

Are you insured?

Moving into a new home is an exciting experience but are your home contents and belongings covered against fire theft, flood and water damage? It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen.

Did you know there is a home contents insurance scheme specifically designed for tenants of social housing which protects your household goods and contents whilst in your home against, fire, flood, theft, storm damage, malicious damage, and more.

The policy also includes:

- Cover for theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- Cover for damage to external glazing for which you are responsible for.
- Cover for the replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- Accidental damage to TV's and aerials and home computers is covered as standard (excludes items designed to be portable including mobile phones, iPods etc). A £50 excess may apply, full details are available on request. Cover for portable items can be included under the extended accidental damage optional cover which is available at an additional cost.
- Loss or damage to food in a fridge/freezer (excludes damage caused if the electricity supplier deliberately cuts of the supply to your homes).
- Tenant's liability cover - Up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant (excludes loss or damage whilst your home is unoccupied).

Terms and conditions, limits and exclusions apply, a copy of the policy wording is available on request.

The My Home scheme was designed for tenants in social housing and offers the facility to pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

There are 3 ways to contact My Home:

1. Call My Home on 0345 450 7288
2. Request an application pack from your local housing office
3. Visit www.thistlemyhome.co.uk where you can also request someone to call you back.

Go to
www.thistlemyhome.co.uk
to find out more and to use
our contents calculator to
work out the value of your
home contents

