Insurance made clear Contents insurance is for accidental damage to things in your home like TVs and computers. Personal accident insurance provides you with a tax–free monthly income if you are unable to work due to accidental injury, usually for up to a year. If you add up the cost of repairing or replacing all the technology we have nowadays, you may be surprised. You can usually add items that you often take ???????????????????????????.out of the house, like mobile phones, cameras and watches