

# Tenants Contents Insurance



## What is it?

Tenants contents insurance is cover for your belongings if you rent a house or flat and covers them from fire, theft or flood. It also protects you if you accidentally damage your landlords' property.

Getting contents insurance is a fairly simple process, but there are some things that you should think about:

- **Do you live in a furnished property?** Your landlord should have comprehensive building cover, but they may not have contents insurance. If they do, it may only cover their furniture, not your belongings, so you need to check what insurance they have.
- **Do you have housemates?** If you do, you may want to get one insurance policy between you and share the cost. Each person can be named on the policy. Or, you may want to simply insure your own room. If this is the case, you would need to ensure that there is a lock on your door and make sure it is locked when you are not at home. Insurers can consider shared houses to be a higher risk because of the number of people coming and going.

## Who needs it?

If you are a tenant, you need to make sure your possessions are insured. If you, your partner or family let out a property, we can arrange contents insurance for you.

If you are a student, renting during your studies, it is worth checking on your parent's own policy, as it may already cover you under its 'temporarily removed from home' clause.

## What does it cover?

Since 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:

- 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 Tenants Contents Insurance mean to you?

Even when you're careful, there is always a risk that your belongings could be stolen, or damaged. Tenants insurance means that you won't have to face the costs of replacing items if something happens to them, making you feel more relaxed in your home.

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