

## Is my home insured?

The structure of your home is covered by a Building Insurance Policy, which is paid for by the Association. However, **we do not provide contents insurance to cover your possessions**, it is your responsibility, and we strongly advise you to invest in it.

The Housing Association is not responsible for insuring the contents of your property.

**This means that if there is a fire, flood or theft whatever the circumstances, the Association will not be liable to replace your belongings.**

Even if it is something in your property that has failed, for example burst pipes or a leaking cylinder, you will have to meet the cost of replacing what's damaged. This could mean that you have to meet the cost of replacing your carpets, furniture, clothes, TV, stereo, children's toys – anything that has been ruined.

We strongly advise you to take out contents insurance so that if the worst happens the insurers would cover the costs for you. Insuring the contents of your home costs less than you may think.

We understand that in these tough economic times you might be looking to save as much as you can from your weekly outgoings, but imagine if your house was flooded and you were left with nothing. How would you begin to replace everything?

Contents insurance can cover most of your household goods and contents whilst in your home, such as :

- ✓ furniture
- ✓ televisions
- ✓ clothing
- ✓ carpets and other flooring
- ✓ electrical items and general household goods
- ✓ jewellery and other valuables

In addition, the insurance may also cover:

- ✓ replacement of external locks if your keys are lost or stolen
- ✓ the contents of your freezer (for example if there is a power cut)



Most insurance policies will also include personal liability insurance and also your decorations and improvements which you may be responsible for under your tenancy agreement. Contact your Housing Officer for more information and an application pack.

## **Will the Association replace my belongings if my pipes burst in freezing weather?**

In the cold weather, we have had tenants who have had pipes burst in the freezing temperatures and in some cases the resulting flooding in the property has meant that the tenant has lost everything in their home. The Association will **not** replace any of your belongings if they are damaged.

*What would you do in their circumstances?*






*Could you afford the thousands of pounds it would take to replace everything?*

Insuring the contents of your home starts at less than £5 per month!

## **How do I take out contents insurance?**

You can obtain contents insurance from many insurance companies but we recommend home contents insurance specifically designed for social housing tenants. They offer flexible regular pay-as-you-go payment options, either fortnightly or monthly cash, or by direct debit, monthly or annually.

## **What are the benefits of having specialist tenant insurance?**

-  No excess (you don't pay the first part of the claim)
-  Covers theft, water damage and fire plus so much more
-  No minimum home security requirements
-  Additional cover available for accidental damage, wheelchairs and mobility scooters, hearing aids
-  and buildings cover for sheds, greenhouses and garages.

For further information and an application pack, please contact your Housing Officer who will be happy to answer any questions you may have.

## **Useful Contacts**

### **Lochaber Housing Association**

101 High Street, Fort William, PH33 6DG

Telephone: 01397 702530

Email: [housingmgmt@lochaberhousing.org.uk](mailto:housingmgmt@lochaberhousing.org.uk)

**My Home** tenant portal:

<https://myhome.lochaberhousing.org.uk>

May 2024

