

The Importance of Home Contents Insurance

Apex only insures the structure of the building and the fixtures and fittings for which it is responsible. Apex's insurance does not cover loss to tenant's property such as personal belongings, electrical items, flooring or furniture and Apex would recommend that tenants obtain contents insurance.

Like a lot of policies there will be a level of excess on claims. Ensure that you know the full details of what your policy covers. Some companies will compensate old for new items whilst other will only offer you the value of the item at that time. You should ensure that high value items such as laptops, phones and jewellery are all included in your inventory.

You should contact the emergency services immediately if there is risk to the property from fire or flooding or if you have experienced a theft. Apex will notify their insurance company. It is important that you photograph and document the damage for your contents claim.

Advice

Shop around for quotes
Don't under insure your belongings
Read the small print
Report any loss or damage quickly

Apex Insurance

Kitchen replacement	
Window Replacement	
External door repair/replacement	
Rebuilding or structural repairs	
Redecoration following damage – paint only	
Loss or damage to carpets, curtains or window dressings	
Loss or damage to furniture	
Loss or damage to household appliances	
Loss or damage to wallpaper or other internal decoration	
Loss of floor coverings (except wet room flooring fitted by Apex)	

Apex Housing Association Ltd

HEAD OFFICE:

10 Butcher Street
Derry~Londonderry
BT48 6HL
Northern Ireland

BELFAST OFFICE:

6 Cromac Place
The Gasworks
Belfast
BT7 2JB

CONTACT:

Tel: 028 7130 4800
info@apex.org.uk
www.apex.org.uk



View detailed information about Apex's services on www.apex.org.uk
Scan with your Smartphone