# Comfort / Complete comparison

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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**Fictional document**, produced for demonstration. **This table is reproduced exactly as it appears in the policy wording.** No column is highlighted, no row is commented on, no total is calculated — a commented comparison is already a recommendation.

| Item | Comfort | Complete |
|---|---|---|
| Annual premium | €1,480 | €2,120 |
| Damage to property | Included | Included |
| Public liability | Included | Included |
| Water damage | Included | Included |
| Theft and vandalism | Included | Included |
| Glass breakage | Included | Included |
| General excess | €320 | €180 |
| **Legal expenses** | **No** | **Included** |

| Item | Comfort | Complete |
|---|---|---|
| **Home assistance** | **No** | **Included** |
| **Valuables** | **No** | **Included up to €15,000** |

> **The three items in bold are the ones that separate the two covers.** They are highlighted because they differ, not because they would be desirable. The premium difference — €640 — appears in the first row and not the last, for the same reason.

## What the client's file already says

| Item | On file |
|---|---|
| Household | 2 adults, 2 children |
| Current home policy | Comfort, since 2018 |
| Claims | 2, of which 1 declined in 2024 |
| **Other policy held** | **Legal expenses cover taken out with a competitor in 2023 — certificate on file** |

## Three things the file does not hold

**1 · Value of the valuables held:** ..... — without it, the third difference cannot be assessed.

**2 · Is the legal expenses policy taken out elsewhere still in force?** ☐ yes · ☐ no · ☐ to check

**3 · Has a change of circumstances prompted the question?**

.....



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**The second question is the most important of the three.** If the policy taken out elsewhere is still running, two of Complete's three differences overlap with cover already paid for.

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