

## HAVE YOU CONSIDERED INSURANCE FOR YOUR CONTENTS & PERSONAL BELONGINGS IN YOUR FLAT?

Whether you live in an apartment, flat or high-rise building, your landlord is responsible for insuring the buildings. However, your home contents and personal belongings are your responsibility.

Under the terms of your tenancy agreement, you may 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 window was accidentally broken you may be liable for the replacement cost of the window.

The [Crystal Insurance Scheme](#) offers cover for these risks and more.

Not only can the policy protect you against those events that as a tenant you may be affected by and financially responsible for, but it can also cover your home contents against perils such as [Fire](#), [Theft](#), [Water](#) and [Malicious Damage](#).

Optional extensions are available for an additional premium; you can include, Extended Accidental Damage, Personal Possessions (cover away from the home), and cover for Wheelchairs and Hearing Aids.

Limits and exclusions apply, a copy of the Policy Wording is available upon request.

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](http://www.crystal-insurance.co.uk) where you can also request someone to call you back!

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