

# Hire Purchase

## Do you have the funds to replace your belongings if you suffer a loss or damage in your home?

We may believe that our home contents and belongings are safe. But accidents do happen, it is important to protect the things we love, that's why 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.

The My Home Contents Insurance Scheme has been designed to suit the needs of social housing residents, offering premiums that can be paid fortnightly or monthly by cash, monthly by direct debit, or annually by cheque or debit card (fortnightly and monthly premiums include a transaction charge).

### Cover for hire purchase item

There is no need to buy extra insurance cover for your hire purchase goods within your home. These items are covered as standard on the My Home Contents Insurance Scheme contents policy against fire, theft, flood or water damage. Mechanical breakdown or wear and tear is not covered under the policy.

The policy includes cover for accidental damage to televisions (including satellite dishes, decoders and television aerials fixed to Your Home), home computers, and home entertainment equipment in Your Home and CCTV equipment attached to Your Home.

The policy excludes items designed to be portable, including mobile/smart/android/phones, iPhones, iPads, iPods and tablets, video cameras, camcorders, games consoles, and portable computers.

Extended accidental damage is available for an additional premium, which would cover these items whilst in the home.

## For more information or to request an information pack

Visit: [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)

Call: My Home on **0345 450 7288**

Request an application pack from your local housing office

Limits and exclusions apply to all covers. A copy of the policy wording is available on request.

Go to  
[www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)  
to find out more and to use  
our contents calculator to  
work out the value of your  
home contents

