



## HELP SHEET: INSURANCE FOR TENANTS

### What Hanover Insures

Hanover insures the buildings for all its estates but it does **not** insure the contents of your home, your personal possessions or any improvements made and still owned by you, such as a fitted kitchen or fitted wardrobes, which are classed as Tenants Improvements. It is therefore your responsibility to insure anything you own.

### Home Contents Insurance

We would strongly recommend that you take out a home contents insurance policy to cover your household goods and contents. You should also check that the policy covers Tenants Improvements.

Hanover has negotiated a favourable rate for home contents insurance through **AON Insurance Ltd.** Details of this insurance scheme are available from your estate manager.

This scheme is available for all Hanover residents.