

**Tenants & Residents**  
**Home Contents Insurance Scheme**  
**Premiums effective from 1st May 2025 - emh rate card for residents aged under 60**

How to find your premium:

- 1) Select the sum insured which represents the full replacement cost of all of your household goods and belongings, then decide which payment method you prefer.
- 2) Then decide if you require Standard Cover or Standard Cover including Extended Accidental Damage Cover, this will be the amount you need to pay.
- 3) If you have selected any optional extras the premiums for these are shown on the right – add these premiums to the premium in 2 above and this will be the total amount you need to pay.
- 4) If you need help working out your total payment, please call My Home Contents Insurance on 0345 450 7288.



| 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 Accidental Damage | Standard Cover                     | Standard Cover inc Extended Accidental Damage | Standard Cover          | Standard Cover inc Extended Accidental Damage | Standard Cover  | Standard Cover inc Extended Accidental Damage |
| £4,000      | £1.36                                  | £1.73   | £2.41                              | £3.21   | £2.04                   | £2.87   | £23.40  | £32.94  |
| £5,000      | £1.59                                  | £2.04   | £2.90                              | £3.89   | £2.55                   | £3.59   | £29.25  | £41.17  |
| £6,000      | £1.81                                  | £2.36   | £3.39                              | £4.58   | £3.06                   | £4.31   | £35.11  | £49.41  |
| £7,000      | £2.04                                  | £2.68   | £3.87                              | £5.26   | £3.57                   | £5.02   | £40.96  | £57.64  |
| £8,000      | £2.26                                  | £2.99   | £4.36                              | £5.95   | £4.08                   | £5.74   | £46.81  | £65.87  |
| £9,000      | £2.49                                  | £3.31   | £4.85                              | £6.64   | £4.59                   | £6.46   | £52.66  | £74.11  |
| £10,000     | £2.71                                  | £3.63   | £5.34                              | £7.32   | £5.10                   | £7.18   | £58.51  | £82.34  |
| £11,000     | £2.94                                  | £3.94   | £5.82                              | £8.01   | £5.61                   | £7.90   | £64.36  | £90.58  |
| £12,000     | £3.16                                  | £4.26   | £6.31                              | £8.69   | £6.12                   | £8.61   | £70.21  | £98.81  |
| £13,000     | £3.39                                  | £4.58   | £6.80                              | £9.38   | £6.63                   | £9.33   | £76.06  | £107.05                                       |
| £14,000     | £3.61                                  | £4.89   | £7.29                              | £10.07  | £7.14                   | £10.05  | £81.91  | £115.28                                       |
| £15,000     | £3.84                                  | £5.21   | £7.77                              | £10.75  | £7.65                   | £10.77  | £87.76  | £123.51                                       |
| £16,000     | £4.06                                  | £5.53   | £8.26                              | £11.44  | £8.16                   | £11.48  | £93.61  | £131.75                                       |
| £17,000     | £4.29                                  | £5.84   | £8.75                              | £12.13  | £8.67                   | £12.20  | £99.46  | £139.98                                       |
| £18,000     | £4.51                                  | £6.16   | £9.24                              | £12.81  | £9.18                   | £12.92  | £105.32   | £148.22                                       |
| £19,000     | £4.74                                  | £6.48   | £9.72                              | £13.50  | £9.69                   | £13.64  | £111.17   | £156.45                                       |
| £20,000     | £4.96                                  | £6.79   | £10.21                             | £14.18  | £10.20                  | £14.35  | £117.02   | £164.68                                       |
| £21,000     | £5.19                                  | £7.11   | £10.70                             | £14.87  | £10.71                  | £15.07  | £122.87   | £172.92                                       |
| £22,000     | £5.41                                  | £7.43   | £11.19                             | £15.56  | £11.22                  | £15.79  | £128.72   | £181.15                                       |
| £23,000     | £5.64                                  | £7.74   | £11.67                             | £16.24  | £11.73                  | £16.51  | £134.57   | £189.39                                       |
| £24,000     | £5.86                                  | £8.06   | £12.16                             | £16.93  | £12.24                  | £17.23  | £140.42   | £197.62                                       |
| £25,000     | £6.09                                  | £8.38   | £12.65                             | £17.62  | £12.75                  | £17.94  | £146.27   | £205.86                                       |
| £26,000     | £6.31                                  | £8.69   | £13.14                             | £18.30  | £13.26                  | £18.66  | £152.12   | £214.09                                       |
| £27,000     | £6.54                                  | £9.01   | £13.62                             | £18.99  | £13.77                  | £19.38  | £157.97   | £222.32                                       |
| £28,000     | £6.76                                  | £9.33   | £14.11                             | £19.67  | £14.28                  | £20.10  | £163.82   | £230.56                                       |
| £29,000     | £6.99                                  | £9.64   | £14.60                             | £20.36  | £14.79                  | £20.81  | £169.68   | £238.79                                       |
| £30,000     | £7.21                                  | £9.96   | £15.09                             | £21.05  | £15.30                  | £21.53  | £175.53   | £247.03                                       |
| £31,000     | £7.44                                  | £10.28  | £15.58                             | £21.73  | £15.81                  | £22.25  | £181.38   | £255.26                                       |
| £32,000     | £7.66                                  | £10.59  | £16.06                             | £22.42  | £16.32                  | £22.97  | £187.23   | £263.50                                       |
| £33,000     | £7.89                                  | £10.91  | £16.55                             | £23.10  | £16.83                  | £23.69  | £193.08   | £271.73                                       |
| £34,000     | £8.11                                  | £11.23  | £17.04                             | £23.79  | £17.34                  | £24.40  | £198.93   | £279.96                                       |
| £35,000     | £8.34                                  | £11.54  | £17.53                             | £24.48  | £17.85                  | £25.12  | £204.78   | £288.20                                       |
| £36,000     | £8.56                                  | £11.86  | £18.01                             | £25.16  | £18.36                  | £25.84  | £210.63   | £296.43                                       |
| £37,000     | £8.79                                  | £12.18  | £18.50                             | £25.85  | £18.87                  | £26.56  | £216.48   | £304.67                                       |
| £38,000     | £9.01                                  | £12.49  | £18.99                             | £26.54  | £19.38                  | £27.27  | £222.33   | £312.90                                       |
| £39,000     | £9.24                                  | £12.81  | £19.48                             | £27.22  | £19.89                  | £27.99  | £228.18   | £321.14                                       |
| £40,000     | £9.46                                  | £13.13  | £19.96                             | £27.91  | £20.40                  | £28.71  | £234.04   | £329.37                                       |

Fortnightly and monthly premiums include a transaction charge. All premiums are inclusive of Insurance Premium Tax charged at the current rate. Premiums are subject to change. If the premiums have changed we will contact you when your application form has been received.

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| Personal Possessions (cover away from the home) |  |                                    |                         |  |
|---|--|------------------------------------|-------------------------|--|
| 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 |
| £1,000  | £1.41                                  | £3.05                              | £3.05                   | £36.58   |
| £2,000  | £2.81                                  | £6.10                              | £6.10                   | £73.17   |
| £3,000  | £4.22                                  | £9.15                              | £9.15                   | £109.75  |

| Hearing Aids |  |                                    |                         |  |
|--------------|--|------------------------------------|-------------------------|--|
| 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 |
| £1,000       | £2.16                                  | £4.67                              | £4.67                   | £56.04   |
| £2,000       | £4.31                                  | £9.34                              | £9.34                   | £112.07  |
| £3,000       | £6.47                                  | £14.01                             | £14.01                  | £168.11  |

| Wheechairs  |  |                                    |                         |  |
|-------------|--|------------------------------------|-------------------------|--|
| 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 |
| £1,000      | £1.63                                  | £3.54                              | £3.54                   | £42.46   |
| £2,000      | £3.27                                  | £7.08                              | £7.08                   | £84.92   |
| £3,000      | £4.90                                  | £10.62                             | £10.62                  | £127.38  |

| Structure Cover for: Garden Huts, Garages & Greenhouses |  |                                    |                         |  |
|---|--|------------------------------------|-------------------------|--|
| 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 |
| £500  | £0.91                                  | £1.98                              | £1.98                   | £23.78   |

