

FIRE DAMAGE – AM I COVERED?

We all know that fire damage can be devastating. In the event of a fire your landlord would be responsible for covering any damage to the building you live in. However, it's worth considering protecting your home contents and personal belongings, with home contents insurance.

We hope that you will never suffer a fire, but fires can happen and that is why your landlord suggests all tenants and leaseholders take out home contents either through the special [Crystal Insurance Scheme](#) or by making your own arrangements. Contents insurance is designed to help protect your possessions and personal belongings.

What is classified as a fire?

Most insurers consider fire damage as damage caused by smoke or flames – and not, for example, by a hot object such as an iron or a pair of hair straighteners that has scorched your belongings.

How can fires start?

Kitchen - There are many electrical appliances in the kitchen, as well as the presence of flammable oils, naked flames and other heat sources, which makes it a high-risk area for fire. It is important to be careful when cooking e.g. never leave cooking unattended, don't wearing loose clothing whilst cooking with open flames, keeping hobs and cookers clean etc.

Open flames - Candles and careless disposal of cigarettes. Smoking near flammable materials such as curtains, upholstery furniture and bedding can start a fire. It is therefore vital to fully extinguishing candles and cigarettes.

Electrical safety – You can eliminate fire hazards by avoiding overloading sockets, keeping electrical appliances clean and away from water, not covering heaters or electric heaters, and never leaving a washing machine, dishwasher or tumble dryer on overnight.

The Crystal Insurance Scheme was designed for tenants and residents in social housing, and provides cover for [fire, theft, flood, and water damage](#). There are optional extensions such as extended accidental damage cover, personal possessions (cover for items away from the home), wheelchair, and hearing aid cover, available for an additional premium.

Premiums can be paid by cash fortnightly or monthly using a swipecard, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

For more information or to get a quote:

- 1 Call Thistle Tenant Risks on 0345 450 7286
- 2 Request an application pack from your local housing office
- 3 Visit www.crystal-insurance.co.uk where you can also request someone to call you back!

The Crystal Insurance Scheme is a product name arranged and administered by Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Limited is part of the PIB Group.

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