

# Protect Your Valuables and Belongings with Affordable and Easy to Buy Home Contents Insurance

Are your home contents covered for unexpected loss or damage? Find out how our home contents insurance – designed exclusively for you – can provide peace of mind at a much lower cost than you might expect.



There is no immediate let up in the cost-of-living crisis. After this year's budget, the [Joseph Rowntree Foundation](#)<sup>1</sup> reported that for people on low incomes – for the years 2022-2023 and 2023-2024 – there was an average shortfall of £3,550 between their increase in income and the higher prices they face. For many, this lack of spare cash – over a third (34 percent<sup>2</sup>) of adults have either no savings, or less than £1000 to spare – means it can be difficult to meet any unexpected household costs.

What if your house is broken into and valuables such as laptops, tablets or phones are stolen? What if a flood or fire ruins your furniture? What if a pet accidentally knocks over a television? Can you afford to get your locks changed if you lose your keys?

Many people choose not to buy home contents insurance to pay for incidents like these because they think it is too expensive, or there are too many hoops to jump through and forms to fill out. While others do buy cover but often find it is expensive and may not be suitable for tenants.

Thankfully, there is a simple answer that can help you: Tenants Contents Insurance.

### **Insurance Designed for You**

Our Tenants Contents Insurance scheme has been designed especially for you, providing low-cost contents insurance that can help meet unexpected costs following an incident like a burglary or accidental damage at home. It's an easy to apply for, pay as you go insurance policy that you can buy in smaller instalments without paying interest – either weekly/fortnightly/monthly and leave at any time. You can also decide how much you want to insure from values as low as £4,000 to £40,000; you choose what is affordable for you.

There is no excess to pay either on a claim; that means the policy will pay out on the entire cost of an agreed claim rather than you having to pay the first £100 or £200. Contents – anything from a sofa, to a television, to clothes – are replaced as new under the policy and, in addition to your household contents, items in your sheds and outbuildings will also be covered.

### **Why Tenants Contents Insurance Works for you**

- Financial protection from the unexpected
- Pay as you go cover – no annual renewal
- Affordable monthly premiums
- Contents replaced as new

### **Easy to Buy**

We've also made our Tenants Contents Insurance straightforward to buy too. Complete the proposal form, call us, or we'll send you a form in the post.

With no immediate sign that the cost-of-living crisis will ease, we think it's a simple and affordable way to protect your home and your belongings from any unexpected financial shocks.

## **For more information**

To find out more about our Tenants Contents Insurance, contact us today.

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<sup>1</sup> [www.jrf.org.uk/report/response-budget-2023](http://www.jrf.org.uk/report/response-budget-2023)

<sup>2</sup> [www.money.co.uk/savings-accounts/savings-statistics](http://www.money.co.uk/savings-accounts/savings-statistics)