

Fridge & Freezer Contents Are you covered?

Although you rent your house from us, the contents of your home and garden are your responsibility. Contents insurance is designed to help protect your possessions and personal belongings, so it's a good idea to consider what a home contents insurance policy would cover you for, to help you make an informed decision on whether you need one.

Imagine if you returned home to find the contents of your fridge and freezer ruined due to an electrical problem. Could you afford to replace your fresh food and freezer contents?



The My Home Contents Insurance Scheme covers the contents of your fridge and freezer against loss of or damage to food caused by a breakdown or rise or fall in temperature in the fridge/freezer.

It excludes loss or damage to food in a fridge/freezer where proof of purchase cannot be validated by receipts, other evidence of purchase or photographic evidence, and damage caused if the electricity supplier deliberately cuts off the supply to your home.

The My Home Contents Insurance Scheme has many benefits such as:

- 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, you can pay fortnightly or monthly by cash using a swipe card,

monthly by direct debit, or annually by credit/debit card, (fortnightly and monthly premiums include a transaction charge).

There are also optional covers available for an additional premium:

Extended Accidental Damage – this extension covers accidental damage to contents whilst they are in your home (excludes wear and tear). A £50 excess may apply, full details are available on request.

Personal Possessions – covers theft, loss of or damage to clothing and items designed to be worn or carried, whilst away from the home. Items are only covered up to the chosen insured sum available in bands of £1,000, £2,000 or £3,000, with any one claim limited to £500 per item.

Wheelchairs & Hearing Aids – loss of or damage to wheelchairs (including personal responsibility cover), and loss of or damage to hearing aids inside your home or anywhere in the British Isles (excludes electronic, electrical or mechanical breakdown or failure). Cover available up to £1,000, £2,000 or £3,000 as selected.

Structure of garden huts, garages and greenhouses – loss of or damage to garden huts, garages and greenhouses structures, that are your responsibility (excludes damage caused over a period of time), up to £500.

Terms and conditions, limits and exclusions apply, a copy of the policy wording is available on request.

To find out more about the My Home Contents Insurance scheme, which was designed for tenants in social housing, contact Thistle Tenant Risks:

1. Phone: **0345 450 7288**
2. Request an application pack from your local housing office.
3. Visit www.thistlemymyhome.co.uk where you can also request someone to call you back!

