**Customers risk being overcharged by more than £400 using home insurance comparison sites, warns Which?**

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Which? – the consumer association - analysed four of the largest insurance comparison sites, Compare the Market, Confused.com, GoCompare and MoneySuperMarket. The consumer group found that their online forms could inflate customer’s home insurance premiums, putting them at risk of paying up to £414, due to the websites not asking the same questions as insurance providers.

Customers are asked up to 121 questions on average, according to Which?.

While the questions should extract enough information to generate an accurate quote, some insurers often rely on generalisations which could lead to higher costs.

**Differences between sites**

When cross-referencing the questions on the four sites, Which? identified differences in 30 areas - the biggest of which was related to flooding.

The research found that MoneySuperMarket and Go Compare only asked customers whether their home has ever been flooded - but not when it happened. In this case, insurers interpreted this to mean it occurred within the past five to 10 years.

This pushed the premium of one of the quotes from £290.77 to £704.42, inflating the price by as much as £413.65.

**Advice for customers**

To avoid paying inflated prices, Which? advises customers to still use comparison sites for a quote, but to then double check the amount and information provided directly with the insurer.

Using more than one comparison site is also advisable, as this will allow you to spot any major differences in price.

In response to the study, GoCompare said: “We work very closely with our 70-plus home insurance partners to make sure we are asking our customers for the details needed to provide accurate quotes that meet customer’s needs.

Confused.com added: “We work closely with insurers to make sure our quote process is built to meet their requirements and provides accurate information based on their preferences. We then work together to proactively review this on a regular basis to make sure it is accurate and up to date.

“However, insurers can often update their process outside of this review, in which case we will make any changes required on a case-by-case basis.”

Adapted from https://www.edinburghnews.scotsman.com