

# Building and contents insurance for your home

Different types of insurance are required for your home:

- **Building insurance**  
This typically covers the building itself (the bricks, walls and roof)
- **Contents insurance**  
This typically covers the loss of, theft of or damage to your personal and home possessions.

You'll find below a brief explanation of what's insured by Sage Homes, and what's your responsibility to insure.

## Your building insurance

**Sage Homes provides your building insurance.**

We're responsible for insuring the building (the bricks, walls and roof). However, we don't insure your furniture, belongings, or decorations against theft, flood, fire, vandalism or burst pipes.

## Your contents insurance

**It's your responsibility to provide your own contents insurance.**

It's up to you, as a tenant or shared owner to protect yourself when it comes to insuring your property's contents.

Home contents insurance covers you and your household against loss, theft or damage to your personal and home possessions. It can also cover you if you take items out of the home, on holiday, for example.

It's your decision if you take out home contents insurance or not. It's important to understand the costs and risks of getting, or not getting, contents insurance.

We recommend getting contents insurance; it's a good idea to do so because if any of your contents are lost, stolen or damaged you'll have to pay to replace them. The cost of replacing your possessions, if you lost them through a fire, flood or burglary could run into thousands of pounds.

We also recommend you protect key items such as televisions and set-top boxes, computers (including laptops and tablets), bicycles, kitchen appliances, music or DVD collections, mobile phones, clothes and jewellery.

We can't recommend any individual companies to you, but you can browse and find insurers through websites such as Compare the Market, Go Compare or Money Supermarket, which allow you to see comparable quotes from several suppliers and pick the cover that is best for you.

For any further information please contact: [enquiries@sagehomes.co.uk](mailto:enquiries@sagehomes.co.uk)