

We all know what devastating effects the weather can have. Whether it is gale force winds, rainwater bursting riverbanks and flooding homes, or frost bursting pipes.

Real life claims example:

** A tenant suffered water damage in the home, and rainwater was pouring through into the attic and daughter's bedroom which ruined the decoration, and the carpet was drenched with a strong odour. As soon as it happened the Landlord sent out a plumber and a roofer. Fortunately, this tenant had a home contents insurance policy which meant the claim was settled within 8 weeks, and cash issued for the customer to arrange their own replacements for the insured damaged decor. The Insurers made the journey as smooth as possible and that meant the daughter's room was redecorated within no time at all.*

******The average claim for storm and flood damage was £1,072.

We hope that you will never suffer a flood or water damage, but these things do happen and that is why your landlord suggests all tenants and leaseholders take out home contents either through the specialist **Crystal Insurance Scheme** or by making your own arrangements. Contents insurance is designed to help protect your possessions and personal belongings. It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one. Please remember you are responsible for replacing your home contents and belongings.

To find out more about the **Crystal Insurance Scheme**, which was designed for tenants in social housing, where you can pay premiums cash fortnightly or monthly, 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!

*True example of claim made via the Thistle Tenant Risks home contents insurance schemes July 2021. Source: Ageas Insurance Ltd.

**Source: Thistle/Ageas claims data between Nov 20 and Aug 2022

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