



# Hillcrest



## A guide to...

# *Home Contents Insurance*

If you have any questions about anything covered in this leaflet please get in touch with us by phoning **0300 123 2640** or by emailing [customerservice@hillcrest.org.uk](mailto:customerservice@hillcrest.org.uk)

This leaflet can be produced in different formats. For example in larger print or audio-format and in other languages as appropriate.



/HillcrestScotland



@HillcrestScot

**0300 123 2640**  
**[www.hillcrest.org.uk](http://www.hillcrest.org.uk)**

Hillcrest is a Registered Scottish  
Charity No SC006809.

We encourage all tenants to have home contents insurance. By paying a small amount each month you can protect your belongings against a number of events and give you the reassurance you need.

Hillcrest insures your building, however we do not provide insurance for your contents. We strongly recommend you take out contents insurance. This leaflet is for information only and we do not promote or recommend any particular company.

## What is home contents insurance?

Contents insurance covers the cost of replacing your possessions if they are damaged, destroyed or stolen.

Your contents are everything you would take with you if you moved home including furniture, curtains, bedding, kitchen appliances, TV, clothing, jewellery and computer equipment.

## What does it cover?

Contents insurance covers the cost of repairing or replacing any of your possessions damaged or destroyed as a result of the following risks:

- Flood
- Storm
- Fire
- Burst pipes (escape of water)
- Theft

It is your responsibility to protect against these risks. Hillcrest will not compensate you for damage or loss to your contents.

Most contents insurance policies will not cover items damaged by wear and tear and may not cover items you damage accidentally unless you decide to add this level of cover to your policy as an added extension.

Ensure you choose an insurance policy that meets your needs and check your policy thoroughly as different insurance companies provide different levels of cover.

Most companies will let you pay for your insurance monthly or annually.

## How do I choose home contents insurance?

**Step 1:** You will need to work out how much cover you need. To do this we suggest you use the guide at the back of this leaflet.

You should think about each room in your house and work out how much your furniture, carpets, curtains, clothes and any other belongings in that room are worth. Add all of this up, and this will give you the amount of contents insurance you need.

**Step 2:** The quickest and easiest way to get an insurance quote is online by searching home contents insurance. There are a number of comparison websites that can provide you with quotes. If you do not have access to the internet, most local libraries will offer free internet access.

Alternatively there are a number of insurance companies advertised in the Yellow Pages. Some supermarkets also offer home contents insurance. Leaflets providing more information and details on how to apply can usually be picked up in store.

**Step 3:** Once you receive a quote carefully check the policy to ensure it provides you with the level of cover you need.

Most policies allow you to add extra cover for items such as accidental damage or cover for personal possessions away from your home.

If you own a particularly valuable item, you should check that the policy covers this as some policies will only cover individual items up to a certain value. You may need to take extra cover to insure this item.

**Step 4:** Most policies have a policy excess. This is the amount you need to pay towards any future claims.

For example if your excess is £50, and you claim for an item that is valued at £200, you will receive £150 from the insurance company.

Some policies may allow you to choose a higher excess in return for cheaper premiums.

**Step 5:** Check the premium you have been quoted for your contents insurance and make sure you are happy with the level of cover provided and the excess you need to pay before selecting your policy.

The table below can be used to help you calculate how much contents insurance you may need.

	Living areas	Dining room	Kitchen	Bathroom	Bedroom one	Bedroom two	Bedroom three
Furniture							
Electrical							
Floor coverings							
Curtains							
Electronics							
Valuables							
Clothing & linen							
Appliances							
Garden & DIY							
Shed/ garage							
Sport & leisure							
<b>TOTAL VALUE</b>							