



Let's protect
what makes your
place a home



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You have a home full of things that you need and love – clothes, your TV, kitchen appliances, keepsakes, furniture, and gadgets. Surely, if stuff's worth owning, then it's worth protecting. After all, if you're burgled, or you have a flood, or a fire, it's up to you to replace everything that's stolen or ruined. And that could get pretty pricey. But don't worry – our contents insurance financially protects your home's contents.

What's covered by our contents insurance?

It's not just the contents in your home that are protected. Our contents insurance also protects the contents in your garage and shed. From personal items like your phone to practical ones like your microwave. If your home's contents are stolen or damaged by vandalism, water leaks, flooding, storms, or fire, you could claim on your insurance, which means if the worst were to happen and you're covered, you don't have to find the cash to put things right. We pay for it. Way less stressful than finding spare cash in an emergency, right?

Here are some examples of what's covered by our contents insurance:

- Lost keys
- Burglary
- Washing machine flood
- Kitchen fire
- Freezer full of defrosted dinners



A thumbs-up from your landlord

It's good to know you're choosing contents insurance that's been given a thumbs-up by your landlord or housing association. We've worked with them to make sure our cover, our price, and service could be suited to your needs.

Have you made improvements to your home?

When you've spent time, energy, and money on making improvements around your rented home, you want to protect them. Perhaps you've paid for new laminate flooring, a fitted kitchen, or built-in wardrobes? If any of your improvements get damaged and you need to make a claim, we could cover the cost of putting those right too.

What about those 'Whoops!' moments?

No matter how careful you are, there are always going to be mishaps in the home, like spilling paint on the sofa or dropping your phone and smashing it. If you upgrade your policy to add full accidental damage cover, then you could be covered for this type of hiccup too.

Extra protection while you're out and about

Leaving your phone on the bus, losing your hearing aid in the supermarket, damaging your mobility scooter on the way to the chemist or having your bicycle stolen from work – all sorts of things can happen when you're out and about. That's why we give you the option to add extra cover for greater peace of mind.

- Personal belongings cover inside and away from your home
- Hearing aids inside and away from your home
- Wheelchairs/mobility scooters inside and away from your home
- Bicycle cover inside and away from your home

More affordable than you might think

We know money is tight. That's why we want to make our contents insurance as affordable as possible, so it fits your budget. You can choose to pay weekly, fortnightly, monthly, or one upfront payment until your yearly review date – in the way that suits you best.

If you're covered and you need to make a claim, you don't have to worry about paying an excess with us. We also know life has its ups and downs, so you can cancel at any time – without a cancellation fee. The same goes for changes like increasing your cover, changing your name or moving to a different property. You can make changes without an amendment fee.

This is a monthly policy, so you're only committing to a contract each month when you pay for it to renew. Your price and cover will stay the same each month, unless you want to change it.

On a set date each year there is a review of your policy terms, conditions and price, which may mean they will change. We will send you everything you need to know about this. So you can decide if you want to continue with the policy or not. If we are not able to continue to offer you insurance, you will be notified of any changes in good time.

8 great reasons to choose us for your contents insurance

Wondering if we're the right people to insure your contents? We're glad you asked. Here are eight reasons to choose us.

1. You can make a claim if your home's contents are stolen or damaged by vandalism, water leaks, flooding, storms, or fire.
2. You can upgrade your cover to protect all your home's contents against accidental damage.
3. We also offer you the option to protect your belongings whilst away from your home, and if you have them, you can also cover your bicycles, hearing aids, and wheelchair/mobility scooter whilst away from your home.

*RSA claims data February 2023 – January 2025.

**Number of customers with an active tenants contents insurance policy February 2025.



4. No nasty surprises – no excess on claims and no fees for changing your details or cancelling your policy.
5. We don't expect you to have special door or window locks – as long as your external doors lock, we're happy.
6. We'll be there for you, if you ever need to make a claim and we'll put things right as quickly as we can.
7. In the last two years, RSA has paid more than 1,700 claims with a value of £1.4 million*.
8. More than 25,000 tenants have already chosen RSA for their contents insurance**.

How much are your contents worth?

You should consider insuring all of your home's contents – not just a few items. This means working out what it would cost to replace EVERYTHING as new. This amount of money is called your 'sum insured' – it's important to get this right.

We make it easy to apply for our contents insurance

Getting contents insurance sorted shouldn't be hard work or confusing. That's why we do everything we can to give you all-round peace of mind. Got questions? Great! Give us a call and we'll help in any way we can. When you're ready to apply, we'll take you through the options, so you feel confident in choosing the right cover for you.

If you would like to apply for contents insurance you can ask your landlord for an application form or you can call us on **0345 671 8172** to apply over the phone.



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