



# CONTENTS INSURANCE



## Contents Insurance

Contents insurance covers a customer's belongings – this includes their furniture and furnishings, home entertainment equipment and even the contents of the fridge and freezer.



## Perils Covered

Contents insurance provides cover if their belongings are damaged by events such as fire, floods, storms, frozen or burst pipes, subsidence, theft and vandalism.



## Accidental Damage

Contents accidental damage usually covers accidental damage to home entertainment equipment, glass furniture, mirrors and pictures as standard. In addition cover can be provided for the spilling of paint or wine on a carpet, curtains or rugs and the dropping, chipping, scratching of ornaments.



## High Risk Items (Valuables)

These are items such as works of art, antiques, high-priced watches or jewellery, or even highly priced home entertainment systems. Such items are required to be listed separately on their contents policy, as they are unlikely to be covered under the basic terms of a contents insurance policy.



## Sum Insured

The sum insured is the amount of compensation the policyholder would be able to claim in the event of the total loss of all their belongings. Policyholders should ensure the sum insured is sufficient to cover all their furniture, electrical items, carpets, curtains and light fittings.



## Additional Features

Contents policies can also provide cover for loss of food in the freezer, contents of garages and outbuildings, loss of keys, loss of metered oil or water. Cover ranges from policy to policy, so policyholders will need to check the policy wording. At Source, all our policies have these features as standard.



## Additional Features

Contents policies can also provide cover for visitor's belongings, replacement of deeds and documents, student's contents and business equipment. Cover ranges from policy to policy, so policyholders will need to check the policy wording. At Source, the majority policies have these features as standard.