



with NICK WEBB

Annual travel cover

Perhaps they could get Seanie Fitz to run the CPSU. It could make the trades union that little bit more popular after its shenanigans at the Passport Office. Would Seanie Fitz be so bad if he had a beard? These are all questions you can mull over in the next big queue. In the meantime, you can save enough to buy a giant big bag of tomatoes to chuck at the Passport Office staff or any stray banker or politician in the area. Annual travel insurance for Europe.

Best: Multitrip.com €26.99

Avoid: AA Travel Insurance €54.53

Saving: €27.54 per year

contact: www.multitrip.com or 0818 44 44 44



Home insurance

If you do one thing this year, it should be to give your existing home insurer a bit of a shock. Shop around and compare prices. You'll get really, really angry at how badly you are being shafted. Twice the price in some cases. Cover for a €900,000 valued home in Clontarf, Dublin 3 with €400,000 rebuild, 20 per cent contents. No claims for 5 years. Excess €200. Usual locks and stuff.

Best: simplymortgages.ie €474

Avoid: Sertus €969

Saving: €495

contact: www.simplymortgages.ie or 1890 746 472



Lump sum savings

Rabobank has just launched the highest rate on the market. It's a whopping 4.05 per cent. But there's a catch. It's a really, really big catch too. You have to lock your money away for ten years. Yep, a full decade. If interest rates go up dramatically you'll be kicking yourself. Anglo's best one year rate is 3.5 per cent. Is it really worth an extra 0.55 per cent to lock your money away for a decade? For €10,000 lump sum

Best: Rabodirect 10 year fixed 4.05 per cent

Avoid: AIB 90 day notice 0.01 per cent

Saving: €404 over a year

contact: www.rabodirect.ie or 1850 88 22 22



Mortgage protection

Your bank will stiff you for the mandatory mortgage protection cover. But so will some of the bigger names. Big first year discounts are given by online brokers. Decreasing mortgage protection for a 28-year-old non-smoker on a 35 year mortgage of €150,000. Figures from www.chromeinsurance.ie

Best: Caledonian Life €15.33 per month

Avoid: Aviva €20

Saving: €56.04

contact: www.caledonianlife.ie or 1800 454 453



Car hire excess

Car hire companies are sly devils at the best of times. There's a vast excess on most car rental policies, which means that if you give it a ding you'll be paying for the rest of your life. Car hire excess policies aren't cheap but they do cover nasty surprises. Annual European cover policy quoted.

Best: Carhireexcess.com €59.99

Avoid: Insurance4carhire.com €79.95

Saving: €19.96

contact: www.carhireexcess.com or 0818 44 44 47



Pet insurance

Cover for a two-year-old Irish Wolfhound with all his bits still attached.

Microchipped, in good health and living in Stepaside, Co. Dublin with a 40-year-old