

# TENANTS RESPONSIBILITY...

## DID YOU KNOW?

Under the terms of your tenancy agreement you may under certain circumstances be liable for the repairs to your home.

### How could such situations arise?

- If the neighbour upstairs left the bath running or if they had a burst pipe and the water caused damage to your decorations it may be your responsibility to redecorate your home.
- If you had your keys stolen you may have to pay for the cost of replacing the locks.
- If a vandal broke one of your windows you may be liable for the replacement cost of the window.

## DON'T WORRY HELP IS AT HAND!

Your landlord has teamed up with the National Housing Federation and Thistle Tenant Risks to offer tenants and leaseholders the My Home Contents Insurance Scheme which, subject to policy limits and exclusion, provides cover for your home contents against such events that you may be affected by and financially responsible for, alongside cover for losses arising from perils such as Fire, Theft, Water and Storm damage.

Optional extensions are available for an additional premium, you can include, extended accidental damage, personal possessions (cover away from the home), wheelchairs, hearing aids, and cover is also available for the structure of garden sheds, garages and greenhouses.

You can pay cash fortnightly or monthly using a swipecard, you can set up a monthly direct debit, or pay annually (fortnightly and monthly premiums include a transaction charge).

### Exclusions & limits apply.

**A copy of the policy wording is available on request.**

So if you want to find out more you can ask your landlord for an application pack or

**contact My Home Contents Insurance on 0345 450 7288**

or email: [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)  
or visit: [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)

**You can even request a member of the My Home Insurance Team to call you back!**