

What are the benefits of home contents insurance?

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Home Contents Insurance Can Benefit Both Your Organisation and Your Tenants:

As a Landlord, you are generally responsible for keeping in repair, the structure and exterior of the home, for example, the walls, roof, guttering, windows and external doors, basins, sinks, baths, toilets etc.

We all know the importance of home contents insurance, and wouldn't life be easier for both landlord and tenants if tenants had home contents insurance cover?

The NHF My Home Contents Insurance Scheme not only covers tenants home contents and personal belongings in the event of a fire, theft, storm, flood, escape of water, but also covers items that tenants may be responsible for under their tenancy agreement.

Tenants Liability

The My Home Contents Insurance Scheme covers damage to the landlord's fixtures and fittings, as well as tenants improvements, such as floor tiles, laminate or wooden flooring, updates to kitchens and bathrooms.

Cover also includes accidental damage to fixed glass in windows and to doors, fanlights, skylights, splashbacks, fixed sanitary ware and underground services to the home which tenants are legally responsible for.

Replacement and installation of locks for outside doors and windows and alarms is also included if keys are lost or stolen.

There are limits and exclusions like most household policies, but if tenants take out this insurance, it could help you as a landlord with any re-charges.

So, for example if your tenant accidentally broke a wash hand basin by dropping something on it, they would be re-charged for replacing the wash hand basin, but if the tenant had contents insurance via the My Home scheme, they would be able claim for the damage through their insurance policy, as long as they had complied with policy terms.

We should be working together to highlight the importance of home contents insurance. The My Home Contents Insurance Scheme is available to you and all your tenants and leaseholders are eligible to apply.

For more information on how the My Home Scheme can help your organisation and tenants, please contact:

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