

Tenants Home Contents Insurance Scheme

Introduction

Tenants of Waverley Housing are automatically covered by the Home Contents Insurance Scheme which insures the contents of your home and personal belongings against certain types of damage. This leaflet is designed to summarise how much cover you have and what you can claim for.

What am I insured against?

- Fire, lightening, explosion, earthquake
- Storm or flood
- Riot
- Water escaping from washing machines or heating systems
- Theft, attempted theft or vandalism
- Falling trees or branches etc.

What is covered?

The contents of your home e.g. Floor Coverings, Furniture, Kitchen Appliances, Clothing, Internal Decoration.

Certain high risk items such as TVs, Hi-Fi, Computer Equipment, Computer games, jewellery, watches, clocks, paintings and collectables are also covered subject to a single article limit of £1,000 and a total high risk limit of £3,000.

How much am I insured for?

The level of cover depends on the size of your home as follows:

House Size	Sum Insured Including High Risk Items	High Risk Items Limit	High Risk Single Article Limit
1 Bedroom	£16,000	£3,000	£1,000
2 Bedrooms	£19,000	£3,000	£1,000
3 Bedrooms	£22,000	£3,000	£1,000
4 Bedrooms	£25,000	£3,000	£1,000

What is not covered?

- The building itself, as this is covered by our Buildings Policy
- Accidental damage within the home
- Loss or damage caused by household pets
- Normal wear and tear
- Atmospheric or climatic conditions
- Processes of cleaning or dyeing
- Mechanical breakdown

What happens if I need to make a claim?

1. Contact us as soon as possible after the incident for a claim form. Insurers may refuse a claim if there is a delay in making a claim
2. Obtain two estimates for replacement of each of the damaged item(s)
3. Send your claim form and estimates to the address on the form however if you have a problem getting estimates, do not wait to send in your claim form. The estimates can be sent later
4. Do not dispose of any damaged item(s) until your claim is approved as the insurance company may want to inspect them
5. We will send you an acknowledgement of your claim and advise you what will happen next
6. You must report vandalism, theft or break in to the police and obtain an Incident Number.
7. You must not replace damaged items or authorise repairs to proceed until Waverley Housing gives the authority to proceed

What else do I need to know?

If you already have your own insurance, you need to decide if you wish to continue this or to participate in the Waverley scheme. You cannot have two policies covering the same risk and therefore you must tell us in writing if you do not wish to be a member of the Waverley scheme.

There is a £50 excess on every claim which must be paid to Waverley Housing before a claim is settled. Insurers may ask to inspect damages therefore it is important that you do not dispose of any damaged items without our permission. In some cases, the insurers may authorise a repair or professional cleaning instead of a replacement.

If you have valuable items in your home, it will help the insurers if you have photographs, valuations or original receipts for the items concerned. Claims can take between four to twelve weeks to settle fully depending on how quickly information is provided to us.