THE IMPORTANCE OF HOME CONTENTS INSURANCE

Home contents insurance is designed to help protect your possessions. No matter how careful you are, there is always a risk that your possessions could be broken, damaged or stolen.

Solihull Community Housing's Home Contents Insurance Scheme offers cover for damage to, or loss of your furniture, belongings, and decorations in events such as fire, theft, flood, and water damage.

Some cover features included as standard:

- Covers replacement and installation of locks for outside doors or windows and alarms if keys are lost or stolen.
- Covers accidental damage to TV's, aerials, and home computers as standard (excludes items designed to be portable including mobile phones, iPods etc). A £50 excess applies to accidental damage claims.
- Covers loss or damage to food in a fridge and freezer (excludes damage caused if the electricity supplier deliberately cuts of the supply to your homes).

See below real-life claim example:

**One customer suffered water damage from the flat above, their neighbour left the tap running with the plug still in the sink and left the property, forgetting about it.*

The customer returned home to find water coming through the ceiling of the kitchen, living room, bedroom, and bathroom. Carpets in the bedroom and lounge were saturated, in the bedroom the mattress was soaking wet and in the kitchen the kettle and toaster were floating, the air fryer had water inside, the cupboards had to be emptied to be allowed to dry and all packaged food was thrown out, and the cooker and fridge freezer had water running down the back.

Fortunately, this tenant had a home contents insurance policy which meant she could claim for the damaged items which were her responsibility, and the claim was settled within 4 weeks of the incident'.

*True example of claim made via the Thistle Tenant Risks home contents insurance schemes March 2023.
Source: Ageas Insurance Ltd.

Limits and exclusions apply. A full policy wording is available on request.

To find out more about the home contents insurance scheme, where you can pay premiums alongside your rent. Contact us on:

- Tel: 0121 717 1515
- Visit: https://www.solihullcommunityhousing.org.uk/tenants/your-home/home-contents-insurance/
- Or request an application pack from your local housing office.

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