



Contents cover for flat owners

Deacon's customer survey results confirm that over a third of flat owners do not have contents insurance for their own flats and apartments. This may occasionally be through choice, but often it is because there is confusion about where the protection of buildings insurance (paid for by residents via service charges) ends and where their own liability begins.

The simple fact is that only fixtures and fittings are covered by buildings insurance alone. There is no substantial difference between the buildings cover provided for house owners and flat owners; however, both should have contents cover for their furniture and personal belongings.

Arranging cover for Leaseholders and residents is made easy with Deacon's contents insurance policy. We are happy to handle the administration, meaning there is minimal paperwork for you or your residents.

This is a comprehensive policy which includes protection for valuables typically present within a modern home. We can tailor each policy to individual requirements, and can even extend cover to include specified items if we are requested to do so.

What is covered?

- Contents and personal belongings up to £45,000 as standard (can be increased to £75,000 at an additional premium)
- Personal money
- Theft from outbuildings and garages
- £1m occupiers and personal liability
- Tenants liability
- Visitors' effects
- Wedding, birthday and Christmas gifts
- Fax, PC, printers etc
- Accidental damage to audio-visual equipment, mirrors and glass
- Contents temporarily removed from the home
- Contents kept in garden/drive
- Optional 24-hour legal and domestic advice

Valuables?

As standard, this policy covers valuables including items of gold, silver and jewellery.

The amount of cover which is automatically provided for valuables is dependent upon the size of the property. For example, for a two-bedroom apartment the amount is £8,000, rising to £10,000 for a three-bedroom property.

Personal effects and holidays

Optional policy extensions can provide additional cover for accidental loss or damage to personal effects both at home and away.

This insurance will even cover you whilst you are away on holiday, providing you are abroad for no more than 60 days in any one year.

Liability

Personal liability cover of up to £1 million is also automatically provided by this policy.

For most people, personal liability cover is *only* provided through their home contents policy therefore leaseholders who do not take out contents insurance will have no protection should they find themselves subject to a claim arising from an incident in their flat.

Sub-let flats

Don't forget that occupants of any sub-let flats also need insurance. The tenants can arrange their own personal contents to be covered, this policy is ideal for them as it includes tenants' liability for damage to their landlords' contents up to £8,000.

More information?

Call us on **08000 92 93 94** or visit www.deacon.co.uk- and we will send you full information and a supply of quotation forms.