

HOME CONTENTS INSURANCE – ACCIDENTAL DAMAGE

As the bank holidays approach, you may be considering some DIY around the house or garden, such as putting up a shelf or doing some painting, which can sometimes result in an accident!

Home contents insurance provides cover for the contents of your home including cover against fire, theft, water damage, storms & floods and other perils. Cover can be provided for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so it's a good idea to consider taking out home contents insurance, either through the [Crystal Insurance Scheme](#) or by making your own arrangements.

*Most claims are for accidents which occur in the home, for incidences such as knocking over TV's, laptops being dropped, and paint being spilled.

Does the Crystal Insurance Scheme cover contents and personal belongings against accidents?

As standard the scheme offers cover for accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors in your home.

Cover is also provided for accidental damage to televisions (including satellite dishes, decoders and television aerials fixed to your home), home computers, and home entertainment equipment in your home and CCTV equipment attached to your home. (Excludes damage whilst your home is unoccupied). This does not cover items designed to be portable including mobile phones, Ipads and tablets and laptops.

You can also obtain extended accidental damage cover for an additional premium, which would cover accidental damage to contents whilst they are in your home, for incidents such as spilt paint on the carpet, a dropped phone or laptop. This cover excludes contents not inside your home, damage caused by wear & tear and caused by electronic, electrical, or mechanical breakdown and failure.

A £50 excess may apply in respect of accidental damage claims. Limits and exclusions apply, full details are available on request.

Please remember before you start any DIY or home improvements to be aware of the restrictions that are in place in your tenancy agreement.

The Crystal Insurance Scheme was designed for tenants in social housing, and 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!

*Stats from claims data between Nov 20 and Sept 22 Ageas Insurance Limited.

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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