

National Housing Federation

My Home Contents Insurance

We realise home contents insurance may be the last thing on many tenants minds, especially when there are so many other outgoings. However, imagine a life where you are able to have affordable insurance premiums which you can pay-as-you-go, giving you the peace of mind that in bad situations your home contents are covered, leaving you to concentrate on the things that really matter in life.

Well you no longer have to imagine!

10 reasons to choose the My Home contents insurance scheme

- Flexible regular pay as you go payment options by cash. Also direct debit, cheque, postal order, credit/debit card payment options available.
- No Fuss, quick and easy to apply either by completing a simple application form or contacting us by telephone.
- Realistic sums insured available.
- No excess (You don't pay the first part of the claim).
- Covers theft, water damage, fire and other household risks.
- Covers damage to internal decorations.
- Covers accidental damage to sanitary fixtures such as toilets and washbasins.
- Covers damage to external glazing for which you are responsible.
- Covers lost or stolen keys and freezer contents.
- You don't need to have special door or window locks.

Typical Claims Examples

A family suffered severe water damage in their home due to a burst pipe, their landlord repaired the burst pipe and damage to plastering but without home contents insurance the family would not have been able to replace their carpets, furniture and personal possessions or even redecorate their home.

In another instance a tenant found that the contents of their freezer had spoiled due to the failure of the electricity supply, fortunately this tenant also had insurance cover. (Cover excludes the deliberate act of a gas/electricity supplier.)

How much will the insurance cost?

Typical premium examples:

- For a sum insured of £10,000, where the applicant is aged under 60 and choosing to pay by cash fortnightly the premium would start from £1.86 to £4.20 depending on the postcode.
- For an applicant over 60 years of age the premium would start from £1.67 to £3.99 depending on the postcode

Savings can be made by paying the premium monthly by cash, monthly by direct debit or annually.

This insurance does not cover your property against everything that can happen, terms, conditions and exclusions apply, a copy of the policy wording is available upon request. To make sure that you are always covered you must keep up to date with your payments. If you don't pay your insurance premium your insurance may be cancelled.

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If you would like to receive an information pack which includes an easy to complete application form please call us on

0845 337 2463

Or pick up an information pack from your local housing office.

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