



**Got it covered?**  
We can help you  
prepare for the  
unexpected



We can produce information on request in large print, Braille, tape and on disk. It is also available in other languages. If you need information in any of these formats please contact us on Freephone 0800 479 7979.

如果你向我們提出要求，我們可以為你提供本資訊的其他語言的版本，或者是盲文或磁帶。如果你需要本資訊的任何一種這些版式的版本，請聯繫我們，電話號碼是 0800 479 7979

Si vous nous le demandez, nous pouvons vous remettre ces informations en d'autres langues, en braille ou sur cassette. Si vous souhaitez que ces informations vous soient fournies sous l'un de ces formats, contactez-nous en composant le 0800 479 7979.

چنانچه مایل باشید می‌توانید این مطالب را به فارسی یا زبان‌های دیگر و همچنین بریل و یا بر روی نوار کاست دریافت دارید. در صورت نیاز خواهشمندیم با شماره تلفن 0800 479 7979 با ما تماس بگیرید.

ਜੇ ਤੁਸੀਂ ਸਾਨੂੰ ਬੇਨਤੀ ਕਰੋ ਤਾਂ ਅਸੀਂ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਹੋਰ ਭਾਸ਼ਾਵਾਂ, ਬ੍ਰੇਲ (ਨੋਤਹੀਣਾ ਲਈ ਭਾਸ਼ਾ) ਵਿੱਚ, ਜਾਂ ਟੇਪ ਉੱਪਰ ਦੇ ਸਕਦੇ ਹਾਂ। ਜੇ ਤੁਹਾਨੂੰ ਇਨ੍ਹਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਰੂਪ ਵਿੱਚ ਚਾਹੀਦੀ ਹੋਵੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 0800 479 7979 ਨੰਬਰ ਤੇ ਸੰਪਰਕ ਕਰੋ।

Na Pana/Pani życzenie możemy zapewnić te informacje w innych językach, alfabetem Braille'a lub na kasecie. Jeśli chciał(a)by Pan(i) uzyskać te informacje w którejś z tych form, prosimy skontaktować się z nami pod numerem telefonu 0800 479 7979.

Haddii aad na weydiisato waxaanu warbixintan kugu siin karaa iyadoo ku qoran luuqad kale, farta ay dadka indhaha la' akhriyaan ama cajalad ku duuban. Haddii aad jeclaan lahayd in warbixintan lagugu siiyo mid ka mid ah qaababkaas, fadlan nagala soo xidhiidh telefoonka 0800 479 7979.

По вашей просьбе данная информация может быть предоставлена на других языках, шрифтом Брайля или в аудиозаписи. Если вам требуется информация в одном из этих форматов, позвоните нам по номеру 0800 479 7979.



**We all know accidents can happen, so it's important to have protection in place for when the unexpected or the unthinkable happens.**

**This booklet explains a bit about contents insurance and how to go about getting cover. But if it hasn't answered all your questions give us a call on Freephone 0800 479 7979.**

### **Need to contact us?**

- ›› Call us 24/7 on **Freephone 0800 479 7979**
- ›› Visit your local housing office
- ›› Write to us at GHA Customer Service Centre, Lipton House, 170 Crown Street, Glasgow G5 9XD
- ›› You can also visit us online **[www.gha.org.uk](http://www.gha.org.uk)** or send an email to **[talk@gha.org.uk](mailto:talk@gha.org.uk)**

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## Overview

As your landlord we're responsible for insuring the building you live in, but not your belongings or contents within it.

This booklet details what home contents insurance is and how you can apply for cover through our recommended provider, Aviva.

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## What is home contents insurance?

Home contents insurance is a way of protecting your belongings against events such as fire, being burgled or burst pipes.

If this happens, the insurer will pay out an agreed amount or an amount appropriate to the damage caused. You can then use this money to replace the items destroyed, damaged or stolen.

We all hope these kinds of problems never happen, but at GHA we would encourage you to consider insuring you and your family's belongings.

# Here's some interesting contents insurance facts

- ›› In 2007, the UK Insurance Industry paid out £12.4 million to householders for property damage or the loss of possessions\*
- ›› There are over 1,000 household fires in Glasgow every year – 90% of these fires occur in flatted properties
- ›› 61% of household fires start in the kitchen
- ›› Our home contents insurance starts from as low as 50p a week!

\* (Association of British Insurers – UK Insurance – Key Facts, September 2008)



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## What are your responsibilities?

Your home contents insurance policy is a legal contract between you and your chosen insurer and means that you both have specific responsibilities.

**To explain what those are, here's an example:**

### **The insurer...**

Agrees to cover you for a variety of circumstances which may happen during the time you have agreed to be insured for e.g. the next 12 months.

### **The policy holder...**

You and your family must keep the insured items in a good state of repair and take reasonable action to prevent them being lost or damaged. You are also responsible for keeping up-to-date with your insurance payments.

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## What can you insure?

A home contents policy covers almost everything you would take with you when you move:

- Televisions
- Household goods
- Furniture and furnishings
- Kitchen equipment
- Personal effects
- Clothing
- Computer equipment
- Valuables up to stated limits.

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## What kind of events can you be insured against?

Most policies will cover loss or damage while in your home by:

- Theft or attempted theft
- Fire, explosion, lightning or earthquake
- Escape of water from tanks or pipes
- Storm and flood
- Falling trees or branches
- Subsidence, heave or landslide.

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## What is the sum insured?

The sum insured is the total amount of money for which your contents are insured. This is the most your insurer will pay, even if your possessions are totally destroyed. This means you must insure your contents for their full value and it is your responsibility to get the sum insured correct.

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## How do you calculate the sum insured?

To work out the full value of your home contents, go from room to room writing down what it would cost to replace each item, new, at today's prices.

Don't forget to check your loft space, garage or garden shed. We provide an easy-to-use chart in our insurance pack so you can list all your items and work out the total sum insured you need.

Call us on **Freephone 0800 479 7979** and ask for a copy of our Home Contents Insurance Information Pack.

If you have valuables or antiques and you find it difficult to establish how much they would be worth, an expert valuation may be required.

Always make sure you keep your sum insured up to date, for example if you purchase a new sofa suite, table and chairs or CD player. It is also helpful to keep hold of your receipts as these could come in handy if you need to make a claim.

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## How can you pay for your home contents insurance?

If you are a GHA tenant you can pay your insurance with your rent. It is important that you keep up to date with your payments otherwise you may not be able to make a claim when you need to most.

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## Our recommended insurer

We work with Aviva to make sure our tenants get the best possible insurance cover at the best possible price. Together we aim to provide the insurance cover you and your family need.

We have a special relationship with Aviva so if you want to find out more about what they can offer you as a GHA tenant, call **Freephone 0800 479 7979** and ask for our Home Contents Insurance Information Pack.

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## How to apply

Our Home Contents Insurance Information Pack gives you all the information you need to know about what type of insurance you can apply for and gives an idea of how much it may cost.

The pack also contains an application form which should be completed and sent to: **GHA, Insurance Team, Granite House, 177 Trongate, Glasgow, G1 5HF.**

Call **Freephone 0800 479 7979** to request a copy of our Home Contents Information Pack.

**Do you have an  
insurance question  
or would you like  
an information pack?**

Call our team 24/7 on  
Freephone 0800 479 7979



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## Would you like more information?

Freephone: 0800 479 7979

Email: [talk@gha.org.uk](mailto:talk@gha.org.uk)

Visit: [www.gha.org.uk](http://www.gha.org.uk)

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