



Got it covered?
We can help you
prepare for the
unexpected

We all know accidents can happen, so it's important to have protection in place for when the unexpected or the unthinkable happens.

This leaflet explains a bit about contents insurance and how to go about getting cover. But if it hasn't answered all your questions give us a call on Freephone 0800 479 7979.



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To find out more call our Customer Service Centre free on **0800 479 7979** or use our online self-services.

As your factor we're responsible for insuring the building you live in, but not your belongings or contents within it.

This booklet details what home contents insurance is and how you can apply for cover through our recommended provider, Aviva.



What is home contents insurance?

Home contents insurance is a way of protecting your belongings against events such as fire, being burgled or burst pipes.

If this happens, the insurer will pay out an agreed amount or an amount appropriate to the damage caused. You can then use this money to replace the items destroyed, damaged or stolen.

We all hope these kinds of problems never happen, but at YourPlace we would encourage you to consider insuring you and your family's belongings.

Why you need contents insurance

- Every day, home insurers pay out £8million in claims to help customers recover from events such as a flood, fire or burglary*
- Analysis shows that nearly four in five claims are successful. The most common reasons for a claim not being successful are:
 - the problems are not covered due to wear and tear or lack of maintenance,
 - not having the right level of cover.
- Many households are not protected – Aviva’s research shows that one in five (19%) do not have home contents insurance, leaving precious possessions vulnerable to all sorts of dangers, including theft, fire and water damage.**

*ABI ‘Key Facts’ 2015

**Aviva’s Changing households report 2016

What are your responsibilities?

Your home contents insurance policy is a legal contract between you and your chosen insurer and means that you both have specific responsibilities.

To explain what those are, here’s an example:

The insurer...

Agrees to cover you for a variety of circumstances which may happen during the time you have agreed to be insured for e.g. the next 12 months.

The policy holder...

You and your family must keep the insured items in a good state of repair and take reasonable action to prevent them being lost or damaged. You are also responsible for keeping up to date with your insurance payments.

What can you insure?

A home contents policy covers almost everything you would take with you when you move:

- > televisions
- > household goods, including home working equipment
- > furniture and furnishings
- > kitchen equipment
- > personal effects
- > clothing
- > computer equipment
- > valuables up to stated limits
- > optional extra cover available for wheelchairs and mobility scooters, hearing aids and pedal cycles.

What kind of events can you be insured against?

Most policies will cover loss or damage while in your home by:

- > theft or attempted theft
- > fire, explosion, lightning or earthquake
- > escape of water from tanks or pipes
- > storm and flood
- > falling trees or branches
- > subsidence, heave or landslide
- > limited accidental damage (wider cover available for an additional premium).

What is the sum insured?

The sum insured is the total amount of money for which your contents are insured. This is the most your insurer will pay, even if your possessions are totally destroyed. This means you must insure your contents for their full value and it is your responsibility to get the sum insured correct.

How do you calculate the sum insured?

To work out the full value of your home contents, go from room to room writing down what it would cost to replace each item, new, at today's prices.

Don't forget to check your loft space, garage or garden shed. We provide an easy-to-use chart in our insurance pack so you can list all your items and work out the total sum insured you need.

Call us on **Freephone 0800 479 7979** and ask for a copy of our Home Contents Insurance Information Pack.

If you have valuables or antiques and you find it difficult to establish how much they would be worth, an expert valuation may be required.

Always make sure you keep your sum insured up to date, for example if you purchase a new sofa suite, table and chairs or iPad/tablet. It is also helpful to keep hold of your receipts as these could come in handy if you need to make a claim.

How can you pay for home contents insurance?

You can pay for your insurance in a number of ways. You can pay your full premium annually or you can pay in regular instalments by Direct Debit. You can also make a payment online using our online self-service, at a bank, at your nearest paypoint outlet or over the phone. You can also pop into our city centre shop at 173 Trongate.

Our recommended insurer

We work with Aviva to make sure our customers get the best possible insurance cover at the best possible price. Together we aim to provide the insurance cover you and your family need.

We have a special relationship with Aviva so if you want to find out more about what they can offer you, call **Freephone 0800 479 7979** and ask for our Home Contents Insurance Information Pack.

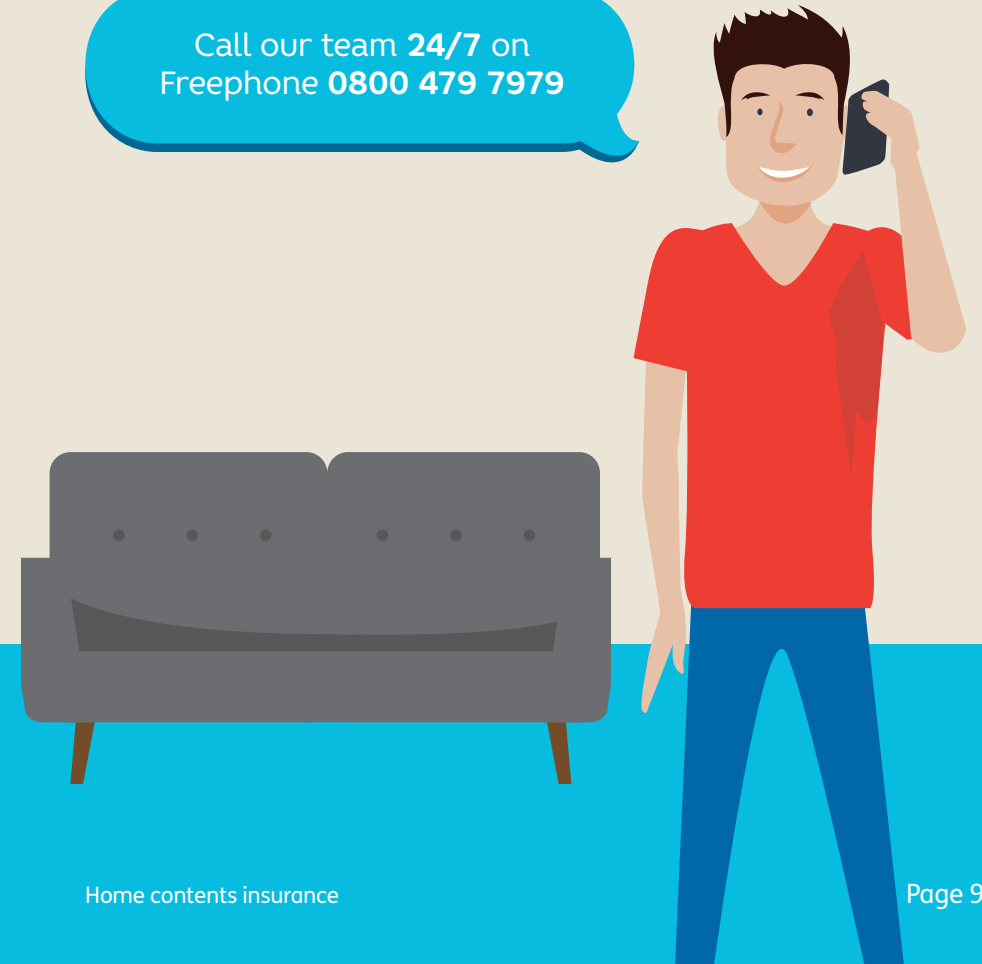
How to apply

Our Home Contents Insurance Information Pack gives you all the information you need to know about what type of insurance you can apply for and gives an idea of how much it may cost.

Call **Freephone 0800 479 7979** to request a copy of our Home Contents Information Pack.

Would you like to know more about this service?

Call our team **24/7** on Freephone **0800 479 7979**



Contact us

For more information about any of our services,
please call **0800 479 7979** or visit **www.your-place.net**
Our staff are available 24 hours a day, seven days a week.



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This leaflet follows RNIB's Clear Print guidelines.
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It is also available on request in other languages.
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