



HOME CONTENTS INSURANCE



How would you cope if your furniture and possessions were damaged or stolen?

Many tenants wrongly believe that Cartrefi Cymunedol Gwynedd (CCG) insures their home contents – **this is NOT the case.**

CCG **does not** insure your personal belongings, furniture or internal decorations against theft, fire, vandalism or burst pipes and water damage.

Tenants must take out their own home contents insurance either by making their own arrangements or alternatively by taking out home contents insurance under a specific CCG scheme arranged by an approved company.

INSURANCE FOR YOUR FURNITURE, TV, CLOTHING, CARPETS AND ELECTRICAL GOODS

When you take out this insurance most of your household goods and contents will be insured. There is also cover for personal liability. Please refer to the policy summary for more detailed information.

'New for old' insurance

All your home contents are covered by the policy on a 'new for old' basis, with the exception of clothing, which will be replaced at their current cost, less an amount for wear and tear.

If you would like to receive this leaflet in a different format, such as Braille, large text or in another language, contact us on 0300 123 8084.

MINIMUM SUMS INSURED

The lowest amount that can be insured is:

£7,000 if you are over the age of 60, or £10,000 for all other tenants.

PAYING THE PREMIUM

The weekly premium can be paid by the same method and at the same time as you pay your rent. Home contents insurance can be as cheap as £1.47 per week (estimate/subject to change) and can be paid with your rent.

To make sure that you are always covered you must keep up-to-date with your payments. You will not be allowed to make a claim unless they are up-to-date.

Start date

Insurance starts once you have been accepted onto the scheme. The start date will always be a Monday. If, for any reason, you have not been accepted onto the scheme, you will be informed in writing.

Special notes

If during the period of your insurance cover your home is unoccupied (e.g. if you are in hospital, or on an extended holiday) for more than 30 consecutive days you need to advise us.

HOW TO APPLY

Complete an application form available by phoning CCG on 0300 123 8084. Or, visit us at one of our area offices.

If you need help to complete the form, please feel free to contact us. Send your form to:

Cartrefi Cymunedol Gwynedd
PO BOX 206
Bangor
Gwynedd
LL57 9DS

Cartrefi Cymunedol Gwynedd advises all tenants to take out Home Contents Insurance, either through our scheme or by making your own arrangements.

Frequently asked questions

WHAT IS HOME CONTENTS INSURANCE?

If there is a fire or flood CCG is not responsible for your personal belongings. Home contents insurance will protect you and pay out in circumstances such as these.

HOW LONG DOES THE POLICY LAST?

Unlike other insurance policies you don't need to renew this one every year and you will continue to be covered unless we tell you by letter or you do not keep up with the payments. But we would advise you to revise the level of cover regularly.

WHERE CAN I GET MORE INFORMATION ABOUT THE INSURANCE?

If you need further advice or information please contact us at CCG on 0300 123 8084 and ask for the insurance team.

HOW CAN I CALCULATE THE VALUE OF MY BELONGINGS?

Use this table to help you – remember to include everything, most people will find that their belongings are worth more than they think.

ROOM/ ITEM	VALUE	ROOM/ ITEM	VALUE
Living room 1 e.g. TV, radio, sofa, computer, curtains, carpet, furniture	£	Bedroom 1 e.g. bed, carpet, curtains, jewellery, games, toys, computer	£
Living room 2 e.g. table, chairs, other furniture, light fittings, ornaments	£	Bedroom 2 e.g. bed, carpet, curtains, jewellery, games, toys, computer	£
Kitchen e.g. oven, fridge-freezer, crockery, table, chairs, light fittings, electrical items	£	Other items e.g. lawn mower, vacuum cleaner, gardening equipment	£
	£		£