

Paying your way

Home contents insurance

A guide for tenants



NORWICH
City Council

Allianz 

 **JLT**

Tenant
approved 

Norwich City Council does not insure the contents of your home. Hence if the contents are destroyed or damaged and you do not have insurance cover you will have to pay to replace them.

Under a special scheme arranged by the Council, with Allianz Insurance plc, it's easy for you to protect your belongings. The scheme, which is open to all tenants, enables you to arrange insurance at a special low cost rate.

About the insurance scheme

- Most of your home contents (furniture, clothing, carpets and electrical items) will be insured. The cover automatically includes extended accidental damage and personal possessions cover. The insurance also covers the replacement of the contents of your freezer and, if your house keys are lost or stolen, replacement of external locks. There is also cover for personal liability.
- You will be insured against fire, theft, vandalism, water damage and other household risks.
- Insurance payments are payable weekly alongside your rent.
- The cost of insurance varies with the amount of cover you need. A typical amount of cover, £20,000, including free 'accidental cover' will currently cost around £1.75 per week – that's just £87.50 per year!
- Insurance is available for low amounts – the lowest amount you can get insurance cover for is £9,000 or £6,000 if you are aged 60 or over.
- All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing. These items will be

replaced at their current cost, less an amount for wear and tear.

- In addition to your standard contents cover, you have the option to add, at an extra cost: wheelchair cover, hearing aid cover, cover for the structure of garden sheds, greenhouses and garages.

Contact the customer service team on **0344 980 3333** or email **info@norwich.gov.uk** to request more information and/or an application form. Alternatively download the 'contents insurance for tenants' leaflet from the council's website **www.norwich.gov.uk**