

# Home Contents Insurance and Accidental Damage

It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

The My Home Contents Insurance Scheme is designed to protect your home contents and personal belongings against loss or damage caused by specific events such as fire, theft or escape of water.

The cover includes as standard; accidental damage to TV's, aerials fixed to your home, home computers, home entertainment equipment and home working equipment. A £50 excess may apply.

Cover for items designed to be portable such as mobile phones, smart phones, iPads, iPods are not covered under this section of the policy, however, you can choose to include optional extended accidental damage at an additional cost which will provide cover for portable items.

## Do I need extended accidental damage?

Extended accidental damage cover is an optional extra you can add to your home insurance policy, for an additional premium.

This extension covers accidental damage to contents while they are in your home, excluding damage caused by wear and tear, and a £50 excess may apply.

Typically included is damage to:

- ✓ Laptops, mobile phones or tablets.
- ✓ Furniture and carpets.
- ✓ Vases, mirrors and ornaments.

Limits and exclusions apply. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.



## Contact us

For more information or to apply for cover, please call The My Home Contents team on:

Phone: **0345 450 7288**

Monday - Friday: 9am - 5pm

Visit [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk) where you can also request someone to call you back!

