

# Case study

## By Your Homes Newcastle

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### Hundreds of Your Homes Newcastle(YHN) tenants' homes were flooded, when disaster struck in 2012.

Uninsured, the impact and cost to tenants would have been great. But thanks to the team at YHN, many tenants were able to replace the contents of their home, as they were covered by SIMPLE Tenants' Contents Insurance framework.

Maureen Grainger, Income Manager at Your Homes Newcastle, said: "That year really brought it home to us how important this framework is. We've been customers for years and had never seen flooding like it before.

The Tenants' Contents Insurance framework offers a flexible insurance policy for your tenants. There's no excess and flexible payment options are available, including ways to pay for those who don't have a bank account.

"Many of our tenants had to claim that year and ordinarily that would have meant an increase in premiums. However due to the buying power behind being part of Consortium Procurement, the costs were offset against the other 80 members who access the framework – so the risk was spread," added Maureen.

#### What to do next?

Email us at [solutions@consortiumprocurement.org.uk](mailto:solutions@consortiumprocurement.org.uk) or ring us on 0191 566 1000 to find out how we can help with your procurement priorities.



"It's not until we need to claim on our insurance that we really appreciate it."

**Maureen Grainger,  
Income Manager  
at Your Homes  
Newcastle**

