



## Should I stay or go?

**Q** My partner has suggested we take a winter break, but I'm a bit concerned because things are a bit dodgy workwise and there is talk of redundancies. I don't want to splash out and find it would have been better to stay at home to save money. What would you advise?

MC (internet)

**A** It is possible to obtain travel insurance that includes redundancy cover.

In the event of you ending up in the dole queue before you are due to travel, the insurance will cover the cost of your holiday booking if you have to cancel.

Not all travel policies include this type of cover, and I'd be a bit choosy who you insure with. Try [www.insurefor.com](http://www.insurefor.com).

**Q** I understand it is possible to get car insurance on a pay-as-you-drive basis. As I only drive a limited number of miles a year it looks as if this type of motor insurance would be adequate for my needs. Do you know of any insurers who provide this cover please?

TP (Gosport)

**A** This type of cover could be right up your street if you travel less than the average 12,000 miles a year. It'll also slash premiums for young drivers, if they submit themselves to stringent conditions about driving late at night.

You have to agree to a 'black box' fitted to your car monitoring mileage, speed, and driving habits. From then on, you only pay as you drive. Aviva (formerly Norwich Union) was at the forefront of providing this cover, and a new kid on the block is [Coverbox](http://www.coverbox.co.uk) ([www.coverbox.co.uk](http://www.coverbox.co.uk)).

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