Home Contents Insurance and Optional Covers Available

No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen. Having the right insurance in place can help protect you from potential risks.

The My Home Contents Insurance Scheme is a specialist insurance scheme provided by Thistle Tenant Risks, and the Policy is designed to help protect your home contents against loss or damage from specific events such as fire, theft or escape of water. As part of the My Home Contents Scheme:

- You don't need to have special door or window locks; you just need a lockable front door.
- Flexible regular payment options are available (fortnightly and monthly payments include an additional transaction charge).

There are optional covers available for an additional premium, such as:

Extended Accidental Damage

Covers accidental damage to contents while they are in your home. Excludes damage caused by wear and tear and a £50 excess may apply.

Personal Possessions

Covers theft, loss or damage for clothing and other items designed to be worn or normally carried and belonging to you, whilst inside your home or anywhere in the World. You can choose a insured sum of either £1,000, £2,000 or £3,000 but for any one claim, we will not pay more than 50% of the chosen sum insured in respect of an individual item.

Wheelchairs

We will pay up £1,000, £2,000 or £3,000 (the certificate of insurance will show the amount you have chosen) for loss or damage to wheelchairs (including personal responsibility cover) inside your home or anywhere in the World. Excludes electronic, electrical or mechanical breakdown or failure.

Hearing Aid

Covers loss or damage to hearing aids owned by you or a member of your family or for which you are responsible, inside your home or anywhere in the World. We will not cover loss or damage caused by wear and tear, gradual deterioration, electrical or mechanical breakdown. You can choose an insured sum of either £1,000, £2,000 or £3,000.

Structure of garden huts, garages and greenhouses

Covers loss or damage caused by an insured event to garden huts, garages and greenhouse structures, that are your responsibility.



Limits and exclusions apply. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.

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 <u>www.thistlemyhome.co.uk</u> where you can also request someone to call you back!



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