

# Home Contents Insurance

**Can you afford to replace your laminated flooring following a leak?**

**Will you be able to cope with an increase in a metered water bill after a major burst?**

**How will you find the money to pay for replacement locks after losing your keys?**

## **Can you afford not to be insured?**

Our tenants have faced all of the above and many have suffered hardship due to not having home contents insurance. Insurance is not just needed to cover you contents in the event of a burglary. Damage to your belongings may occur through no fault of your own. For example, if you live in a flat and there is a leak from the flat above that damages your belongings and decorations, you will need to claim under your contents insurance.

Arcon has insurance to cover the building structure only. Arcon's insurance does not cover the contents of your home.

**It is your responsibility to get home contents insurance.**

### **How do I get insurance?**

You can get insurance through an independent insurance provider or through the AJ Gallagher Tenants Contents insurance scheme.

The Tenants Contents insurance scheme offers low cost insurance with no excess designed exclusively for social housing tenants.

### **What am I covered against?**

The scheme covers most cases of theft, water damage and fire.

### **What is covered?**

Internal decorations, accidental damage to toilets and washbasins, lost keys, freezer contents, personal jewelry and clothing, DVDs, computers and bed linen are all examples of items that are covered.

### **How do I pay?**

You can pay by cheque, direct debit, debit card and at the Post Office. You can pay weekly, fortnightly or monthly—whichever suits you best.

### **How can I find out more?**

Phone Arcon on 0161 214 4120 for an information pack or phone A J Gallagher on 01245 341 228.