

Do you have Home Contents insurance?

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 worth considering 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 belongings. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen.

Did you know that there is a home contents insurance scheme specifically designed for residents in social housing?

It protects your household goods and contents while they are in your home against fire, flood, theft, storm damage, malicious damage, and more.

The policy includes:

- Covers theft or attempted theft of contents in sheds, outbuildings and garages that form part of your home (up to £3,000).
- We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms for your home, if keys are lost or stolen.
- Accidental damage to TV's, aerials fixed to your home, home computers, home entertainment equipment and home working equipment. A £50 excess may apply. Cover for items designed to be portable such as mobile phones, smart phones, iPads, iPods are not covered under this section of the policy. You can, however, choose to include optional extended accidental damage at an additional cost which will provide cover for portable items.

- We will pay up to £500 for loss of or damage to food in a fridge/freezer but we do not cover damage caused if the electricity supplier deliberately cuts off the supply to your homes.
- Tenant's liability – We will pay 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. There is no cover available if your home is unoccupied for more than 60 days in a row.

These are just some of the features, limits and exclusions of the Policy. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.

Flexible payment options

The My Home scheme was designed for residents 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).

Contact Us

For more information or to apply for cover, please call the My Home Contents team on:

Phone: 0345 450 7288

Monday - Friday: 9am - 5pm

Visit www.thistlemyhome.co.uk where you can also request someone to call you back!

