

## **Contents Insurance**

Contents insurance is designed to cover you against loss, theft or damage to your personal and home possessions. It can also cover you if you take items out of the home, on holiday, for example. The insurance covers your own possessions and those of close family members living with you.

Contents insurance covers loss and damage caused by defined or insured events. These can include fire, storm, theft and vandalism.

A policy excess will be applied. This means that not all of the loss will be covered by a claim. Having a larger excess can help reduce the cost of the policy but will limit the amount of a claim. You should specify an excess that suits your needs and budget.

You should ensure that you agree the level of cover and what is protected with your adviser and then re-check this when you receive your policy documents.

The aim of this type of insurance is to provide peace of mind that in the event of loss or damage that needs repairing or replacement, you will receive payment to cover part or all of the costs.