

## 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**. Imagine enjoying the peace of mind that in a bad situation **your home contents are covered**, leaving you to concentrate on the things that really matter in life.

### **Well you no longer have to imagine!**

#### Actual Claims Examples

A family suffered severe water damage in their home due to a burst pipe so their landlord repaired the burst pipe, and damage to the plastering. Without **My Home** 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 entire contents of their freezer had spoiled due to the failure of the electricity supply. Fortunately this tenant also had **My Home** insurance cover. (Cover excludes the deliberate act of a gas/electricity supplier.)

#### How much will the insurance cost?

The aim of My Home is to provide tenants with an **affordable option for home contents insurance**. Premiums vary depending upon your sum insured, age and postcode. For further information pick up an information pack from your local housing office or **call 0845 337 2463**.

#### 10 reasons to choose the My Home contents insurance scheme

- Flexible, regular, **pay-as-you-go** payment options you can pay by **cash, direct debit, postal order, credit or debit payment**.
- No fuss, **quick and easy to apply**. Either complete a simple application form or contact us by telephone **0845 337 2463**.
- Insurance for realistic sums is available.
- **No excess**. You do not pay for 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.

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.

“In these changeable times it’s vital that every home has affordable and comprehensive home contents insurance. My Home contents insurance is designed specifically to provide competitive cover to social housing tenants and their families.”

**David Orr, Chief Executive,**  
*National Housing Federation*

National Housing Federation  
**My Home** Contents Insurance

If you would like to receive an information pack which includes an easy to complete application form or if you would like to arrange cover now please call us on

**0845 337 2463**

Or pick up an information pack from your neighbourhood team.

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of The National Housing Federation by Jardine Lloyd Thompson Tenant Risks. A division of Jardine Lloyd Thompson UK Limited. Lloyd’s Broker. Authorised and Regulated by the Financial Services Authority. A part of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No. 00338645. VAT No. 244 2321 96.

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