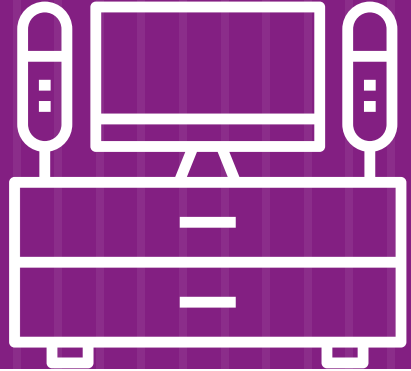


# INSURANCE

**HOW MUCH WOULD IT COST TO REPLACE ALL YOUR BELONGINGS?**  
IF YOU HAVE INSURANCE, THEN YOU COULD BE PROTECTED FROM THIS EXPENSE IN THE EVENT OF A FIRE, FLOOD OR OTHER SERIOUS INCIDENT



## DO I NEED INSURANCE?

You are not obliged to take out insurance to protect your belongings. If your tenancy agreement states that you must, this might be an unfair term.

Insurance will give you peace of mind and, in the event of an unfortunate incident, can help you get back on with your life soon as possible.

## WHAT SORT OF INSURANCE WOULD I GET?

'Contents' insurance would cover your belongings. You do not need an insurance policy that insures the building itself, as this is the landlord's responsibility.

Check to see whether the insurance policy also covers you against accidental damage caused to the landlord's belongings.

Make sure that you get cover for the full replacement value of ALL your belongings, including things like phones and laptops.

## DO I ALREADY HAVE INSURANCE?

You might already be covered by a policy linked to your family home. Sometimes insurance is packaged with bank accounts or credit cards, so check to see if this is the case for you.

## WHERE CAN I GET INSURANCE?

Websites that allow you to compare prices between different providers are useful:

- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- [www.moneysupermarket.com](http://www.moneysupermarket.com)
- [www.confused.com](http://www.confused.com)
- [www.comparethemarket.com](http://www.comparethemarket.com)