



Insurance

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ARE MY POSSESSIONS, FURNITURE, CARPETS AND PERSONAL BELONGINGS COVERED BY INSURANCE WITH PICKERING AND FERENS HOMES?

No, Pickering and Ferens Homes only insures the fixtures and structure of your building. Residents are responsible for insuring their personal belongings.

People have the right to decide whether or not they insure their belongings. Some people decide not to do so. However fires, thefts or other emergencies may occur which could result in heavy personal losses. If this happens then Pickering and Ferens Homes does not have any obligation to give any financial assistance or compensation.

We believe that it is important for residents to ensure that their personal belongings are insured. The cost of insurance is only a tiny fraction of what it would cost you to replace lost household items.

Sometimes, people also inadvertently cause damage to other people's property. For example, a bath or washing machine may overflow and cause damage to another property and other people's belongings. In these cases Pickering and Ferens Homes and the other resident may expect to be recompensed.

If you already have an insurance policy, check so that you know exactly what you are insured for. Make sure it includes a liability clause covering accidental damage for items, which do not belong to you. For example we may charge you if we have to replace glass or sanitary fittings. Also check the contents of your home are insured to their full value so that you are not out of pocket when you need to replace items.

Insurance cover does not need to be expensive, and any good insurance company would be glad to provide you with a quotation. We always recommend that you insure the contents of your home and your internal decoration. It might also be a good idea to insure against other types of mishap.

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