
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 the contents of your home and personal belongings. You should also check that the policy covers Tenants Improvements and floor coverings e.g. carpets.

Hanover has arranged a contents insurance scheme just for Hanover residents with Aon UK Limited (underwritten by certain underwriters at Lloyd's), which could protect the possessions you hold dear. There is no excess to pay in the event of a claim and premiums are low.

To give you an idea of what the policy offers and how the service could help you, we have put together some frequently asked questions:

What does contents insurance normally cover?

Contents insurance covers the contents of your home and your personal possessions - all the things you would normally take with you when you move house. Your furniture, carpets, computer, entertainment equipment, CDs, DVDs, videos, valuables, clothing, personal belongings - even the food in your freezer! You may be asked to specify certain higher valued items on the policy.

How much should I insure my Home and Contents for?

Contents: As a guide, Contents are all of the items that you would be likely to take with you when moving out of your home. These would include carpets, curtains, furniture, electrical appliances, valuables, clothing and personal effects. Your 'Contents sum insured' must represent the total current replacement cost of all such items in your home.

Do I need to specify all of my valuable items such as furniture and stereo equipment?

No. You only need to specify items that are worth more than £500 and fall under our definition of a 'Valuable'. Valuables are defined as jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps or coins or medals all belonging to you or any member of your family. You would also need to specify items such as Dentures, Hearing Aids, Mobility Scooters, Wheelchairs, Spectacles, Baggage and Personal Effects with a single article of over £500 for cover away from home.

Do I need to provide proof of ownership for all of my possessions?

No. However, in the event of a claim you may be asked to provide evidence of value and ownership such as purchase receipts and instruction manuals. It is essential to provide such documentation for any valuables specified on the policy, such as jewellery, watches or works of art. Although, for new items being added to the policy we may request sight of a valuation or a receipt.

Are my belongings covered outside the home or when I go on holiday?

Yes. The Hanover Residents Policy provides cover for Unspecified Valuables away from home on an all risk basis for up to a total Sums Insured of £3,000 with a single article limit of £500 subject to your main contents sums insured being adequate to include this amount. This cover is for anywhere in the United Kingdom or elsewhere in the World for up to 60 days in any one Period of Insurance.

Is money cover included?

Yes. The policy includes cash in the home for up to £500 and cover is also extended to cover cash away from home for up to £100. But in case of loss or theft this should be reported to the police within 24 hours of the incident for loss away from the home.

Can I arrange insurance cover just for my personal items?

No. A Personal Possessions policy is required for this and can only be purchased as an extension to a Contents policy.

Is there an excess on the policy?

No. The Hanover Residents Policy does not have a standard excess unless it is specified in the individual's policy schedule for a particular reason.

Do you offer accidental damage cover?

Accidental damage cover is automatically included in our contents policy as standard.

Am I covered for wear and tear?

Like all home insurance policies, wear and tear is not covered.

Are my appliances covered if they breakdown?

No. The policy does not cover any household appliances for breakdown due to mechanical problems or wear and tear.

If I make a claim, will my premium increase next year?

Not automatically. Claims are reviewed by the underwriters each year and they may decide to increase the rates on some individual policies. Over the past few years less than 5% of the policyholders who have made claims have seen an increase in their premiums. The remainder of the policyholders have continued to benefit from the low premiums enjoyed by Hanover policyholders.

Hanover Residents can apply by completing and returning an application form, with payment, to Aon UK Limited. For queries please contact Aon UK Limited on 0345 673 2014†.

For EMERGENCY reporting of claims contact Crawford and Company out of usual office hours on 0161 875 8988.

†Lines are open Monday-Friday; 9am to 5pm. Maximum call charge from a BT landline is 9p per minute. Calls from other networks may vary. Calls may be recorded.