

Home and Contents Insurance



What is it?

Home or Buildings Insurance refers to the protection of the structure of your home, including any garages and outbuildings.

Contents Insurance refers to the protection of items inside the property, like furniture or appliances.

If it is possible to remove something from the property and take it to a new property, the item would be considered as part of your contents insurance.

This seems simple enough, but some elements are more difficult to define, such as fixtures and fittings. For example, carpets are usually considered as part of contents but laminate flooring part of the building.

Home and Contents insurance can be arranged separately for you, or in combination (which will save you from paying out the excess twice if you have to make a claim against both). We can help you understand what, in your particular home, needs to be covered under each policy.

As well as standard cover, we can also arrange policies to suit a wide variety of more unusual circumstances, such as:

- Previously underpinned homes or homes that have suffered from subsistence
- Previously flooded homes
- Homes used as occupied B&Bs
- Homes used for child minding
- Homes with lodgers
- Unoccupied homes

Who needs it?

Since your home is probably the most expensive thing you own, protecting yourself from potential losses is a shrewd move. And although buildings insurance is not a legal requirement, it is a condition of most mortgage providers.

Contents insurance is a must for anyone who owns or rents out a furnished property as the cost of replacing items of furniture or electrical items can be extremely high.

We are also pleased to arrange cover for you, even if you have a criminal conviction, CCJs or bankruptcy.

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What does it cover?

Since Home and Contents insurance is one of the most common forms of insurance, there are hundreds of policies to choose from. We will work with you to determine which elements you need from your policy. There are some basics that all policies will cover:

Buildings Insurance

- Damage or loss to the structure of your home caused by fire, flood, storm, theft or subsidence
- Fixing water leaks, and repairing damage caused by the leak afterwards
- Costs incurred if you have to find somewhere else to live until you can return to your own home
- Loss of rent if damage to your property means you can't rent it out
- Public liability if you are held liable for injury to a third party or their property

Contents Insurance

- Damage or loss to contents in your home, garages, outbuildings or grounds
- Replacement of door locks if your keys are lost or stolen
- Damage or loss to your contents if you are away from home (limits apply, and optional extensions can be added)
- Occupier's and personal liability, if you are held liable for injury to a third party or their property
- Tenant's liability, if you are held liable for damage to your landlord's property

What does having Home and Contents Insurance mean to you?

Our homes are some of our biggest assets and we spend time and money on filling them with our belongings. It's inevitable in life that things happen; pipes burst, belongs get stolen, storms blow down fences. Costs incurred due to loss or damage, to buildings or contents, can run up huge bills; something that you shouldn't have to worry about if you have the right insurance.

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