

# CONTENTS AND LIABILITY INSURANCE

goodlord

**Did you know that the average UK property contains £25,126 worth of possessions - which, for renters, is unlikely to be covered by their landlord's insurance?**

**Nearly 2.3 million UK tenants chose to protect their belongings with contents insurance in 2021. You can join them.\***

At Goodlord, we want to help you **protect the value of your belongings**, so we offer **Contents and Liability Insurance** to give you peace of mind.

We can present different contents insurance options from a panel of insurers for you to choose, so you can select the cover **best suited to your personal needs**.

Plus, under the contents policy you also get **liability cover as standard** - or you can have **liability as a standalone cover**. That means there'll be less risk of you losing your security deposit due to accidental damage of your landlords' fixtures and fittings.

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## WHAT ARE THE BENEFITS? \*\*

- ✓ **No upfront cost** and flexible payment dates
- ✓ Cover amount based on your **bespoke quote**
- ✓ **Contents cover** for damage caused by fire, theft, malicious damage, vandalism, subsidence, heave or landslip, storm, flood and escape of water or oil
- ✓ **Visitors' belongings** up to £1,000
- ✓ **Standard accidental damage** cover for electronics and more
- ✓ Alternative **accommodation expenses** up to a **maximum of £10,000**
- ✓ **Tenants Liability Cover** of up to £10,000 per incident
- ✓ Optional **contents outside of your home** for up to 90 consecutive days
- ✓ Optional **full accidental damage** cover
- ✓ Optional and standalone **legal expenses cover** for up to a limit of £100,000

\*Statistics from [Nationwide Building Society](#). \*\*Full details in policy wording, terms and conditions apply.

## ● IS THE COVER ON A NEW-FOR-OLD BASIS?

Yes - your policy will replace all items as new, aside from clothing, where a certain amount of wear and tear is expected

## ● CAN I HAVE JUST CONTENTS INSURANCE?

You can choose liability cover as a separate policy - however, you'll be covered for tenants liability as standard within your contents insurance policy.

## ● DOES EACH TENANT TAKE OUT A POLICY OR DOES IT COVER THE HOUSEHOLD?

Your contents policy will cover you and anyone living with you under your tenancy agreement - but other tenants will have to take out their own policy if they don't meet this criteria. If you choose a standalone liability policy, this will only cover you and the family members you live with, such as domestic partners and other relations.

## ● DO I HAVE TO SPECIFY ALL OF MY INDIVIDUAL ITEMS?

No, but you may be asked to give receipts and photos of any items that you claim on, so you should make sure you keep tabs on the high value items.

### INTERESTED IN LEARNING MORE - OR BUYING A POLICY?

When you've completed the referencing process, you'll be able to purchase this insurance online in your Goodlord journey.

The screenshot shows a mobile app interface with a dark sidebar on the left containing navigation options: Home, Settings, Feedback, and Contact Us. The main content area displays a large card for 'Contents Insurance including Tenants Liability Insurance' with a house icon and a checkmark. Below this are three smaller cards representing different coverage levels: 'Essential cover' (Tenants Liability Insurance), 'Standard cover' (Tenants Contents Insurance including Tenants Liability Insurance), and 'Extra cover' (Tenants Contents Insurance + cover away from home).

Or, you can visit our website to fill in the form, and we'll be in touch:

[goodlord.co/tenants/contents-liability-insurance](https://goodlord.co/tenants/contents-liability-insurance)