

Tenants contents Insurance FAQ's

1. Why do I need insurance?

To cover the cost of replacing your contents and to avoid losing your deposit in the event of an insured incident the policy includes £3000 accidental damage to landlords contents, fixtures and fittings as standard.

2. My tenancy is for 6 months why is this policy for 12 months?

To reduce the cost of administering the policy and therefore the cost of insurance. If the policy is not used (no claim made) it can be cancelled with a pro rata refund given for the remaining period.

3. I am living in a shared house do we each need a policy?

You do not need a policy each although you may prefer to.

4. What is accidental damage and why do I need it?

The policy includes accidental damage to landlords contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental damage would be an incident such as spilling paint over a carpet or knocking a vase off a table.

5. What is meant by high risk items limit of £1000.00?

All items of this type are insured to a maximum value of £1000 unless you have told us about them and they appear on your schedule, High risk items are any of the following - television, radio, recording and audio equipment, jewellery, gold, silver and articles of precious metal, personal computers, clocks, watches, cameras, furs, pictures, works of art and curios, stamp, coin and other collections.

6. What is meant by Personal Possessions?

These are items that are no kept on or about the person and taken outside the home, items such as - valuables, personal effects and clothing. They have a £1000 single article limit unless specified on your schedule.

7. What do I do if I need to claim?

If the claim relates to your own contents you can use this link and complete a claim form - <http://www.nwbrown.co.uk/insurance/insdownloads.asp> or call them on 01223 720352

If the claim relates to the property i.e. attempted break-in or water leak, please contact Hazells Chartered Surveyors in the usual way.

8. What if I need to make changes to my policy?

Just call NW Brown Insurance Brokers on 01223 720350 and give them your name and policy number and they will talk you through the process.