



The importance of Home Contents Insurance

The National Housing Federation's My Home Contents Insurance Scheme is designed for tenants and residents in social housing.

Your landlord is responsible for covering the building of your home; however your landlord does not insure the contents of your home. It's up to you to decide whether you want to insure your home contents and personal possessions.

Home contents insurance provides cover for the contents of your home, including cover for items such as furniture, carpets, clothes, bedding, electrical items, jewellery, pictures, and ornaments, against **fire, theft, water damage, storms and floods** and other perils.

What else does the My Home Scheme cover?

Other cover provided as standard is:

- Accidental damage to TV's and aerials and home computers (excluding 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 (excluding 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).

There is more cover included as standard and there are optional extensions available for an additional premium, you can include extended accidental damage, personal possessions (cover away from the home), cover for wheelchairs and hearing aids, and cover for the structure of sheds, garages and greenhouses.

Limits and exclusions apply, a copy of the policy wording is available upon request.

What are some of the benefits of the My Home Contents Insurance Scheme?

- Apply over the telephone or complete an application form.
- You don't need to have special door or window locks (just a lockable front door).
- Flexible regular payment options (fortnightly and monthly premiums include a transaction charge).

To find out more about the My Home scheme, or to get a quote:

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!

