0WHAT ARE RECHARGES AND CAN HAVING HOME CONTENTS INSURANCE HELP?

Recharges are invoices or bills which are passed to a tenant to pay, and usually result from a repair for which a tenant is held responsible under the conditions of the tenancy agreement.

In some instances, it may be impossible to avoid a recharge, but the risk can be minimised by always looking after your home and reporting any damage to your Maintenance or Housing Officer as soon as possible. This may be a condition of your Tenancy Agreement. Often not reporting damage or a repair can lead to further damage.

Solihull Community Housing's Home Contents Insurance Scheme offers cover for loss or damage you may be responsible for under your tenancy agreement. Cover for fire, lightning, smoke damage, riots, malicious damage, storms or floods, water and oil leaks, theft or attempted theft is included, plus events such as:

- ✓ Replacement and installation of locks for outside doors, windows and alarms if your keys are lost or stolen.
- ✓ Up to 20% of the contents sum insured for the rent paid and for costs of comparable temporary accommodation (including putting pets in kennels) if the home cannot be lived in because of loss or damage caused by an insured event.
- ✓ Up to 35% of the contents sum insured for damage to the landlord's fixtures and fittings which the tenant is legally liable for, caused an insured event.
- ✓ Up to £2,000 or 20% of the contents sum insured (whichever is the greater) for damage to fixed items or home improvements a tenant makes, caused by an insured event.
- ✓ Accidental damage to fixed glass in windows and to doors, fanlights, skylights, splashbacks, fixed sanitary ware and underground services to the home which the tenant is legally responsible for.
- ✓ Up to £750 for loss or damage caused by forced entry to the home by authorities in the event of a medical emergency.

Contents insurance is designed to help protect your possessions and personal belongings. Remember, you would be responsible for replacing your home contents and belongings so it's a good idea to consider what a home contents insurance policy would cover you for to help you make an informed decision on whether you need one.

The Scheme was designed for Solihull Community Housing tenants, and premiums can be paid weekly alongside your rent. For more information:

1 Request an application pack from your local housing office.
2 Call: 0121 717 1515
3 Visit: https://www.solihullcommunityhousing.org.uk/home-contents-insurance/

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