

# Tenants Home Contents Insurance

Premiums effective from 1st June 2026

## Area 1 – Rate Card

### What will it cost

#### How to find your premium:

(Check your postcode overleaf)

- 1) Check the rate cards for your postcode.
- 2) Find your sum insured, choose whether you require standard cover or standard cover plus extended accidental damage cover. If you would like to add any of the optional extensions to your cover, then select the sum insured required and add this amount on too. Choose your preferred method of payment. This will be the amount you need to pay.
- 3) Please call 0345 450 7286 if you are unable to find your postcode or require further assistance.

Sum Insured	Fortnightly by Cash using a Swipe Card		Monthly by Cash using a Swipe Card		Monthly by Direct Debit		Annually by Cheque, Postal Order, Debit or Credit Card	
	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
£4,000	£1.11	£1.43	£1.86	£2.56	£1.47	£2.20	£16.84	£25.20
£5,000	£1.27	£1.67	£2.22	£3.08	£1.84	£2.74	£21.06	£31.49
£6,000	£1.43	£1.91	£2.57	£3.61	£2.20	£3.29	£25.27	£37.79
£7,000	£1.59	£2.16	£2.92	£4.13	£2.57	£3.84	£29.48	£44.09
£8,000	£1.76	£2.40	£3.27	£4.66	£2.94	£4.39	£33.69	£50.39
£9,000	£1.92	£2.64	£3.62	£5.18	£3.30	£4.94	£37.90	£56.69
£10,000	£2.08	£2.88	£3.97	£5.71	£3.67	£5.49	£42.11	£62.99
£11,000	£2.24	£3.13	£4.32	£6.23	£4.04	£6.04	£46.32	£69.29
£12,000	£2.40	£3.37	£4.67	£6.76	£4.40	£6.59	£50.53	£75.59
£13,000	£2.57	£3.61	£5.02	£7.28	£4.77	£7.14	£54.75	£81.89
£14,000	£2.73	£3.85	£5.37	£7.81	£5.14	£7.69	£58.96	£88.18
£15,000	£2.89	£4.09	£5.72	£8.33	£5.51	£8.24	£63.17	£94.48
£16,000	£3.05	£4.34	£6.08	£8.86	£5.87	£8.78	£67.38	£100.78
£17,000	£3.21	£4.58	£6.43	£9.38	£6.24	£9.33	£71.59	£107.08
£18,000	£3.38	£4.82	£6.78	£9.91	£6.61	£9.88	£75.80	£113.38
£19,000	£3.54	£5.06	£7.13	£10.43	£6.97	£10.43	£80.01	£119.68
£20,000	£3.70	£5.31	£7.48	£10.96	£7.34	£10.98	£84.22	£125.98
£21,000	£3.86	£5.55	£7.83	£11.48	£7.71	£11.53	£88.44	£132.28
£22,000	£4.02	£5.79	£8.18	£12.01	£8.08	£12.08	£92.65	£138.58
£23,000	£4.19	£6.03	£8.53	£12.53	£8.44	£12.63	£96.86	£144.87
£24,000	£4.35	£6.27	£8.88	£13.06	£8.81	£13.18	£101.07	£151.17
£25,000	£4.51	£6.52	£9.23	£13.58	£9.18	£13.73	£105.28	£157.47
£26,000	£4.67	£6.76	£9.58	£14.11	£9.54	£14.28	£109.49	£163.77
£27,000	£4.83	£7.00	£9.94	£14.63	£9.91	£14.82	£113.70	£170.07
£28,000	£5.00	£7.24	£10.29	£15.16	£10.28	£15.37	£117.91	£176.37
£29,000	£5.16	£7.49	£10.64	£15.68	£10.64	£15.92	£122.12	£182.67
£30,000	£5.32	£7.73	£10.99	£16.21	£11.01	£16.47	£126.34	£188.97
£31,000	£5.48	£7.97	£11.34	£16.73	£11.38	£17.02	£130.55	£195.27
£32,000	£5.64	£8.21	£11.69	£17.26	£11.75	£17.57	£134.76	£201.56
£33,000	£5.81	£8.45	£12.04	£17.78	£12.11	£18.12	£138.97	£207.86
£34,000	£5.97	£8.70	£12.39	£18.31	£12.48	£18.67	£143.18	£214.16
£35,000	£6.13	£8.94	£12.74	£18.83	£12.85	£19.22	£147.39	£220.46
£36,000	£6.29	£9.18	£13.09	£19.36	£13.21	£19.77	£151.60	£226.76
£37,000	£6.45	£9.42	£13.44	£19.88	£13.58	£20.32	£155.81	£233.06
£38,000	£6.62	£9.67	£13.80	£20.41	£13.95	£20.86	£160.03	£239.36
£39,000	£6.78	£9.91	£14.15	£20.93	£14.32	£21.41	£164.24	£245.66
£40,000	£6.94	£10.15	£14.50	£21.46	£14.68	£21.96	£168.45	£251.96

All premiums are inclusive of Insurance Premium Tax charged at the current rate. Fortnightly & monthly premiums include a transaction charge.

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

# Tenants Home Contents Insurance

Premiums effective from 1st June 2026

## Area 1 Optional Extras – Rate Card

Area 1 - Post codes: Aberdeen (AB) ALL / Dundee (DD) 5 - 11 / Dumfries (DG) ALL / Edinburgh (EH)10, 14, 18 - 55 / Falkirk (FK) ALL / Glasgow (G) 58, 59, 63, 65, 66, 82 - 84 / Inverness (IV) ALL / Kilmarnock (KA) ALL / Kirkwall (KW) ALL / Kircaldy (KY) ALL / Motherwell (ML) 10 - 12 / Paisley (PA) 16 - 78 / Perth (PH) ALL / Galasheil (TD) ALL / Lerwick (ZE) ALL.

## What will it cost

### Personal Possessions (cover away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.74	£3.78	£3.78	£45.32
£2,000	£3.49	£7.55	£7.55	£90.64
£3,000	£5.23	£11.33	£11.33	£135.96

### Wheelchairs

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.98	£4.29	£4.29	£51.46
£2,000	£3.96	£8.58	£8.58	£102.91
£3,000	£5.94	£12.86	£12.86	£154.37

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£2.38	£5.15	£5.15	£61.75
£2,000	£4.75	£10.29	£10.29	£123.50
£3,000	£7.13	£15.44	£15.44	£185.26

### Structure Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	0.59	£1.29	£1.29	£15.45

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

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