



TENANTS RESPONSIBILITY...

DID YOU KNOW?

Under the terms of your tenancy agreement you may under certain circumstances be liable for the repairs to your home.

How could such situations arise?

- If the neighbour upstairs left the bath running or if they had a burst pipe and the water caused damage to your decorations it would be your responsibility to redecorate your home.
- If you had your keys stolen you may have to pay for the cost of replacing the locks.
- If a vandal broke one of your windows you may be liable for the replacement cost of the window.

DON'T WORRY HELP IS AT HAND!

Your landlord has teamed up with the National Housing Federation and Thistle Tenant Risks to offer tenants and leaseholders the My Home Contents Insurance Scheme which it is able to cover all of these risks.

Not only will the policy cover your home contents against such perils as Fire, Theft, Water and Storm damage but it will also protect you against those events that as a tenant you may be affected by and financially responsible for.

Optional extensions are available for an additional premium, you can include, extended accidental damage, personal possessions (cover away from the home), wheelchairs and mobility scooters, hearing aids, and cover is also available for the structure of garden sheds, garages and greenhouses.

It is easy, flexible and affordable, you can pay cash fortnightly or monthly using a swipecard, you can set up a monthly direct debit, or pay annually. There are many more benefits including no excess (you don't pay the first part of a claim).

So if you want to find out more you can ask your landlord for a prospectus pack or **contact My Home Contents Insurance on lo-call number 0345 450 7288** or email: myhome@thistleinsurance.co.uk

or visit: www.thistlemyhome.co.uk

You can even request a member of the My Home Insurance Team to call you back!

Terms & conditions, exclusions & limits apply. A copy of the policy wording is available on request.



The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks. A trading style of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A JLT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.