

# Home Contents Insurance

If your home is damaged by fire or flood, or if you are burgled, do you have home contents insurance to cover the damage or loss?

The council operates a Household Contents Insurance Scheme with favourable rates which can be paid weekly along with your rent. However not only does it cover damage or loss to your personal belongings there are also added benefits for taking out the council's Household Contents Insurance Scheme. For example:

- Two different choices of cover to suit your needs – Standard Cover and Accidental Damage cover, and additional add-on covers available for Personal Belongings away from the home, Wheelchairs and Mobility Scooters and Hearing Aids.
- Unlike many private insurance schemes, where there is normally an excess payment on any claims you may need to make, with the council scheme there is **NO** payment on standard cover and only a £25 excess on accidental damage cover.
- If your property is extensively damaged, for example through fire or flood, and you are unable to reside in your property whilst the repairs are being undertaken, the council's policy will cover your rent payment, up to 15% of the amount insured.
- Items that as tenants you are legally responsible for, such as damage to landlords fixtures and fittings, to the maximum amount up to 20% of the amount insured.
- If you lose your house keys or have them stolen the scheme will pay for replacing your keys and for your locks to be changed.
- All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear.

When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. **If you under value your contents this may mean that if you claim you may not get the full value of your claim.** Remember it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects. You should also review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

The lowest amount that can be insured is: £5000.

To make sure that you are always covered you must keep up to date with your rent payments. If you go into arrears for more than 4 weeks your insurance will automatically be cancelled.

Like any other insurance scheme you have a duty to take reasonable precautions to prevent loss and the scheme will not cover loss or damage caused by any wilful act by you or your household.

To obtain full details or further information or an application form contact Caerphilly Insurance & Risk Management Department on 01443 863430. Or contact your local Rents Service Office on 01443 811450 - email [rents@caerphilly.gov.uk](mailto:rents@caerphilly.gov.uk)

Where Caerphilly Homes feel it necessary to secure your home in order to protect its property, in the unusual event that your property is vacant during your tenancy, Caerphilly Homes cannot be held liable for any missing or damage to your belongings as a result.