



My Home
Contents Insurance

MARKETING & SCHEME PROMOTION

MY HOME CONTENTS INSURANCE
SCHEME

Can we discuss and recommend a home contents insurance product?



Registered Social Housing Providers (RSHPs) or LAs do not need to be authorised by the FCA to arrange or advise on contracts of general insurance, as they have a specific exemption.

This means they can arrange contents insurance for their residents and even recommend a particular product. It also means that a housing association offering an insurance-with-rent scheme can accept an additional sum on top of rent to pass on to an insurer as premium, without needing to be authorised by the FCA.

Source: <https://www.fca.org.uk/publication/archive/fsa-guidance-9.pdf>

Scheme promotion, what's on offer

- Adverts
- Flyers
- Editorials
- Approved emails
- Editable application packs
- Social media ads
- Approved website wording
- Quarterly Mail Chimp, which includes downloadable articles of various topics
- Staff awareness Presentations
- Call back service
- My Home website www.thistlemyhome.co.uk
- The My Home animation / video

What can your organisation do?



Use as many communication channels as possible, eg:

- Newsletters/tenant magazines
- Websites
- Word of mouth
- New lettings and sign ups
- Rent statements
- 6/8 week visits
- Social media
- Offices
- Conferences/tenant days

(for some more ideas, please see our promotional checklist on the final slide)

Compliance is a very important area of our business and the insurance market's current regulator The Financial Conduct Authority (FCA) has put the issue of compliance and codes of practice firmly in the spotlight.

We will ensure that all documentation and promotional literature and our dealings with policyholders meet the standards expected by our regulator.

The following slides are examples of the approved compliant literature we have created for your organisation.

Option One
Description: 10 Reasons to choose.
A5 or A4 advert

Stock Reference Number: 220060



10 reasons to choose My Home Contents Insurance Scheme

- 1) Apply over the telephone or complete an application form
- 2) Covers loss or damage to food in a fridge/freezer (excludes damage caused if the electricity supplier deliberately cuts off the supply to your home)
- 3) Covers theft, water damage, fire and many more household risks
- 4) Covers tenants improvements (up to £2000 or 20% of the sum insured whichever is the greater)
- 5) Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000)
- 6) Covers damage to external glazing for which you are responsible
- 7) Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen
- 8) You don't need to have special door or window locks (just a lockable front door)
- 9) Up to 85% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant (excludes loss or damage whilst your home is unoccupied).
- 10) Flexible regular Pay-As-You-Go payment options (fortnightly and monthly premiums include a transaction charge)

Exclusions & limits apply. A copy of the policy wording is available on request.

Ask your landlord for an application pack or to apply for cover today, call My Home on:

0345 450 7288

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk




THE NATIONAL ASSURANCE CORPORATION WORKING IN PARTNERSHIP WITH THISTLE INSURANCE SERVICES LTD. THISTLE INSURANCE SERVICES LIMITED IS AUTHORIZED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY FROM 15/01/2016.
 REGISTERED IN ENGLAND UNDER NO. 3035545. REGISTERED OVERSEAS REGISTRAR'S NUMBER: FCA, WEST CAYMAN ISLANDS, BELMOPHORE, CAYMAN ISLANDS. THISTLE INSURANCE SERVICES LTD IS A PART OF THE M&G GROUP.
 OUR CATA PROTECTION POLICY MAY BE FOUND AT <http://www.thistleinsurance.co.uk/may-2016>

Option Two
Description: Are you covered?
Advert

Stock Reference Number: 220063



are you covered?

My Home Contents Insurance

Designed for tenants in social housing

Your Landlord does not insure your furniture and belongings and personal possessions. However we are able to offer all our tenants the chance to insure their home contents and belongings.

Some of the benefits are:

- There are no minimum home security requirements. (just a lockable front door)
- Covers replacement and installation of locks for outside doors, or windows and alarms, if keys are lost or stolen
- Flexible regular Pay-As-You-Go payment options. (fortnightly and monthly premiums include a transaction charge)
- Storm and flood damage is covered (excludes damage caused by frost or anything that happens gradually)
- Damage to fixed glass in doors and windows which you are responsible for is also covered
- Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000)

Terms & conditions, limits and exclusions apply, a copy of the policy wording is available upon request.

For more information contact:
My Home on 0345 450 7288
 or email: myhome@thistleinsurance.co.uk
 visit: www.thistlemyhome.co.uk

info

My Home Contents Insurance

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Option Three
Description: Burst Pipes
Advert

Stock Reference Number: 220061



My Home Contents Insurance

Many tenants suffer loss or damage caused by burst pipes!

Contents Insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance may help provide peace of mind.

The **My Home Contents Scheme** covers against loss and damage caused by burst pipes, fire, theft, flood damage, and much more.

Terms and conditions, limits and exclusions apply. A full policy wording is available on request.

Protect your home contents and belongings, call My Home and apply for cover today on
0345 450 7288

Or visit www.thistlemyhome.co.uk where you can request someone to call you back.

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Option Four
Description:
Tenants Responsibility
Advert

Stock Reference
Number:
214774



NATIONAL HOUSING FEDERATION Preferred Supplier

My Home Contents Insurance

THISTLE Tenants Risks

TENANTS RESPONSIBILITY...

DID YOU KNOW?
Under the terms of your tenancy agreement you may under certain circumstances be liable for the repairs to your home.

How could such situations arise?

- If the neighbour upstairs left the bath running or if they had a burst pipe and the water caused damage to your decorations it may be your responsibility to redecorate your home.
- If you had your keys stolen you may have to pay for the cost of replacing the locks.
- If a vandal broke one of your windows you may be liable for the replacement cost of the window.

DON'T WORRY HELP IS AT HAND!
Your landlord has teamed up with the National Housing Federation and Thistle Tenants Risks to offer tenants and leaseholders the My Home Contents Insurance Scheme which, subject to policy limits and exclusion, provides cover for your home contents against such events that you may be affected by and financially responsible for, alongside cover for losses arising from perils such as Fire, Theft, Water and Storm damage.

Optional extensions are available for an additional premium, you can include, extended accidental damage, personal possessions (cover away from the home), wheelchairs, hearing aids, and cover is also available for the structure of garden sheds, garages and greenhouses.

You can pay cash fortnightly or monthly using a swipe card, you can set up a monthly direct debit, or pay annually (fortnightly and monthly premiums include a transaction charge).

Exclusions & limits apply.
A copy of the policy wording is available on request.

So if you want to find out more you can ask your landlord for an application pack or **contact My Home Contents Insurance on 0345 450 7288** or email: myhome@thistleinsurance.co.uk or visit: www.thistlemyhome.co.uk

You can even request a member of the My Home Insurance Team to call you back!

The National Housing Federation working in partnership with Thistle Insurance Services Ltd. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FCA 210479. Registered in England under No. 06038645. Registered office: Rivington's Business Park, West Carr Road, Rufford, Nottinghamshire, DN22 7JW. Thistle Insurance Services Ltd is part of the TH Group. Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

Option Five
Description:
Winter 10 Reasons Advert

Stock Reference Number:
220062



NATIONAL HOUSING FEDERATION Preferred Supplier

My Home Contents Insurance

10 reasons to choose My Home Contents Insurance Scheme this winter

- Flexible regular Pay-As-You-Go payment options (fortnightly and monthly premiums include a transaction charge).
- Apply over the phone or by completing an application form.
- You don't need to have special door or window locks (just a lockable front door).
- Covers theft, water damage, fire.
- Covers tenants improvements (up to £2,000 or 20% of the sum insured whichever is greater).
- Accidental damage to TV's and aerials and home computers is covered as standard (excludes items designed to be portable including mobile phones, ipods etc). A £50 excess may apply, full details are available on request.
- Covers damage to external glazing for which you are responsible.
- Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- The sum insured will be increased by £1,500 or 15% (whichever is the greater) for one month before and after Christmas to cover presents bought or received (excludes theft which does not involve forcible or violent entry into your home).
- Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- Optional extras are available for an additional premium.

Exclusions & limits apply. A copy of the policy wording is available on request.

Ask your landlord for an application pack or to apply for cover today, call My Home on:
0345 450 7288

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk

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THISTLE Tenants Risks

Option Six
Description: Sign up packs
A5 double sided flyer

Stock Reference Number: 219482



NATIONAL HOUSING FEDERATION Preferred Supplier

My Home Contents Insurance

Your landlord does not cover your home contents and personal belongings.

So it's a good idea to consider what a home contents insurance policy would cover you for.

When you move into your property, you should think about protecting your personal possessions and home contents.

These include your furniture, carpets, curtains, clothes, bedding, and electrical items. And don't forget your jewellery, pictures and ornaments.

All tenants and leaseholders are eligible to apply for the My Home Contents Insurance Scheme, which can cover your home contents and belongings against, fire, theft, water damage and flood.

Reasons to choose the My Home Contents Insurance Scheme:

- Apply over the telephone or complete an application form
- Covers theft, water damage, fire and many more household risks
- Covers tenants improvements (up to £2,000 or 20% of the sum insured)
- Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000)
- Covers damage to external glazing for which you are responsible for
- Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen
- You don't need to have special door or window locks (just a lockable front door)
- Flexible regular Pay-As-You-Go payment options (fortnightly & monthly premiums include a transaction charge)

Limits and exclusions apply, a full policy wording is available on request.

Would you like a member of the My Home team to call you back at a convenient time, to discuss cover, optional covers available, and premiums?

Visit www.thistlemyhome.co.uk and request a call back to day!

Protect your belongings against fire, theft, flood and much more.

For further information or to apply for cover call My Home on **0345 450 7288**

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THISTLE
TENANT RISKS

Option Seven

Description: Sign up packs
A5 Advert – claim example

Stock Reference Number:232490



My Home
Contents Insurance

NATIONAL HOUSING FEDERATION
Preferred Supplier

Contents insurance provides cover for home contents and personal belongings in the event of a fire, flood, theft and many more household risks.

See below real life claim example:

**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.

*True example of claim made via the Thistle Tenant Risks home contents insurance schemes July 2020. Source: Ageas Insurance Ltd.

For further information pick up an information pack from your local housing office or call **My Home on 0345 450 7288** or visit www.thistlemyhome.co.uk where you can request a call back and use the handy sum insured calculator.

THISTLE
TENANT RISKS

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A GUIDE FOR HOUSING STAFF




PAY AS YOU GO HOME CONTENTS INSURANCE

The Facts

The take up of contents insurance amongst social housing tenants is low as many tenants find it difficult to access mainstream contents insurance products due to the cost and requirement for a bank account. This scheme is designed to overcome some of the barriers to tenants taking out home contents insurance.

Working together with Thistle Tenant Risks it is actively promoting and encouraging all to consider taking out home contents insurance will not pay for damage or loss of tenants to occurred in our properties from events such and theft.

We have a responsibility to ensure that all of have considered home contents insurance.

Why do we offer the My Home Contents Insurance Scheme?

Imagine if a tenant suffered a fire, what would be of replacing all of their clothing, carpets, electronic items, home decorations, valuables can often be much more than is imagined. Insurance can provide our tenants with some belongings in the event of a fire, flood, theft more financial risk.

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Just some of the benefits for tenants

- ✓ Apply - by telephone or an application form
- ✓ Pay as you go with flexible payment options
- ✓ No cancellation fees
- ✓ No excess to pay if a claim is made
- ✓ No need for special door or window locks
- ✓ No need for a bank account
- ✓ There's no long term commitment
- ✓ Optional extensions are available

Limits and exclusions apply. A full wording is available on request.
*Fortnightly and monthly premiums include a transaction charge.

The Call Back Service

Organisations who use this service, have seen an improvement in take up. When meeting your tenants you can ask them if they would like receive a call regarding home contents insurance, or direct them to www.thistlemyhome.co.uk where they can request a call back.

We have a dedicated team who will call your tenants at a convenient time. This isn't a sales call, there is no obligation to the tenant to purchase cover, it is a call to discuss the options and costs available.

We would be happy to share statistics and provide support with evidencing consent with you on how this service can improve your take up.

The call back service is easy to use, you can send My Home a simple spreadsheet or you can direct your tenants to the My Home website where they can complete the contact form at www.thistlemyhome.co.uk or you can simply email us contact details of any tenants who have requested a call back.

Contact your account manager

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My Home Contents Insurance

A special service for tenants and residents

Application Pack




www.thistlemyhome.co.uk



Protect your home contents from
**fire, theft,
water damage.**



Contact My Home on 0345 450 7288
or visit:
www.thistlemyhome.co.uk



**Pay as you go home
contents insurance
with no excess.**



For more information visit:
www.thistlemyhome.co.uk



**Home contents
insurance designed
for tenants
in social housing.**



Visit www.thistlemyhome.co.uk
for more information



**Do you have
home contents
insurance?**



If not visit
www.thistlemyhome.co.uk
for more information



Home contents insurance
premiums which you can
pay-as-you-go.



Visit www.thistlemyhome.co.uk

This video was created for you to use on your websites, to highlight the importance of home contents insurance and where your tenants and residents can obtain further information regarding the My Home Contents Insurance Scheme.

You can view the short video by visiting our website here


<https://www.thistlemyhome.co.uk/>

as well as our YouTube channel: https://www.youtube.com/watch?v=AtTTPYwjw_M



Is your organisation utilising the Thistle Tenant Risks call back service?
One way is to complete and submit the electronic declaration form ...

Home Contents Insurance Requirements for Tenants Of



Your Landlord is not responsible for insuring the contents of your home or your personal possessions. We are keen to ensure that all of our tenants have home contents insurance either through our specialist scheme or by making your own arrangements.

Please select yes or no to the questions below:

I confirm that I understand the importance of insuring the contents of my home and I have been made aware that Thistle Tenant Risks offers a specialist home contents insurance scheme that I have the option to apply for.

I understand that if I do not arrange home contents insurance my landlord may not compensate me if the contents of my home are lost, stolen or damaged.

I confirm that I have been given an information / application pack for Thistle Tenant Risks Insurance scheme.

I consent to my name and contact details being passed to Thistle Insurance so that they may contact me to discuss their Home Contents Insurance Scheme.

I would like to be contacted by the following method.

Please select a time of day suitable to be contacted.

Please enter your details to confirm that you have read and understood the importance of taking out home contents insurance.

Full Name

Address


Contact Number

Email

Signature


Date

I consent to my name and contact details being passed to Thistle Insurance so that they may contact me to discuss their Home Contents Insurance Scheme.




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PART OF 

Promotional Checklist



	Check 
1. Are all key housing staff reminding tenants about the scheme at appropriate opportunities.	
2. Is this being discussed at sign up and a leaflet inserted in the welcome pack.	
3. After sign-up is this followed up with a letter a few weeks later asking tenants if they have made arrangements for insurance, and enclose a further leaflet? Alternatively, could THISTLE INSURANCE follow up by phone – (call back service).	
4. If tenants are visited periodically can insurance be added to the check list.	
5. Are you able to email a message to key housing staff reminding them of the scheme and advising them of the numbers currently on board.	
6. Do wardens/maintenance staff etc have supplies of leaflets for handing out.	
7. Are you able to send text or email messages to tenants.	
8. Does your team utilise the tenant declaration form.	
9. Is information included in your tenant handbook.	
10. Can a message be included on your organisation's voicemail when customers are on hold or queuing?	