

## “My Home” Home Contents Insurance Scheme for SHS Tenants

Following the profiling exercise carried out in the summer 2017, approximately 66% of tenants responded to the request for profiling data. From this, SHS discovered that only 23% of tenants advised that they had Home Contents Insurance. This is extremely low and was really concerning.

SHS undertook to investigate low cost home contents insurance schemes that are available. There are a number of schemes around and SHS, as part of the National Housing Federation (NHF), discovered that the NHF has a scheme called “MyHome” - <http://www.thistlemyhome.co.uk/>

“My Home” offers:

- Flexible regular premium payments, fortnightly or monthly by cash at any post office or pay zone outlet, monthly by direct debit, annually by cheque, postal order, debit or credit card
- No Excess – you don’t have to pay the first part of the claim.
- Cover is provided on a new for old basis with no deduction for wear and tear – except in respect of linen and clothing.
- Cover is offered in bands of £1,000 starting at £6,000 for tenants aged 60 and over and from £9,000 for all other tenants. The maximum sum insured available is £35,000.
- Cover includes Theft, Fire, Storm, Water Damage, Flood and Accidental damage to items such as hobs, sanitary ware such as toilets and washbasins as well as fixed glass in furniture, doors and windows.

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Additional covers can be added for an additional cost, these include:

- Extended Accidental Damage cover
  - Personal Possessions away from the home
  - Wheelchair and mobility scooter cover
  - Hearing aid cover
  - Structure cover for garages, greenhouses and garden huts.
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