

# Do you have Home Contents insurance?

Thistle Tenants Risks know that having a home contents policy may not be on the top of tenant's minds.

With other outgoings such as, rent, fuel, groceries and more, household budgets are likely to be under pressure this winter. But please remember you are responsible for replacing your home contents and belongings in the event of a loss. Contents insurance is designed to help protect your possessions and personal belongings. 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.

## How much will the insurance cost?

The aim of My Home Contents Insurance Scheme is to provide tenants in social housing with an option for home contents insurance. Premiums vary depending upon your sum insured, age and postcode.

The My Home Scheme, offers flexible payment methods, which you can pay-as-you-go, meaning there's no long-term commitment.

Premiums can be paid by cash fortnightly or monthly using a swipe card, monthly by direct debit or annually by cheque, credit or debit card (fortnightly and monthly premiums include a transaction charge).

## Some of the benefits of the My Home Contents Insurance Scheme

- Covers theft, water damage, fire and many more household risks.
- Covers tenants improvements (up to £2000 or 20% of the sum insured, whichever is the greater).
- Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- Covers damage to external glazing for which you are responsible for.
- Covers 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 is available under the extended accidental damage optional cover.

- Loss or damage to food in a fridge/freezer (excludes damage caused if the electricity supplier deliberately cuts of the supply to your home).
- Tenant's liability - 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.

For further information pick up an information pack from your local housing office or call My Home on 0345 450 7288 or visit [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk) where you can request a call back.

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