

Home Contents Insurance



Why do I need insurance?

Islington Council and Homes for Islington do not insure your furniture, belongings, decorations and other home contents. This means that any loss or damage as a result of theft, fire, flooding or accident is your responsibility. Home contents insurance can provide protection for your belongings, fixtures and fittings in your home.

What can insurance cover me for?

Insurance policies vary, so it is important to check which items are automatically covered and which require additional payment. Expensive items such as laptops sometimes require additional cover. HFI recommend that all tenants and leaseholders should take out contents insurance to cover:

- Furniture and fittings
- Personal belongings
- Clothes
- Jewellery and other valuables
- Rented equipment, such as televisions

A comprehensive home contents insurance policy will also include third party cover in the event that a claim is made against you by a neighbour or visitor. For example, if you accidentally left a tap running and flooded a neighbour's flat, you would be liable for any damage caused.

Does HFI have a policy?

HFI does not provide contents insurance to its residents. However, a scheme has been arranged between the Council and Aviva to provide home contents insurance at a special low cost rate. This scheme is open to all Council tenants and right-to-buy leaseholders. For further information or a leaflet, either contact your Area Housing Office or contact the Tenants Insurance Scheme on free-phone 0207 527 1923, or write to them at 222 Upper Street, London, N1 1XR.

You can also find out more on the Home Contents Insurance page on [HFI's website](#).

Where can I find out more about which policies are available?

It is always advisable to look at what is available and shop around for a policy that is best for you. You may choose to do this by contacting an insurance broker, speaking directly to an insurance company or by using the internet. You can access the internet in any of Islington's public libraries or UK Online Centres. Information can also be found in the Thompson Directory, Yellow Pages or other service directories.

What should I look for in a policy?

It is important that the policy will provide cover for all likely sources of damage, e.g. fire, theft, flooding, accidents and vandalism. Check what the policy covers you for and what it does not and always read the small print. You should also make sure that the company providing the insurance is on the Financial Services Authority Register. If they are not and something goes wrong, it may not be possible to complain or get compensation.

What happens if I cause damage to another resident's property?

If the damage caused is the fault of either you, your family or a visitor to your property, you will be liable for the costs of any damage. If your insurance includes Third Party cover this will provide financial cover in circumstances where a claim is made against you because you have damaged something by accident.

How do I know how much cover I need?

To work out how much cover you need, think about how much it would cost to replace all your belongings, fixtures and fittings. Some schemes may ask you take into account depreciation, or natural wear and tear, when you work out how much your things are worth.

What if my property or belongings are damaged by HFI or one of HFI's contractors?

If you feel that your property or belongings have been damaged as a result of HFI or a contractor's negligence, you can make a claim against their insurance. It is much easier to do this if you have home contents insurance as your insurer will pursue your claim for you. If HFI or the contractor is found to be liable you may receive payment to cover the cost of the damage.

Jargon Buster

All risks (or personal possessions)

This may extend the insurance to cover certain possessions e.g. laptops or watches, outside of the home.

Excess

This is the set amount you would usually pay towards the total amount of a claim.

New for old

Also referred to as 'replacement as new' cover, this means that the full cost of replacing the items is met by the policy.

Premium

This is the cost of your insurance. It usually paid on an annual or monthly basis.

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