

The Thistle Tenant Risks Team are here to help!

We understand the importance of being able to speak to one of our customer service team. That is why we offer a call back service.

For tenants and owner occupiers wishing to discuss home contents insurance, the cover available and payment methods, why not request a call back.

How can you do this?

Visit: www.thistletenants-scotland.co.uk complete the enquiry form and wait for one of our helpful Team to call you back.

Email: tenantscontents@thistleinsurance.co.uk leave your contact details and someone will call you at a convenient time.



Escape of Water: What should you do?

Escape of water is when water that enters your property by the mains water supply and has at some point on its journey within your house, escaped from the pipe or tank that it was in and caused damage to your property.

Whatever the time of year, you could be at risk of escape of water. This can be caused by, blockages and overflows, faulty heating, burst pipes or even a fault washing machine.

If you have a leak, what should you do?

If you suspect escape of water and it is safe to do so, you should:

- ✓ Turn off the main water supply for your home to prevent further damage.
- ✓ Turn off the power and avoid electrical appliances. Get in touch with an electrician first if you have to stand in water to turn off the mains electricity.
- ✓ Contact your landlord as soon as possible.
- ✓ You should also move any furniture or personal items away from the water to prevent further damage being done.
- ✓ Take some photos of the damage.

The Thistle Home Contents Insurance Scheme, offers cover for damage to your home contents and belongings, caused by escape of water. Such as drenched carpets, or water from a pipe in the ceiling has come through onto your TV.

The cover does not include damage to pipes, drains or tanks as this is the responsibility of your landlord. Damage caused whilst your home is unoccupied for 60 days or more. Or cost to repair the equipment or appliance itself.

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.

Thistle Home Contents Insurance Scheme was designed for tenants in social housing and cover also includes, fire,

theft, storm and flood damage, and much more. Limits and exclusions apply. A full policy wording is available on request.

To find out more about the Thistle Tenants Home Contents Insurance Scheme, where you can pay premiums by cash fortnightly or monthly using a swipecard, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

Contact us

There are 3 ways to contact Thistle Tenant Risks Insurance.

1. Call Thistle on: **0345 450 7286**
2. Request an application pack from your local housing office
3. Visit www.thistletenants-scotland.co.uk where you can also request someone to call you back!



Storms, Floods and Winter Weather

We all know what devastating effects the weather can have. Whether it is gale force winds, rainwater bursting riverbanks and flooding homes, or frost bursting pipes.

Real life claims example:

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**** A tenant suffered water damage in the home, and rainwater was pouring through into the attic and daughter's bedroom which ruined the decoration, and the carpet was drenched with a strong odour. As soon as it happened the Landlord sent out a plumber and a roofer. Fortunately, this tenant had a home contents insurance policy which meant the claim was settled within 8 weeks, and cash issued for the customer to arrange their own replacements for the insured damaged decor. The Insurers made the journey as smooth as possible and that meant the daughter's room was redecorated within no time at all.***

*The average claim for storm and flood damage was £1,072.

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We hope that you will never suffer a flood or water damage, but these things do happen and that is why your Landlord suggests all tenants and owner-occupiers take out home contents either through the special **Thistle Home Contents Insurance Scheme** or by making your own arrangements.

Contents insurance is designed to help protect your possessions and personal belongings. 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. Please remember you

are responsible for replacing your home contents and belongings.

To find out more about the **Thistle Home Contents Insurance Scheme**, which was designed for tenants in social housing, where you can pay premiums cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

For more information or to get a quote:

1. Call Thistle Tenant Risks on **0345 450 7286**
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*True example of claim made via the Thistle Tenant Risks home contents insurance schemes July 2021. Source: Ageas Insurance Ltd.

**Source: Thistle/Ageas claims data between Nov 20 and Aug 2022

Storms, Flood and Winter Weather

We have all seen what effects the weather can have on our homes - it's a good idea to stay safe and protect your belongings.

Here's some tips to minimise the risk of damage from a flood:

- **Stock up on sandbags, flood barriers and more.**
- **Temporarily seal your air bricks with a cover.**
- **Keep gutters clear.**
- **Never enter a flooded room where electricity is still live. Turn off circuit breakers that control power to that room. If the electrical panel is inaccessible due to flooding, call your landlord or an electrician.**
- **Protect yourself – wear gloves and rubber boots.**
- **If it's sewage, outdoor flooding, toilet overflow or other potential toxic water, leave the removal to qualified professionals.**
- **Take photos to document the extent of damage.**
- **Remove as much water as you can using buckets, pumps and mops (be careful water is heavy).**
- **Ventilate – open windows and run fans (when safe to do so).**



We hope that you will never suffer flood or water damage, but these things do happen and that is why your Landlord suggests all tenants take out home contents, either through the Thistle Home Contents Insurance Scheme or by making your own arrangements.

Please remember you are responsible for replacing your home contents and belongings.

Contents insurance is designed to help protect your possessions and personal belongings and 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 Thistle Home Contents Insurance Scheme was designed for tenants in social housing, and you can pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

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