

A special service for Scotland's tenants

Tenants Home Contents Insurance



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	£1.10	£1.42	£1.85	£2.53	£1.45	£2.17	£16.69	£24.88
£6,000	£1.23	£1.61	£2.13	£2.95	£1.75	£2.60	£20.03	£29.85
£7,000	£1.36	£1.80	£2.41	£3.36	£2.04	£3.04	£23.37	£34.83
£8,000	£1.49	£1.99	£2.69	£3.78	£2.33	£3.47	£26.70	£39.80
£9,000	£1.62	£2.18	£2.96	£4.19	£2.62	£3.90	£30.04	£44.78
£10,000	£1.74	£2.37	£3.24	£4.61	£2.91	£4.34	£33.38	£49.75
£11,000	£1.87	£2.56	£3.52	£5.02	£3.20	£4.77	£36.72	£54.73
£12,000	£2.00	£2.76	£3.80	£5.44	£3.49	£5.20	£40.06	£59.70
£13,000	£2.13	£2.95	£4.08	£5.85	£3.78	£5.64	£43.39	£64.68
£14,000	£2.26	£3.14	£4.35	£6.26	£4.07	£6.07	£46.73	£69.65
£15,000	£2.39	£3.33	£4.63	£6.68	£4.36	£6.51	£50.07	£74.63
£16,000	£2.51	£3.52	£4.91	£7.09	£4.66	£6.94	£53.41	£79.60
£17,000	£2.64	£3.71	£5.19	£7.51	£4.95	£7.37	£56.75	£84.58
£18,000	£2.77	£3.90	£5.47	£7.92	£5.24	£7.81	£60.08	£89.55
£19,000	£2.90	£4.10	£5.75	£8.34	£5.53	£8.24	£63.42	£94.53
£20,000	£3.03	£4.29	£6.02	£8.75	£5.82	£8.67	£66.76	£99.51
£21,000	£3.16	£4.48	£6.30	£9.17	£6.11	£9.11	£70.10	£104.48
£22,000	£3.28	£4.67	£6.58	£9.58	£6.40	£9.54	£73.43	£109.46
£23,000	£3.41	£4.86	£6.86	£10.00	£6.69	£9.97	£76.77	£114.43
£24,000	£3.54	£5.05	£7.14	£10.41	£6.98	£10.41	£80.11	£119.41
£25,000	£3.67	£5.24	£7.41	£10.83	£7.27	£10.84	£83.45	£124.38
£26,000	£3.80	£5.44	£7.69	£11.24	£7.56	£11.28	£86.79	£129.36
£27,000	£3.93	£5.63	£7.97	£11.65	£7.86	£11.71	£90.12	£134.33
£28,000	£4.05	£5.82	£8.25	£12.07	£8.15	£12.14	£93.46	£139.31
£29,000	£4.18	£6.01	£8.53	£12.48	£8.44	£12.58	£96.80	£144.28
£30,000	£4.31	£6.20	£8.80	£12.90	£8.73	£13.01	£100.14	£149.26
£31,000	£4.44	£6.39	£9.08	£13.31	£9.02	£13.44	£103.48	£154.23
£32,000	£4.57	£6.58	£9.36	£13.73	£9.31	£13.88	£106.81	£159.21
£33,000	£4.70	£6.77	£9.64	£14.14	£9.60	£14.31	£110.15	£164.18
£34,000	£4.83	£6.97	£9.92	£14.56	£9.89	£14.75	£113.49	£169.16
£35,000	£4.95	£7.16	£10.20	£14.97	£10.18	£15.18	£116.83	£174.13

£4,000 - £35,000 available to residents of sheltered housing.

£6,000 - £35,000 available to tenants aged 55 & over.

£9,000 - £35,000 available to all other tenants.

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

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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 / Galasheit (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	£1.38	£2.99	£2.99	£35.88
£2,000	£1.68	£3.65	£3.65	£43.77
£3,000	£2.14	£4.63	£4.63	£55.61

Wheelchairs & Mobility Scooters

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	£1.57	£3.40	£3.40	£40.75
£2,000	£3.13	£6.79	£6.79	£81.50
£3,000	£4.70	£10.19	£10.19	£122.25

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	£1.88	£4.07	£4.07	£48.90
£2,000	£3.76	£8.15	£8.15	£97.80
£3,000	£5.64	£12.22	£12.22	£146.70

Buildings 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	£0.47	£1.02	£1.02	£12.23

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