



HOUSEHOLD AND ACCIDENTAL DAMAGE INSURANCE

As an Ashfield District Council tenant, you should be aware that, **It is your responsibility** for arranging 'contents' insurance for your possessions (including personal items such as carpets, curtains and interior decorations).

Furthermore, the Council is only responsible for the repair of fixtures and fittings in your home that require replacement through fair wear and tear. The Council will repair damage caused by criminal activity, provided that you have obtained a crime reference number from the police.

You are also responsible for accidental damage to fixtures or fittings. We therefore recommend that you also take out an 'accidental damage' policy. This will usually be part of your contents insurance, but you should check your policy to make sure.

Neither contents nor accidental damage insurance cover is compulsory. Nevertheless, you may wish to consider whether or not it is appropriate in your circumstances.

However, **It is not your responsibility** to take out a 'buildings' insurance policy to protect your home against damage caused by high winds, heavy rain, fire, lightning, subsidence or any other such event that could affect the structure of the building. These risks are financed by the Council, who will arrange for the repair of any such damage.

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