QUDOS INSURANCE BROKERS

Buying Insurance Online vs Using a Broker – What You Need to Know

Online Insurance Policies – Fast But Risky?

Online quote engines promise speed, ease, and affordability — but buying insurance this way comes with real dangers, especially if:

- You're not sure exactly what cover you need
- You're running a business or have specialist property risks
- You assume price is the only factor that matters

Many customers end up:

- **Underinsured** – choosing a low sum insured to reduce the premium
- **Wrongly classified** – selecting the wrong trade, usage, or description
- **Not covered** – ticking "accept" on assumptions and warranties they don't meet
- **Unaware of exclusions** – until they make a claim and it's declined

What a Broker Actually Does (and Why It Matters)

An insurance broker like Qudos is more than a middleman.

We:

- **Assess your needs properly** – not just ask surface-level questions
- **Match you to the right insurer** – based on trade, turnover, risk tolerance
- **Explain key terms and clauses** – so you understand what you're signing
- **Ensure compliance** – with laws, leases, lender requirements, regulators
- **Support you at renewal and claim time** – not just when you pay

Brokers can often access specialist schemes and bespoke underwriters that aren't available on online platforms

Comparison – Online vs Broker

Feature Online	Comparison Site	Broker (like Qudos)
Speed of quote	Fast (5–10 mins)	Quick, once risk is known
Risk advice	None	Expert guidance
Tailored cover	Often generic	Bespoke recommendations
Understanding fine print	Self-service	Explained clearly
Help if things go wrong	Limited	Full support
Trade-specific schemes	Rare	Yes
Price	Sometimes cheaper	Competitive & correct
Claim success likelihood	Lower due to errors	Higher due to accuracy

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Real World Examples of Online Mistakes

- A takeaway business owner selects "café" online and gets cheap cover — but deep fat fryers were excluded, and a claim is refused after a kitchen fire
- A tradesman chooses "builder" instead of "roofer" — policy was invalidated when a height-related injury occurred
- A landlord buys standard buildings insurance without declaring it's a HMO (House in Multiple Occupation) — claim rejected due to non-disclosure



Why It's Not Always About Being Cheaper

Sometimes brokers can be cheaper than online:

- We may have access to exclusive schemes
- We negotiate directly with underwriters

But even when we're more expensive:

- It's often because the online quote missed important information
- You may be paying more — but for cover that actually works when it matters

Insurance is not just a box-ticking exercise. It's about protecting what you've worked for.

What You Get with Qudos Insurance Brokers

- Honest advice from experts who understand the UK insurance market
- Tailored solutions for property, trades, legal, hospitality, care and more
- Help avoiding common insurance pitfalls
- A direct line to real people – not a call centre or robot

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