

Understanding Home Contents Insurance - FAQs

What does Accidental Damage mean?

Our policies include accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors. Also included as standard is accidental damage to TV's (including satellite dishes, decoders and televisions aerials fixed to the home, home computers and home entertainment equipment within the home and CCTV equipment attached to the home).

This cover excludes items designed to be portable, including mobile/smart/android phones and iPhones, iPads, iPods and tablets, video cameras, camcorders, games consoles and portable computers). These items can be covered by selecting the extended accidental damage cover, for an additional premium. The extended accidental damage cover would also cover things like spilled paint or broken ornaments. (A £50 excess may apply, full details are available on request).

Are hire purchase goods covered?

Yes, the policy covers hire purchase items against the insured perils, such as fire, theft, flood, and water damage. The policy does not cover electrical, electronic or mechanical breakdown or failure.

How do I make a claim?

To make a claim contact a member of the Thistle Tenant Risks team on: **0345 450 7288**.

Does it affect my premium if I make a claim?

No, your premium will not change if you do have to make a claim.

Can I cancel my policy at any time and is there a cancellation charge?

You may cancel your policy at any time by contacting the My Home Contents Insurance Scheme team, there is no charge if you do decide to cancel.

What does garden huts, garages and greenhouses cover?

This cover if selected for an additional premium, covers the structure of the garden hut, garage or greenhouse, up to £500 against loss or damage caused by fire, theft, storm or flood, malicious damage.

The standard cover automatically includes theft or attempted theft of contents from garden huts, sheds and garages and greenhouses (up to £3,000).

Do I need receipts for everything inside my home to be covered?

Insurers request proof of ownership of an item in the event of a claim, ideally you need to keep receipts, photographs or manuals as proof of purchase.

Are my children's items covered?

Yes, the policy covers the tenant, their domestic partner and members of their family permanently living with them.

My TV just stopped working, is this covered?

No, the policy does not cover electrical, electronic or mechanical breakdown or failure.

Limits and Exclusions apply a full policy wording is available on request.

Contact us

For more information or to apply for cover, please call Thistle Tenant Risks on:

Phone: **0345 450 7288**

Monday - Friday: 9am - 5pm

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

