

Christmas & Religious Festivities

It's that time of year when your household may be shelling out extra costs for food, decorations and more. But have you considered home contents insurance?

Contents insurance is designed to help protect your possessions and personal belongings.

It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

The My Home Contents Insurance Scheme offers cover for fire, theft, water damage, floods and much more.

And over the festive period or other religious festivals, the My Home scheme automatically increases the contents sum insured by £1,500 or 15% (whichever is the greater), for one month before and one month after the special occasion.



Also covered is:

- **Contents of fridge and freezers** (excluding damage caused if the electricity supplier deliberately cuts of the supply to your home).
- **Money and gift vouchers** (up to £750) (excludes theft where there are no signs of force or violence to get into, or out of your home).

The holiday period could also see more accidents, such as spillages, breakages and general mishaps.

Accidental damage to TV's and aerials, and home computers is covered (excludes items designed to be portable including laptops, mobile phones, iPods etc).

A £50 excess may apply. Cover for portable items is available under the Extended Accidental Damage optional cover (for an additional premium).

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

The My Home scheme was designed for tenants living in social housing, and you can pay premiums in cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge). To find out more, contact My Home:

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

