Tenants & Residents Home Contents Insurance Scheme

My Home Contents Insurance

Longhurst Group

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How to find your premium:

1) Select the sum insured which represents the full replacement cost of all of your household goods and belongings, then decide which payment method you prefer.
2) Then decide if you require Standard Cover or Standard Cover including Extended Accidental Damage Cover, this will be the amount you need to pay.
3) If you have selected any optional extras the premiums for these are shown overleaf – add these premiums to the premium in 2 above and this will be the total amount you need to pay.
4) If you need help working out your total payment, please call My Home Contents Insurance on 0345 450 7288.

	Fortnightly by Cash using a Swipe Card		Monthly by Cash using a Swipe Card		Monthly by Direct Debit		Annually by Cheque, Postal Order, Debit or Credit Card	
Sum Insured	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
* £6,000	£1.40	£2.16	£2.49	£4.15	£2.13	£3.86	£24.39	£44.29
* £7,000	£1.55	£2.45	£2.83	£4.77	£2.48	£4.50	£28.45	£51.68
* £8,000	£1.71	£2.73	£3.17	£5.38	£2.83	£5.15	£32.52	£59.06
£9,000	£1.87	£3.02	£3.51	£6.00	£3.19	£5.79	£36.58	£66.44
£10,000	£2.02	£3.30	£3.85	£6.61	£3.54	£6.44	£40.65	£73.82
£11,000	£2.18	£3.58	£4.19	£7.23	£3.90	£7.08	£44.71	£81.21
£12,000	£2.34	£3.87	£4.52	£7.84	£4.25	£7.72	£48.78	£88.59
£13,000	£2.49	£4.15	£4.86	£8.46	£4.61	£8.37	£52.84	£95.97
£14,000	£2.65	£4.44	£5.20	£9.07	£4.96	£9.01	£56.91	£103.35
£15,000	£2.81	£4.72	£5.54	£9.69	£5.31	£9.65	£60.97	£110.74
£16,000	£2.96	£5.00	£5.88	£10.30	£5.67	£10.30	£65.04	£118.12
£17,000	£3.12	£5.29	£6.22	£10.92	£6.02	£10.94	£69.10	£125.50
£18,000	£3.27	£5.57	£6.56	£11.53	£6.38	£11.58	£73.17	£132.88
£19,000	£3.43	£5.85	£6.90	£12.15	£6.73	£12.23	£77.23	£140.27
£20,000	£3.59	£6.14	£7.23	£12.76	£7.09	£12.87	£81.30	£147.65
£21,000	£3.74	£6.42	£7.57	£13.38	£7.44	£13.51	£85.36	£155.03
£22,000	£3.90	£6.71	£7.91	£13.99	£7.79	£14.16	£89.42	£162.41
£23,000	£4.06	£6.99	£8.25	£14.61	£8.15	£14.80	£93.49	£169.80
£24,000	£4.21	£7.27	£8.59	£15.22	£8.50	£15.44	£97.55	£177.18
£25,000	£4.37	£7.56	£8.93	£15.84	£8.86	£16.09	£101.62	£184.56
£26,000	£4.52	£7.84	£9.27	£16.46	£9.21	£16.73	£105.68	£191.94
£27,000	£4.68	£8.13	£9.61	£17.07	£9.57	£17.37	£109.75	£199.33
£28,000	£4.84	£8.41	£9.94	£17.69	£9.92	£18.02	£113.81	£206.71
£29,000	£4.99	£8.69	£10.28	£18.30	£10.28	£18.66	£117.88	£214.09
£30,000	£5.15	£8.98	£10.62	£18.92	£10.63	£19.31	£121.94	£221.47
£31,000	£5.31	£9.26	£10.96	£19.53	£10.98	£19.95	£126.01	£228.86
£32,000	£5.46	£9.55	£11.30	£20.15	£11.34	£20.59	£130.07	£236.24
£33,000	£5.62	£9.83	£11.64	£20.76	£11.69	£21.24	£134.14	£243.62
£34,000	£5.78	£10.11	£11.98	£21.38	£12.05	£21.88	£138.20	£251.00
£35,000	£5.93	£10.40	£12.32	£21.99	£12.40	£22.52	£142.27	£258.38

Fortnightly and monthly premiums include a transaction charge. All premiums are inclusive of Insurance Premium Tax charged at the current rate.

*** £6,000 - £35,000 only available to residents aged 60 and over. £9,000 - £35,000 available to all other residents.**

NATIONAL HOUSING FEDERATION

THISTLE TENANT RISKS

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What will it cost

Personal Possessions (cover away from the home)

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.01	£2.18	£2.18	£26.14
£2,000	£2.01	£4.36	£4.36	£52.28
£3,000	£3.02	£6.53	£6.53	£78.42

Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.60	£3.46	£3.46	£41.49
£2,000	£3.19	£6.92	£6.92	£82.98
£3,000	£4.79	£10.37	£10.37	£124.47

Hearing Aids

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£2.11	£4.56	£4.56	£54.77
£2,000	£4.21	£9.13	£9.13	£109.54
£3,000	£6.32	£13.69	£13.69	£164.31

Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.89	£1.94	£1.94	£23.23

All premiums include Insurance Premium Tax at the current rate.

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Lloyd's Broker. Registered in England under No. 00338645 Registered office: 68 Lombard Street London EC3V 9LJ. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.