



Tenants' Home Contents Insurance

Your guide to home contents insurance for DBC tenants

Dacorum Borough Council has its own buildings insurance that covers the cost of damage to the structure of your home. However, we do not insure our tenants' furniture, belongings or decorations against theft, fire, vandalism or burst pipes. It is your responsibility to take out adequate household insurance to cover the contents of your home.

We offer all our council tenants the opportunity to take out household insurance with our own special scheme, provided by Aviva.

This leaflet tells you about:

- The current cost of our scheme
- What is covered by the scheme
- How to apply
- How to pay
- What to do if you need to make a claim

How much does it cost?

The minimum amount that can be insured is £6,000 for tenants over the age of 60 and £9,000 for all other tenants. It is important to make sure that the sum insured would cover the cost of replacing all items in your home. Details of the premium for each sum insured are shown below:

Sum Insured	Weekly cost Standard Cover*	Monthly cost Standard Cover
£6,000**	£0.81	£3.24
£7,000**	£0.95	£3.80
£8,000**	£1.08	£4.32
£9,000	£1.22	£4.88
£10,000	£1.35	£5.40
£11,000	£1.49	£5.96
£12,000	£1.62	£6.48
£13,000	£1.76	£7.04
£14,000	£1.89	£7.56
£15,000	£2.03	£8.12
£16,000	£2.16	£8.64
£17,000	£2.30	£9.20
£18,000	£2.43	£9.72
£19,000	£2.57	£10.28
£20,000	£2.70	£10.80

Sum Insured	Weekly Cost Standard Cover*	Monthly cost Standard Cover
£21,000	£2.84	£11.36
£22,000	£2.97	£11.88
£23,000	£3.11	£12.44
£24,000	£3.24	£12.96
£25,000	£3.38	£13.52
£26,000	£3.51	£14.04
£27,000	£3.65	£14.60
£28,000	£3.78	£15.12
£29,000	£3.92	£15.68
£30,000	£4.05	£16.20
£31,000	£4.19	£16.76
£32,000	£4.32	£17.28
£33,000	£4.46	£17.84
£34,000	£4.59	£18.36
£35,000	£4.73	£18.92

*Payable over 48 weeks

**Only available to people over the age of 60.

What is covered by the policy?

When you take out this insurance your household goods and contents will be insured whilst in your home for damage caused in certain circumstances. For example fire, theft, damage caused by leaks from pipes. Other covers are also provided so a few examples are given below:

- Accidental damage to your contents, including fridge and freezer contents
- The cost of replacing locks and keys if yours are lost or stolen
- Personal Liability
- Tenants' Liability

Full details of the covers provided under the scheme are given in the policy booklet. You can ask for a specimen copy of this if you would like one.

How do I apply for cover?

You should always compare other home contents insurance schemes before making your decision. If you decide that you would like to apply for our scheme, you need to complete an application form, which you can download from our website.

How do I pay for my insurance?

Payments can be made weekly using an insurance swipe card, online or by monthly direct debit. Full details of how to pay are included in the application pack.

How do I make a claim?

If you need to make a claim please contact our Insurance Section: Linda Dargue 01442 228320 or Karen Muskett on 01442 228150 to request a claim form. Premium payments must be up to date before a claim form can be issued.

For more information about tenants' home contents insurance cover or to ask for a paper application form, please contact us:

Email: Karen.Muskett@dacorum.gov.uk or Linda.Dargue@dacorum.gov.uk

Telephone: **01442 228000** and ask for **Linda Dargue** or **Karen Muskett**.