



Get answers to your questions about tenants contents insurance



Tenants – FAQs

What is tenants contents insurance?

Tenants contents insurance financially protects the contents in your home, garage, and shed – such as your clothes, TV, kitchen appliances, furniture, gadgets, garden tools, and more. You can make a claim if your home's contents are stolen or damaged by vandalism, water leaks, flooding, storms, or fire.

Tenants contents insurance also includes any improvements you've made to your home, such as paying 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 help cover the cost of putting those right too.

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.

You also have the option to add accidental damage cover to your policy. This financially protects your contents against accidents such as spilling red wine or curry on the sofa or dropping your phone and smashing it.

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.

Why do I need contents insurance?

You have a home full of things that you love and need. If the worst happens – for example, you're burgled, or you have a flood or fire - it's up to you to replace everything that's stolen or ruined. Could you afford it? Or would you have to cope without the things you need?

Contents insurance financially protects the contents in your home, shed, and garage. 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. It gives you peace of mind that if something happens at home, you won't be out of pocket.

I don't have a lot of possessions – do I need insurance?

You might not have a lot of possessions, but you still have things you love and rely on, so it could be worth protecting them in case the worst happens. We realise that some people don't own a lot of contents so we offer £4,000 as the minimum amount of cover. With our contents insurance, if your home's contents are stolen or damaged by vandalism, water leaks, flooding, storms, or fire, you could claim on your insurance, and if covered - we'd pay to repair or replace your contents.

Doesn't my landlord provide insurance?

While your landlord will take care of your building's insurance – and any contents they provide – it's up to you to insure your own contents/belongings against theft and damage.

I'm a leaseholder – am I still eligible to apply?

Yes council and social housing tenants and leaseholders are both eligible to apply for our contents insurance.

I own/have a mortgaged property – can I still apply?

If your home is owned on a leasehold basis through the council then yes, you can apply for contents insurance. But tenants contents insurance isn't available if your home is owned privately or has nothing to do with the council or a social housing landlord.

What is different about RSA contents insurance?

We've designed our tenants contents insurance so it could suit social housing tenants and leaseholders. Here are the things you need to know:

- Prices start from as little as 45p per week, £1.47 per month, or £15.65 for 12 months contents cover*.
- No nasty surprises - no excess on claims and no fees for changing your details or cancelling your policy.
- We don't expect you to have special door or window locks – as long as your external doors lock – we're happy.
- More than 25,000 tenants have already chosen RSA for their contents insurance**, so we understand what you need from us.

- Your landlord/housing association has given their thumbs-up to our contents insurance, so you know you're in safe hands.
- Our insurance protects the contents in your home, garage, and shed – such as your clothes, TV, kitchen appliances, furniture, gadgets, garden tools, and more.
- You can make a claim if your home's contents are stolen or damaged by vandalism, water leaks, flooding, storms, or fire.
- You can upgrade your cover to protect your home's contents against accidental damage.
- 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.
- 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.
- In the last two years, RSA has paid more than 1,700 claims with a value of £1.4 million***.



*Prices shown are for £4,000 of contents insurance cover, based on postcode area and include a transaction fee. They exclude accidental damage and optional covers. The price you pay will depend on your individual circumstances, postcode and cover chosen. RSA price data March 2025. **Number of customers with an active tenants contents insurance policy February 2025. ***RSA claims data February 2023 – January 2025.



How much does tenants contents insurance cost?

We want to make our contents insurance as affordable as possible, so it fits your budget. Prices start from as little as 45p per week, £1.47 per month, or £15.65 for 12 months contents cover*.

What am I covered for with contents insurance?

We have two levels of cover available for you to choose from: **Simple** and **Simple+**.

The information given here is just a snapshot of what is included. Please refer to the Insurance Product Information Document (IPID) for more information on what is and isn't covered.

You can choose the level of cover which meets your specific needs.

Simple

Your home contents and personal items including bicycles and computer equipment are insured when in your home. They are

covered against loss or damage caused by specific events such as theft, fire, and flood, but accidental loss in the home is not covered.

Also insured are lost or stolen keys, freezer contents, your legal liability to the public as occupier of the home or personally, and the cost of alternative accommodation. Improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not conservatories). Accidental breakage cover is automatically provided under our Simple cover for mirrors, ceramic hobs in cookers or in work tops, or glass which form part of the furniture in your home. However, this does not cover accidental damage for all of your home contents, for this please choose Simple + cover.

Simple+

Simple+ covers you for everything included above plus full Accidental Damage protection for the contents in your home, so for example, repair or replacement if you accidentally broke your phone, smashed a vase, or damaged your TV.

*Prices shown are for £4,000 of contents insurance cover, based on postcode area and include a transaction fee. They exclude accidental damage and optional covers. The price you pay will depend on your individual circumstances, postcode and cover chosen. RSA price data March 2025.

More detail on what you are covered for with our **Simple** and **Simple+** contents insurance.

Contents cover	Up to your chosen contents sum insured	We'll repair or replace your contents up to your chosen sums insured. Your home contents and personal belongings include furniture, TV, clothing, carpets, and electrical goods. Your contents are covered for loss or damage while they are in your home by specific events such as fire, storm, flood, escape of water, and theft.
Valuables in the home	Up to 40% of your chosen contents sum insured or £5,000, whichever is greater*	Protection for the valuables in your home, items which are particularly prone to theft. These are jewellery, watches, and items containing gold, silver or platinum. This covers the cost of repair or replacement if they are damaged or stolen. A single item limit of £2,500 applies. If any single item is worth more than £2,500, this is the most we will pay. The most we will pay for all your valuables in total is 40% of your chosen contents sum insured or £5,000 (whichever is greater*). *If you choose a contents sum insured of £4,000, the most we will pay for your valuables is £4,000.
Accidental breakage	Up to your chosen contents sum insured	Accidental breakage of mirrors, ceramic hobs in cookers or in work tops, and fixed glass in furniture in your home up to your chosen contents sum insured.
Fridge and freezer contents	Up to your chosen contents sum insured	Covers the cost of replacing food in your freezer or fridge in your home that has been spoilt by an accidental change in temperature in your freezer or fridge up to your chosen contents sum insured.
Tenants improvements	Up to 20% of your chosen contents sum insured	Covers tenants' improvements such as internal fixtures or decorations you have added, for example, laminate flooring you've fitted, a fitted bathroom suite, or kitchen cupboards. Cover is also provided up to £500 to remove and replace any part of your fixed tenants' improvements to find the source of a water or oil leak from a heating or water system.
Contents in outbuildings/ garages	Up to £3,000	For items kept in your outbuildings or detached garages

Additional cover provided by **Simple+**

Simple+ Full accidental damage	Up to your chosen contents sum insured	<p>Simple+ gives you all the cover provided by Simple, plus protection for your contents and personal belongings, such as furniture, TV, carpets, and electrical goods whilst in your home, against accidental damage – such as a paint spill on the carpet whilst decorating, a pet damaging furniture, or a dropped mobile phone or tablet.</p> <p>We don't cover damage to clothing, contact lenses, plants, and deterioration of food and drink, deliberate damage and damage which occurs over time as a result of normal use or ageing like a threadbare carpet.</p> <p>No excess applies to this cover, so you do not have to pay an amount towards any claim you make.</p>
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What's not covered by contents insurance?

The following exclusions apply to the whole policy.

- Maintenance or any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration
- Mechanical, electrical or electronic fault or breakdown
- Radioactive contamination, war risks, sonic bangs, pollution or contamination, failure of computers and electrical equipment and terrorism
- Damage occurring, or arising from an event occurring before the insurance starts
- Damage caused deliberately by your family
- Damage resulting from your home being used for any illegal activity by your family
- Anything used for trade, professional or business purposes (except for office homeworking equipment)
- Losses by the following causes when the home has been unoccupied for more than 60 days in a row in any 12 month period:
 - Escape of water or oil
 - Malicious damage or vandalism
 - Theft or attempted theft
 - Accidental loss of metered water, liquid petroleum gas or oil
- Malicious damage, theft or attempted theft while your home is lent, let or sub-let, unless force and violence has been used to get into or out of the home
- Any undamaged part of a matching set
- Accidental damage unless you have chosen Simple + Accidental Damage cover



Do you cover the contents in my shed/garage?

Yes. Our contents insurance covers contents in sheds, outbuildings, and garages (up to £3,000).

Does your contents insurance cover wheelchairs/mobility scooters?

Your wheelchair(s) and mobility scooter(s) will be covered when in your home for specific events including theft, fire, and flood. To cover your wheelchair(s) or mobility scooter(s) while away from your home, you will need to add our optional wheelchairs cover.

This will mean your wheelchair(s) and mobility scooter(s) will be covered for theft, accidental loss or damage inside and outside of your home, anywhere in the British Isles and for up to 14 days worldwide in any 12 month period.

Unfortunately, you'll not be covered for loss or damage by theft from unattended motor vehicles, unless the items stolen were out of sight in a boot or closed compartment.

You will need to select the cover amount that best meets your needs – up to £3,000.



Does your contents insurance cover hearing aids?

Hearing aids will be covered when in your home for specific events including theft, fire, and flood. To cover hearing aids you take away from your home, you will need to add our optional hearing aids cover.

This will mean your hearing aids will be covered for theft, accidental loss or damage inside and outside of your home, anywhere in the British Isles and for up to 14 days worldwide in any 12 month period.

Unfortunately, you'll not be covered for loss or damage by theft from unattended motor vehicles, unless the items stolen were out of sight in a boot or closed compartment.

You will need to select the cover amount that best meets your needs – up to £3,000.

Do you cover bicycles/electrically powered bicycles?

Bicycles will be covered when in your home, shed or garage for specific events including theft, fire, and flood. To cover your bicycle(s) when you take it away from your home, you will need to add our optional bicycles cover.

This will mean your bicycle(s) and electrically powered bicycle(s) will be covered for theft, accidental loss or damage inside and outside of your home, anywhere in the British Isles and for up to 14 days worldwide in any 12 month period.

Bicycles left unattended in a public place must be locked to an object that cannot be moved

or locked inside or to a motor vehicle. Bicycle accessories will also not be covered for theft unless the bicycle is stolen at the same time.

You will need to select the cover amount that best meets your needs – up to £3,000.

Will my family member's contents be covered?

Yes, you and your family's contents will be covered as long as they normally live with you. This includes:

- Your spouse or partner
- Your children (including foster children and adopted children)
- Your relatives
- A partner or spouse of your children
- Your domestic employees – someone employed to carry out domestic duties associated with your home, for example, a nanny or carer
- Your carer even if they are not employed by you or your family

Joint Tenants will not be covered by this policy unless you name them as a joint policyholder. If you want to add a joint tenant or a family member as a joint policyholder, you must name them on your application. They will share responsibility for this insurance with you. You'll both be able to speak to us about your insurance, make changes and cancel the policy.

How should I value my contents? How do I work out how much cover I need?

You need to insure 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.

To help you understand what counts as contents, it's:

- Everything you'd take with you if you moved house
- Floor coverings and curtains if you paid for them
- Any improvements you've paid for since moving in, like decorating, adding a fitted kitchen, or laminate flooring

Use our handy [contents calculator](#) to help work out just how much all your home contents are worth.

What payment options are available?

You can choose to pay weekly, fortnightly, monthly, or one upfront payment until your yearly review date. The way you pay will depend on how frequently you'd like to pay for contents insurance.

Weekly or fortnightly payments – by payment card at a PayPoint store.

Monthly payments – by direct debit or payment card at a PayPoint store.

One upfront payment until your yearly review date – by debit/credit card or cheque.

How can I make my contents insurance cheaper?

We try to make our prices as affordable as possible. We do this by starting with a lower amount of minimum cover. For example, if you don't own a lot of contents – we offer £4,000 as the minimum amount of cover.

Unlike other insurers, we don't charge an excess if you need to claim nor do we charge cancellation fees or amendment fees.

This means you can change your details, increase your cover, move to a different property and cancel your policy without paying a fee.

You should consider insuring all of your home's contents – not just a few items. This amount needs to be 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.

If you under-estimate the value of your contents (sum insured), this will reduce how much we pay out in the event of a claim. If the amount you choose is less than the cost of replacing all of your home contents as new, any claim you make will be reduced by the same percentage proportion you have under-insured by.

For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen contents sum insured.

So, if the cost to replace ALL your home contents is £10,000 but you only insured your possessions for £5,000. If you then made a claim for all of your contents to be replaced, the most we would pay is £5,000, leaving you with a £5,000 shortfall. Alternatively, if only half of your contents are damaged and you make a claim for £5,000, the most we would pay is £2,500. You can find more details on this in our policy wording.

You should check that the limits for valuable items, such as jewellery and watches provide you with the amount of cover you need.

How do I apply?

You can visit our website for more information and apply for tenants contents insurance online at www.rsainsurance.co.uk/tenants-contents-insurance.

Alternatively, you can ask you for an application form. You can also call **0345 671 8172**.

What if I move home midway through the policy?

No problem. If you move home, simply call us and let us know your new address. Assuming your new home is still a council or social property, then you can take your policy with you. There's no administration fee for changing your details.

Can I add new items to an existing contents insurance policy?

You can add or remove optional covers, such as accidental damage cover or cover for bicycles or wheelchairs. However, a single item limit of £2,500 applies to valuables in your home. These are jewellery, watches, and items containing gold, silver, or platinum. If you have any valuable items to add which are worth more than this, our tenants contents insurance may no longer be suitable for you. The best thing is to call us so we can talk it through with you.

How do I change my policy?

Just give us a call and we'll take care of things. We're here to help

How much would I need to pay towards a claim?

Zero. If you need to make a claim and are covered, you don't have to worry about paying an excess with us – unlike other policies, you won't have to pay toward the cost of your claim.

How do I make a claim?

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.

Check your Policy documents for contact details or visit our website: <https://www.rsainsurance.co.uk/tenants-contents-insurance/>

Am I covered for accidental damage?

Accidental damage is an optional extra and comes at an additional cost. If you want Accidental damage cover, choose our Simple+ option.

Simple+ gives you all the cover provided by Simple, plus protection for your contents and personal belongings, such as furniture, TV, mobile phone, and electrical goods whilst in your home, against accidental damage – such as a paint spill on the sofa whilst decorating, a pet damaging furniture, or a dropped mobile phone or tablet.

We don't cover damage to clothing, contact lenses, plants, and deterioration of food and drink, deliberate damage and damage which occurs over time as a result of normal use or ageing like a threadbare carpet.

No excess applies to this cover, so you do not have to pay an amount towards any claim you make.

I work from home – will I still be eligible for contents insurance?

If you work from home carrying out office work then that's fine. You would be covered up to £1,000 for office homeworking equipment which is computer, telecoms, and office equipment, office furniture, and stationery used for business purposes.



Please give us a call if you have a different job and would like to check if you're covered.

My property has previously been flooded – will I still be eligible for contents insurance?

Give us a call and we'll let you know.

What is the difference between Simple and Simple+?

We have two levels of cover available for you to choose from: Simple and Simple+

Simple

Your home contents and personal items including bicycles and computer equipment are insured when in your home. They are covered against loss or damage caused by specific events such as theft, fire, and flood, but accidental loss in the home is not covered.

Also insured are lost or stolen keys, freezer contents, your legal liability to the public as occupier of the home or personally, and the cost of alternative accommodation. Improvements

you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not conservatories). Accidental breakage cover is automatically provided under our Simple cover for mirrors, ceramic hobs in cookers or in work tops, or glass which form part of the furniture in your home. However, this does not cover accidental damage for all of your home contents, for this please choose Simple+ cover.

Simple+

Simple+ covers you for everything included above plus full Accidental Damage protection for the contents in your home, so for example, repair or replacement if you accidentally broke a vase or damaged your TV.

For full details of exclusions and limitations see our Policy Wording.

How do I make a complaint?

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right.



Step 1

If your complaint relates to your policy, please contact the sales and service number **0345 671 8172**. If your complaint relates to a claim, please check your Policy Documents for contact details.

We aim to resolve concerns or complaints within three working days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations

Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint. Our Customer Relations Team's contact details are:

Post:

URIS Group Customer Relations
PO Box 1193
Doncaster
DN1 9PW

Email:

distributioncomplaints@urisgroup.co.uk



Visit the website: **www.rsainsurance.co.uk/tenants-content-insurance** call **0345 671 8172** or scan the QR code, to find out more.