

A special service for tenants and residents

Premiums effective from 1st February 2025

National Housing Federation My Home Contents Insurance Rate Card



What will it cost

How to find your premium:

- 1) Select the sum insured which represents the full replacement cost of all of your household goods and belongings, then decide which payment method you prefer.
- 2) Then decide if you require Standard Cover or Standard Cover including Extended Accidental Damage Cover, this will be the amount you need to pay.
- 3) If you have selected any optional extras the premiums for these are shown overleaf – add these premiums to the premium in 2 above and this will be the total amount you need to pay.
- 4) If you need help working out your total payment, please call My Home Contents Insurance on 0345 450 7288.

Fortnightly by Cash using a Swipe Card

Monthly by Cash using a Swipe Card or by Direct Debit

Annually by Cheque, Postal Order, Debit or Credit Card

	SUM INSURED	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
Tenants & Residents aged 60 and over	£6,000	£1.54	£2.49	£3.30	£4.12	£36.47	£49.41
	£7,000	£1.79	£2.81	£3.87	£4.81	£42.55	£57.63
	£8,000	£2.04	£3.12	£4.41	£5.49	£48.64	£65.87
	£9,000	£2.30	£3.43	£4.99	£6.18	£54.71	£74.11
	£10,000	£2.55	£3.76	£5.52	£6.87	£60.79	£82.35
	£11,000	£2.81	£4.08	£6.06	£7.55	£66.87	£90.59
	£12,000	£3.05	£4.38	£6.64	£8.24	£72.96	£98.82
	£13,000	£3.30	£4.71	£7.18	£8.93	£79.01	£107.04
	£14,000	£3.57	£5.02	£7.74	£9.61	£85.11	£115.27
	£15,000	£3.84	£5.35	£8.29	£10.30	£91.19	£123.52
	£16,000	£4.10	£5.66	£8.83	£10.97	£97.26	£131.76
	£17,000	£4.35	£5.96	£9.39	£11.66	£103.36	£139.98
	£18,000	£4.59	£6.29	£9.94	£12.35	£109.42	£148.22
	£19,000	£4.84	£6.60	£10.49	£13.03	£115.50	£156.45
	£20,000	£5.11	£6.93	£11.05	£13.72	£121.59	£164.70
	£21,000	£5.36	£7.24	£11.59	£14.41	£127.66	£172.93
	£22,000	£5.60	£7.55	£12.15	£15.09	£133.75	£181.15
	£23,000	£5.85	£7.88	£12.70	£15.78	£139.82	£189.39
	£24,000	£6.11	£8.19	£13.25	£16.47	£145.90	£197.62
	£25,000	£6.40	£8.50	£13.80	£17.15	£151.97	£205.87
£26,000	£6.65	£8.83	£14.35	£17.84	£158.06	£214.11	
£27,000	£6.90	£9.14	£14.91	£18.52	£164.15	£222.34	
£28,000	£7.14	£9.47	£15.45	£19.21	£170.21	£230.57	
£29,000	£7.40	£9.77	£16.01	£19.90	£176.30	£238.79	
£30,000	£7.65	£10.08	£16.56	£20.60	£182.37	£247.03	

All premiums are inclusive of Insurance Premium Tax charged at the current rate.

Fortnightly and monthly premiums include a transaction charge.

£6,000 - £30,000 only available to residents aged 60 and over.

£9,000 - £30,000 available to all other residents.



Premiums are subject to change. If the premiums have changed we will contact you when your application form has been received.



A special service for tenants and residents

Premiums effective from 1st February 2025

National Housing Federation My Home Contents Insurance Rate Card



What will it cost

Personal Effects

SUM INSURED	Fortnightly Cash Payments	Monthly by Cash or Direct Debit	Annually
£1,000	£0.78	£1.69	£20.28
£2,000	£1.56	£3.38	£40.56
£3,000	£2.34	£5.07	£60.84

All premiums are inclusive of Insurance Premium Tax charged at the current rate.

Wheelchairs

SUM INSURED	Fortnightly Cash Payments	Monthly by Cash or Direct Debit	Annually
£1,000	£0.78	£1.69	£20.28
£2,000	£1.56	£3.38	£40.56
£3,000	£2.34	£5.07	£60.84

All premiums are inclusive of Insurance Premium Tax charged at the current rate.

Hearing Aids

SUM INSURED	Fortnightly Cash Payments	Monthly by Cash or Direct Debit	Annually
£1,000	£0.78	£1.69	£20.28
£2,000	£1.56	£3.38	£40.56
£3,000	£2.34	£5.07	£60.84

All premiums are inclusive of Insurance Premium Tax charged at the current rate.

Structure cover for: Garages and Greenhouses

SUM INSURED	Fortnightly Cash Payments	Monthly by Cash or Direct Debit	Annually
£500	£0.48	£1.04	£12.48

All premiums are inclusive of Insurance Premium Tax charged at the current rate.

All premiums include Insurance Premium Tax at the current rate.

The National Housing Federation and Community Housing Cymru working in partnership with Thistle Insurance Services Ltd. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419.

Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.

Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>