



HOUSEHOLD CONTENTS INSURANCE



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What is insured?

Household goods and personal effects of the very description on the property of the insured or for which the insured is responsible and the fixtures and fittings (not being landlord's fixtures and fittings) normally situated at the premises.

What are the contents insured against?

Housebreaking, theft or attempted theft accompanied by forcible and violent entry or exit, Fire, lightning, earthquake, storm, wind, water, hail, snow, explosion, accidental impact, falling objects, riot, strikes, malicious damage and bursting or overflowing of water tanks or pipes

What else is insured under this policy?

- Protection of the contents against further damage
- Loss of money
- Accidental damage to video recorders, decoders, television sets, computers, DVD and CD players
- Transit
- Cash cards and credit cards
- Medical expenses
- Foodstuff
- Hole in one (in Golf)
- Compensation for death of insured
- Property belonging to domestic servants
- Property belonging to guests

What is not covered under this policy?

- Cell phones
- Laptops
- Cameras

*These can be covered under the All Risk Policy

Are appliances covered, even when they are still under warranty from the furniture shop?

Yes, SRIC covers appliances that are still under warranty. It is however not advisable to claim on your insurance policy when you are still under warranty.

Regardless, you should not be deterred from covering appliances that are still under warranty since this gives you extra advantage on cover for your appliances beyond power surges and gadget malfunctions that warranties largely cover for.

Can I insure my cookery (plates/china)?

SRIC offers house content insurance for all your household goods which range from stoves, microwaves, dishwashers, televisions, hoovers all the way to your Tupperware and cutlery. All kitchen items can be covered.

How much is the premium for covering these items?

Pricing examples for standard constructed houses

Value of Items Insured	Annual Premium	Monthly Premium
£50,000	£1,230	£113
£100,000	£1,980	£182
£150,000	£2,730	£250

*Terms & conditions apply

How do I claim?

- Notify us (in writing or in person) as soon as you discover the damage
- Fill in the necessary Claim Form and submit the required accompanying documents