

Protect yourself from thieves & burglaries

Being burgled can be devastating. But having home contents insurance in place can help you pick up the pieces. It may help pay for repairs to any damage to your property, as well as covering the cost of replacing items which have been stolen.

The Crystal Insurance Scheme offers cover against theft or attempted theft (excluding theft if your home has been left unoccupied for more than 60 days in a row, and theft that has not been reported to the police).

The scheme also covers for damage to your contents caused by storms or floods, falling trees and branches, as well as fire, malicious damage and more. These are just some of the features, limits and exclusions of the Policy. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.

We hope you never experience a burglary or theft, but unfortunately, these events can happen. That's why it's worth considering what a contents insurance policy would cover. This can help you make an informed decision on whether you need one.

Here are some things you should do if you do suffer a break-in

1. Call the police as soon as you discover your property has been burgled, dial 101. The police will give you a Crime Reference Number which you'll need for any contents insurance claim you make. If a burglary is in progress, call 999. Try to stay calm and the police will be with you as soon as possible.
2. Don't touch anything, although your initial instinct may be to tidy up, or even clean your house, it's best to avoid touching items that have been moved or disturbed, as you may be compromising evidence.
3. Take photographs of the scene, including broken doors and windows, and even photograph empty spaces where property has been taken. It can all help when making an insurance claim.
4. Cancel any stolen cards if you believe any bank, credit cards or cheque books have been stolen, by calling your bank or credit card company straight away.
5. Notify your Landlord at the earliest opportunity.
6. Make an inventory and collect any evidence you have about items taken from your property, such as receipts, photographs or valuations. It will help any insurance claim if you can provide an estimate of things stolen or damaged. Don't dispose of anything that might be needed for inspection by your insurer.

Remember, you are responsible for replacing your contents and personal belongings in the event of a loss. Contents insurance helps protect your belongings by covering these unexpected costs.

The Crystal Insurance Scheme was designed for residents in social housing and offers the facility to pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge). To find out more about the Crystal Insurance Scheme or to get a quote:

- Call Thistle Tenant Risks on 0345 450 7286.
- Visit www.crystal-insurance.co.uk where you can also request a call back!

The Crystal Insurance Scheme is a product name arranged and administered by Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. 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 Limited is part of the PIB Group.

For information about what we do with personal data please see our Privacy Policy at www.crystal-insurance.co.uk/Privacy-Policy