



What is Contents Insurance?

Contents Insurance will cover anything that you would take with you when you move house.

Contents cover includes:

Household Goods – furniture, carpets, kitchen and other appliances, TVs, Radios, Books, Ornaments.

Personal Effects – clothes, articles of a strictly personal nature likely to be worn used or carried, sports equipment and pedal cycles.

This type of cover can be taken out by both home owners and renters alike in that it applies specifically to the contents contained within the property, not the property itself.

When you value your belongings, you would normally define a specific “sum insured”. The sum insured is the maximum that the insurer will pay out in the event of a claim. If it is too little, it is likely that your claim will not be paid in full. However, if it were too high, the premium could be overly expensive.

To work out your correct sum insured, you should go from room to room with a notebook and write down what it would cost to replace everything in each room. This figure should also include all the fittings owned by you such as light fixtures and curtains.

If you have expensive jewellery, antiques, curios or paintings, your policy may require you to have them professionally valued. Most home contents insurance policies will even cover the contents of your fridge and freezer, for example if your freezer contents thaw due to a power cut.

Policy details vary from company to company. Generally most insurers cover loss or damage to your contents in the building by the following causes:

- Fire, Explosion, Lightening, Earthquake
- Smoke
- Escape of water or oil from any fixed water or heating installation or domestic appliance
- Impact involving an aircraft, aerial device or anything falling from them, or bay a vehicle, train or animal
- Falling trees or branches
- Falling aerials, satellite aerials, their fittings or masts
- Riot, civil commotion, strike, or political disturbance

- Malicious persons or vandals;
- Storm or Flood
- Subsidence or Heave of the site beneath the buildings or landslip
- Stealing or attempted stealing
- Also covered are contents temporarily removed from the home while anywhere in Ireland or the UK for an amount not exceeding 15% of the contents sum insured.