to fill in missing words in a story about things to check before buying a home contents insurance policy.

What to do

1. Support materials for this exercise are on page 5.
2. Read and discuss the support materials with the learners.
3. Give out a copy of the support materials and exercise and go through the instructions with the learners.
4. Correct answers and provide feedback when the exercise is completed.
5. Answers are on page 28.

Learner Instructions



About this exercise

The type and level of cover available for your possessions can vary. It is important that you choose the most appropriate policy to suit your needs. This exercise will help you to understand what to look out for when buying cover.

What to do

1. Read the advice on how to understand insurance policies and find appropriate cover.
2. Some words in the story are missing. Use the word bank to help you put the right words into the paragraphs.
3. Check your answers with the tutor when you have finished the exercise.

Understanding insurance policies

Exercise Six

Before _____ your policy, make sure you understand the _____ and conditions. It is important to check the policy covers what you want. If you are not _____, ask the sales agent or broker.

Check all the terms and conditions for making a claim. The most _____ reason for insurers to reject a claim is because the policy didn't cover what people thought it did. Remember _____ is not always best!

Word bank

- sure
- choosing
- cheapest
- common
- terms

Consider these tips to lower the _____ of your home contents insurance:

- Don't _____ your home contents any higher than they really are.
- If you can afford to, pay your premium in one go rather than in _____.
- Shop around every year _____ your policy is due for _____ to make sure you are getting the best deal.

Word bank

- before
- renewal
- value
- cost
- instalments



Understanding insurance policies



Answers to Exercise Six

Before **choosing** your policy, make sure you understand the **terms** and conditions. It is important to check the policy covers what you want. If you are not **sure**, ask the sales agent or broker.

Check all the terms and conditions for making a claim. The most **common** reason for insurers to reject a claim is because the policy didn't cover what people thought it did. Remember **cheapest** is not always best!

Consider these tips to lower the **cost** of your home contents insurance:

1. Don't **value** your home contents any higher than they really are.
2. If you can afford to, pay your premium in one go rather than in **instalments**.
3. Shop around every year **before** your policy is due for **renewal** to make sure you are getting the best deal.



Shopping around for home contents insurance

Exercise Seven



Tutor Instructions

What to do

1. Give out a copy of the exercise and go through the instructions with the learners.
2. Support materials for this exercise are on page 5.
3. To complete this exercise, learners will need access to the Internet and a telephone. They may have to visit insurance brokers on the high street too. Learners can do this exercise at home or at their training venue.
4. Tutors may wish to use each question as a separate exercise.
5. Read and discuss the support materials with the learners.
6. Correct answers and provide feedback when the exercise is complete.
7. Each learner's insurance details will vary and answers are not included.

Learner Instructions



About this exercise

If you don't have home contents insurance, how would you replace or repair your TV, computer, carpets or sofa if your home was burgled or damaged by flooding or fire? The cost of your home contents insurance will depend on how much the contents of your home are worth and where you live.

What to do

1. Before you price around, gather together your paperwork and your postcode.
2. Read the Consumer Council's "Home Contents Insurance – a guide for people who rent their home".
3. Find out the true value your home contents.
4. Check your answers with the tutor when you have finished this exercise.

Shopping around for home contents insurance



Exercise Seven

Check if you can get a good price on home contents insurance by doing the following:

1. Contact your **landlord** if you rent from the **Housing Executive** or a **housing association**.
 - a. **Ask** if they can give you the contact details of any basic, low-cost home contents insurance schemes they may run.
 - b. **Write down** any information they give you in the box below.

2. If your **landlord** gives you contact details of any special home contents insurance schemes write these down. Then contact the scheme and ask for a copy of the policy.
 - a. **Check** the policy and find out what you are covered for, the costs and if you can pay weekly, fortnightly, monthly or yearly. Which one will suit you best?
 - b. **Write down** the information you have gathered in the box below. Which one will suit you best?



Shopping around for home contents insurance



Exercise Seven

3. Contact your **employer or trade union** – some have group discounts for staff or members.
 - a. **Check** the policy and find out what you are covered for, the costs and if you can pay weekly, fortnightly, monthly or yearly. Which one will suit you best?
 - b. **Write down** any information they give you in the box below. This will help you compare policies and prices.



Shopping around for home contents insurance



Exercise Seven

4. Get prices from a **broker** - they will shop around the insurance market for a good price for you. They will also check the level of cover offered and can advise you on the best policy at the best price. Get the contact details of a local broker by checking the phone book or call the 'Find a Broker' helpline on **0870 950 1790** or **www.biba.org.uk**
- a. **Check** the **policy** and find out what you are covered for, the costs and if you can pay weekly, fortnightly, monthly or yearly. Which one will suit you best?
- b. **Check** if you can pay by cash, standing order or direct debit. Which one will suit you best?
- c. **Write down** any information they give you in the box below or keep a copy of quotes they give you. This will help you compare policies and prices.



Shopping around for home contents insurance



Exercise Seven

5. Get prices from price comparison websites. They can check with lots of insurance companies and brokers so that you can compare many prices and what they cover on your computer screen.
 - a. To look for them, **type** 'insurance price comparison' into an Internet search engine.
 - b. **Check** what the policy will cover and if you can pay weekly, fortnightly, monthly or yearly. Which one will suit you best?
 - c. **Check** if you can pay by cash, standing order or direct debit. Which one will suit you best?
 - d. Take a **print out** of the details.
 - e. **Write down** any information they give you in the box below or keep a copy of quotes they give you. This will help you compare policies and prices.



Shopping around for home contents insurance

Exercise Seven

6. Try contacting insurance companies. Some insurance companies aren't included in price comparison websites. Others may offer a better deal if you contact them directly.
- a. **Check** the phone book or search on the internet.
 - b. **Check** policies with supermarkets, banks, building societies and the Post Office too.
 - c. **Check** if you can pay by cash, standing order or direct debit. Which one will suit you best?
 - d. **Check** what the policy will cover and if you can pay weekly, fortnightly, monthly or yearly. Which one will suit you best?



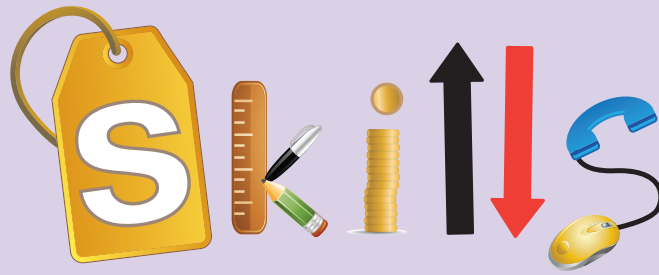
Shopping around for home contents insurance

Exercise Seven

7. Which home contents insurance policy suits your needs the best?



Consumer



for life

Shopping for Home Contents Insurance for people who rent their home



The Consumer Council


Elizabeth House
116 Hollywood Road
Belfast
BT4 1NY

Complaints line: 0800 121 6022
Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701

E-mail: info@consumercouncil.org.uk
complaints@consumercouncil.org.uk

Websites: www.consumercouncil.org.uk
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