

Tenants & Residents - Home Contents Insurance Scheme
Premiums effective from 1st October 2025
Bristol City Council - Rate Card - for tenants and residents aged 60 & over

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 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 Thistle Tenant Risks on 0345 450 7286.



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.	
	Standard Cover	Standard Cover inc	Standard Cover	Standard Cover inc	Standard Cover	Standard Cover inc	Standard Cover	Standard Cover inc
£4,000	£1.48	£2.22	£2.67	£4.27	£2.31	£3.98	£26.52	£45.70
£5,000	£1.74	£2.66	£3.22	£5.22	£2.89	£4.98	£33.15	£57.12
£6,000	£1.99	£3.10	£3.78	£6.17	£3.47	£5.97	£39.78	£68.54
£7,000	£2.25	£3.54	£4.33	£7.12	£4.05	£6.97	£46.41	£79.97
£8,000	£2.50	£3.98	£4.88	£8.08	£4.62	£7.97	£53.04	£91.39
£9,000	£2.76	£4.41	£5.43	£9.03	£5.20	£8.96	£59.67	£102.82
£10,000	£3.01	£4.85	£5.99	£9.98	£5.78	£9.96	£66.30	£114.24
£11,000	£3.27	£5.29	£6.54	£10.93	£6.36	£10.95	£72.93	£125.66
£12,000	£3.52	£5.73	£7.09	£11.88	£6.93	£11.95	£79.56	£137.09
£13,000	£3.78	£6.17	£7.64	£12.84	£7.51	£12.95	£86.20	£148.51
£14,000	£4.03	£6.61	£8.20	£13.79	£8.09	£13.94	£92.83	£159.94
£15,000	£4.29	£7.05	£8.75	£14.74	£8.67	£14.94	£99.46	£171.36
£16,000	£4.54	£7.49	£9.30	£15.69	£9.25	£15.93	£106.09	£182.78
£17,000	£4.80	£7.93	£9.85	£16.64	£9.83	£16.93	£112.72	£194.21
£18,000	£5.05	£8.37	£10.41	£17.60	£10.40	£17.92	£119.35	£205.63
£19,000	£5.31	£8.81	£10.96	£18.55	£10.98	£18.92	£125.98	£217.06
£20,000	£5.56	£9.25	£11.51	£19.50	£11.56	£19.92	£132.61	£228.48
£21,000	£5.82	£9.69	£12.06	£20.45	£12.14	£20.91	£139.24	£239.90
£22,000	£6.07	£10.13	£12.62	£21.40	£12.72	£21.91	£145.87	£251.33
£23,000	£6.33	£10.57	£13.17	£22.36	£13.29	£22.90	£152.50	£262.75
£24,000	£6.58	£11.01	£13.72	£23.31	£13.87	£23.90	£159.13	£274.18
£25,000	£6.84	£11.44	£14.27	£24.26	£14.45	£24.89	£165.76	£285.60
£26,000	£7.09	£11.88	£14.83	£25.21	£15.03	£25.89	£172.39	£297.02
£27,000	£7.35	£12.32	£15.38	£26.16	£15.60	£26.89	£179.02	£308.45
£28,000	£7.60	£12.76	£15.93	£27.12	£16.18	£27.88	£185.65	£319.87
£29,000	£7.86	£13.20	£16.48	£28.07	£16.76	£28.88	£192.28	£331.30
£30,000	£8.11	£13.64	£17.04	£29.02	£17.34	£29.87	£198.91	£342.72
£31,000	£8.37	£14.08	£17.59	£29.97	£17.92	£30.87	£205.54	£354.14
£32,000	£8.62	£14.52	£18.14	£30.92	£18.49	£31.87	£212.17	£365.57
£33,000	£8.88	£14.96	£18.69	£31.88	£19.07	£32.86	£218.80	£376.99
£34,000	£9.13	£15.40	£19.25	£32.83	£19.65	£33.86	£225.43	£388.42
£35,000	£9.39	£15.84	£19.80	£33.78	£20.23	£34.85	£232.06	£399.84
£36,000	£9.64	£16.28	£20.35	£34.73	£20.81	£35.85	£238.69	£411.26
£37,000	£9.90	£16.72	£20.90	£35.68	£21.38	£36.84	£245.32	£422.69
£38,000	£10.15	£17.16	£21.46	£36.64	£21.96	£37.84	£251.96	£434.11
£39,000	£10.41	£17.60	£22.01	£37.59	£22.54	£38.84	£258.59	£445.54
£40,000	£10.66	£18.04	£22.56	£38.54	£23.12	£39.83	£265.22	£456.96

Personal Possessions (cover away from the home)				
Sum Insured	Fortnightly by Cash	Monthly by Cash	Monthly by Direct	Annually by Cheque
£1,000	£1.55	£3.36	£3.36	£40.37
£2,000	£3.11	£6.73	£6.73	£80.75
£3,000	£4.66	£10.09	£10.09	£121.12

Hearing Aids				
Sum Insured	Fortnightly by Cash	Monthly by Cash	Monthly by Direct	Annually by Cheque
£1,000	£2.52	£5.46	£5.46	£65.46
£2,000	£5.04	£10.91	£10.91	£130.92
£3,000	£7.55	£16.37	£16.37	£196.39

Wheechairs				
Sum Insured	Fortnightly by Cash	Monthly by Cash	Monthly by Direct	Annually by Cheque
£1,000	£1.91	£4.13	£4.13	£49.57
£2,000	£3.81	£8.26	£8.26	£99.13
£3,000	£5.72	£12.39	£12.39	£148.70

Structure Cover for: Garden Huts, Garages & Greenhous				
Sum Insured	Fortnightly by Cash	Monthly by Cash	Monthly by Direct	Annually by Cheque
£500	£1.07	£2.32	£2.32	£27.78

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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