

Tenants and Leaseholders Contents Insurance



Prospectus and Application Form v6

Have you ever thought...

what would happen if you had a burglary?

How would you
replace your precious
possessions?

Or supposing you had a
fire in your home, could
you afford to replace
your furniture out of
your own pocket?

Please Note:

Your housing organisation is not responsible for replacing your damaged contents.

**This leaflet tells you
about this special policy
and how you can apply.**

**So why not take
out insurance now?**

BEFORE YOU NEED IT.

It's an alarming thought, but unfortunately these things do happen. All of us believe they'll never happen to us. If they do, we wish we'd been prepared. Other, less alarming things happen too. Freezers defrost, washing machines overflow. Dealing with the damage can cost a lot of money. That's where insurance comes in.

Thistle Tenant Risks can offer tenants and leaseholders the chance to insure the contents of their homes in an easy and affordable way. Working with Royal & Sun Alliance Insurance plc, a home contents policy specially designed for Housing organisation tenants and leaseholders has been produced.

It's simple, straightforward and value for money. One reason we've chosen RSA is that they are one of the oldest and largest insurance groups in the country. As a group they're known for being forward-looking and efficient in the running of their business, which is why they can offer such reasonable terms.

Thistle Tenant Risks have 20 years experience of dealing with Insurance for tenants and leaseholders and any questions about the cover, cost or how to make a claim should be referred to them at:

**Crystal Insurance Scheme
Freepost RTEH-ZGA-KLGY
Oakwood Grove Park Industrial Estate
Waltham Road
White Waltham
Maidenhead
SL6 3LW**

Telephone: 0345 450 7286

E-mail: tenantscontents@thistleinsurance.co.uk



Contents Insurance Policy Summary

Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc. Policies are available on a fortnightly, monthly or annual basis. Annual policies may be renewed each year subject to the terms and conditions then applicable. Fortnightly and monthly policies continue as long as premiums are paid and their terms and conditions will be reviewed once a year.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have 14 days to decide if you wish to cancel the policy - see "Your right to cancel the policy" on Page 4 for more information.

Table 1 - Contents Insurance - The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy section
New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	- For clothing and household linen a deduction may be made for wear and tear. - If the sum insured selected is less than the full replacement value, your claim may be reduced.	1. Perils Covered
Lost or Stolen Keys We will replace or install locks to any external doors of your home if the keys have been lost or stolen.	The most we will pay is £500.	2. Additional Cover
Bogus Officials We will pay for the theft of money following illegal entry into your home by a person/persons falsely claiming to be an official.	The most we will pay is £200.	2. Additional Cover
Freezer Food Loss or damage caused by a rise or fall in temperature.		2. Additional Cover
Standard Accidental Damage/Breakage Covers accidental damage to televisions, video players, DVD players, video recorders, hi-fi's and personal computers and accidental breakage of mirrors, ceramic hobs in cookers and fixed glass tables or cabinets	- Excludes wear and tear - Some specific causes of damage may be excluded. - Damage to items designed to be portable (other than televisions) records, recording tapes or discs	2. Additional Cover
Christmas and Wedding Gifts The amount insured is increased by 10% of your sum insured during November, December and January and for 14 days before and after the wedding day.		2. Additional Cover
Valuables Possessions such as jewellery, watches and furs are insured for a total value up to 1/3 of your sum insured.	Claims are limited to £1,250 for any one item.	1. Perils Covered
Tenants Own Improvements We will insure internal fixtures installed by you, such as fitted kitchens, wardrobes and laminate flooring. The sum insured will be shown on your Certificate of Insurance of cover.	Conservatories and greenhouses are excluded. The most we will pay is 20% of the sum insured.	1. Perils Covered
Tenants Liability We cover you for sums you are liable for under the terms of your tenancy agreement for damage to the building and internal decorations as a result of an insured event.	- Loss or damage from fire, subsidence, heave or landslip, and damage to gates, hedges and fences is excluded. - The most we will pay is 20% of the sum insured.	3. Tenants Liability
Accidental Death We will insure you or any member of your household against death which occurs within 3 months following: an accident, assault or fire occurring in or about your home, an accident while travelling by train, bus or taxi or an assault in the street.	The amount we will pay is limited to £5,000.	4. Accidental Death
Domestic Animals Your cats or dogs are insured against death resulting from an accident.	Slaughter without our consent, breeding or death as a result of surgery not caused by accidental bodily injury or not necessary to save the animals life.	5. Domestic Animals
Contents in the Open Covers you for loss or damage to your contents while in the open on the land belonging to your home caused by fire, flood, storm, theft, vandals and other similar causes.	The most we will pay is £250	2. Additional Cover

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Table 1 continued - Contents Insurance - The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy section
Student Possessions We will pay for loss or damage by fire, flood, storm, theft, escape of water and other similar causes, to the contents of students in your household while they are temporarily removed to where any member of your household is living or studying whilst at university, college or school within the British Isles.	The most we will pay is £2,500	2. Additional Cover

Table 2 - You may choose to add the following cover:

Features and Benefits	Significant Exclusions or Limitations	Policy section
Full Accidental Damage Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.	• See Standard Cover above. • Also excludes damage to clothing and food.	6. Accidental Damage
Personal Effects Covers your Personal Effects, pedal cycles and sports equipment against loss or damage in the British Isles and temporarily elsewhere in Europe for a total of 14 days in any period of insurance.	Single Article limit £250. Maximum sum insured £3,000.	7. Personal Effects
Hearing Aids and Wheelchairs Covers Covers your hearing aids and wheelchairs which are owned by any member of your household or for which they are responsible against loss or damage in the British Isles and temporarily elsewhere in Europe for a total of 14 days in any period of insurance.	Maximum sum insured £3,000.	5. Hearing Aids and Wheelchairs
Garden Huts, Garages and Greenhouses Covers garden huts, garages and greenhouses against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	The most we will pay is £500.	9. Garden Huts, Garages and Greenhouses

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General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions	Policy section
- No cover is provided for wear and tear, maintenance or anything that happens gradually. - If you leave your home unoccupied for more than 35 consecutive days, some covers will not apply.	See Sections specified in Table 1 & 2
Excess & Limits	Policy section
Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Table 1 & 2

Your right to cancel the policy

You have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your Certificate of Insurance.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Contents Insurance policy you should call Crystal Insurance on 0345 450 7286 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the Crystal Insurance Scheme at:

Crystal Insurance Scheme

Freepost RTEH-ZGA-KLGY
Oakwood Grove Park Industrial Estate
Waltham Road
White Waltham
Maidenhead
SL6 3LW
(no stamp required).

In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Contents Insurance

RSA
Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if RSA cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Other Important Information

Premiums and payments

You may pay for your policy either annually, monthly or fortnightly. Annual premiums can be paid by cash, cheque or credit/debit card.

Monthly premiums can be paid by direct debit or swipe card. Fortnightly premiums can be paid by swipe card.

Renewing your policy

For annual policies - At least 21 days before each policy renewal we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. You must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premium paid, except when you have already made a claim since the renewal date.

For other policies - If you pay by direct debit we will continue the policy and collecting premiums unless you notify us that you wish to cancel the policy. If you pay by swipe card we will continue the policy as long as you continue to make payments. For either payment method we will change your premium immediately to reflect changes that you make to your policy. If we change the premium or terms and conditions that apply to your policy, we will give you at least 21 days notice in writing. If you wish to change or cancel the cover then please tell us before the next payment is due.

Termination of the contract

For annual policies - You may cancel the policy by giving us 14 days notice in writing to the address shown on your policy documentation. If you cancel the policy, you may be entitled to a refund of a proportion of the premium providing that no claim has been made during the current period of insurance. We may cancel the policy by giving you at least 14 days notice at your last known address. If we cancel the policy we may refund a proportion of the premium provided that no claim has been made during the current period of insurance.

For other policies - You may cancel this policy by writing to the address shown on your policy documentation. Your cover will end on the day we receive your request. We may cancel the policy by giving you at least 7 days notice at your last known address. However, if there is a default in the payments, we may cancel the policy by giving you 7 days notice at your last known address.

The law and language applicable to the policy

Both you and RSA may choose the law which applies to this contract. However, unless you and RSA agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

Contents Insurance for Tenants is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Working out how much to insure for

The table on page 7 will help you calculate the insurance cover you need. First read this page, then work out, room by room, the replacement cost of your belongings at today's prices and enter it in the space provided. Then add up the entries. This is your **Sum Insured**.

Costing your belongings

The policy insures any of your household contents and personal effects on a new for old basis.

This means, for example, that if your home is broken into and your television is stolen, RSA will pay you the current cost of replacing it.

This does not apply to clothes and household linen, where an allowance for wear and tear may be deducted.

So, when calculating your replacement costs give:

- the current replacement cost of all items.
- the current replacement cost less an allowance for wear and tear on clothing and household linen.

Valuables

These are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, and collections of coins, medals or stamps. If you believe that some of your possessions have a high value, you may wish to have them valued independently by an expert, for example a jeweller.

The maximum amount of cover provided for your valuables under this Policy is 1/3rd of the total Sum Insured. For any one valuable the maximum amount is £1,250.

Making certain you are adequately insured

The scheme offers special low, minimum Sums Insured to ensure that you only pay for the cover you need. These are:

- £6,000 for senior Citizens (aged 60 years and over).
- £9,000 for all other tenants/leaseholders.

However, it is important not to take these as recommended figures. If you undervalue your contents your claim will not be paid in full.

Premium Charges

Please refer to the premium tables enclosed. All premiums quoted are inclusive of Insurance Premium Tax at the current rate.

		Replacement Cost
Lounge	Carpets and floor coverings Curtains and fittings Furniture General items (eg. ornaments) TV, video, audio and visual equipment Valuables	
Kitchen	Carpets and floor coverings Curtains and fittings Household appliances Cooking utensils, cutlery and crockery Cleaning equipment and materials Food and drink Valuables	
Hall, stairs and landings	Carpets and floor coverings Curtains and fittings Furniture General items	
Dining Room	Carpets and floor coverings Curtains and fittings Furniture Valuables	
Bathroom	Carpets and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding (allow for wear and tear)	
Bedrooms	Carpets and floor covering Curtains and fittings Furniture Linen and bedding (allow for wear and tear) General items TV, video and visual equipment Valuables Clothing (allow for wear and tear)	
Other rooms	Toys and baby equipment Domestic tools General items	
Total sum insured		

How to pay

You can pay your premiums by one of the following methods:

- Fortnightly or Monthly by cash using a Swipe Card at any Post Office or Pay Zone outlet
- Monthly by Direct Debit, please ensure you complete the form enclosed
- Annually by cash using a Swipe Card at any Post Office or Pay Zone outlet
- Annually by Cheque or Postal Order, these should be made payable to Crystal Insurance Scheme
- Annually by Credit or Debit Card, please ensure you complete the form enclosed

If your chosen method of payment is cash using a swipe card, a swipe card will be forwarded to you along with your policy booklet and welcome pack.

When your Policy will start

Your insurance will begin on the date you are notified that your application has been accepted. To make sure that you are always covered, you must keep up your payments.

Security Advice

Our advice is that all locking and security devices should be brought into operation whenever:

- there is no person in charge of the home within the boundaries of the land belonging to the home;
- the occupants retire at night (locking devices on windows in occupied rooms need not be brought into operation).

What to do now

1. Complete the application form attached, making sure you have answered all the questions and signed the declaration.
2. Return it to:

Crystal Insurance Scheme
Freepost RTEH-ZGA-KLGY
Oakwood Grove Park Industrial Estate
Waltham Road
White Waltham
Maidenhead
SL6 3LW

3. If you have any further questions regarding this insurance simply telephone Crystal Insurance Scheme on 0345 450 7286.

This document is available in large print and Braille if required.



Contents Insurance for Tenants and Leaseholders

APPLICATION FORM

Please read the important information which follows

A copy of the completed application form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request. Your answers to our questions are important and provided you have answered them to the best of your knowledge and belief, we consider that you have fulfilled your requirements. You should tell us if any of these details are incorrect or change. We may reassess your cover, terms and premiums when we are told about changes in your circumstances. If you do not tell us about any changes, or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. Remember to sign and date the Declaration at the end of this form. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

Name of Housing Organisation

(Joint tenants & leaseholder and co-habitees must be named)

Full Name/s

Mr/Mrs/Miss/Ms

Address of your home to be insured

Postcode

Date of Birth

Tel No.

Precise Occupation

Please answer all of the following Questions Whenever we ask questions on the Application Form about your household, we mean You and Your family (including your partner and all children) who normally reside with you.

1. Have you or any member of your household who normally live with you at your current address or elsewhere

a) made any household contents claims in the last 5 years?

Yes ☐ No ☐

b) had insurance cancelled, declined or declared void or had special terms or conditions applied?

Yes ☐ No ☐

c) been convicted of any offence other than driving offences?

Yes ☐ No ☐

2. Has the home or the land belonging to it been flooded in the last 5 years?

Yes ☐ No ☐

3. Will the home be left unoccupied for a total of more than 35 days in a year?

Yes ☐ No ☐

4. Will the home be occupied by anyone other than you or your household?

Yes ☐ No ☐

If yes, how many people other than you or your household will occupy the home with you?

AMOUNT TO BE INSURED

To the nearest £1,000

(note minimum amounts)

£

• Do you require the full accidental damage option ☐

It is important that the sum(s) chosen are sufficient to replace ALL your Household Goods and Personal Effects. If the Sums Insured are inadequate you will have to bear a rateable proportion of any claim. Please refer to the premium tables for the cost of cover.

Do you require at an additional cost any of the following cover options:

a) Personal Effects cover

☐ £ maximum £3,000

b) Garden Huts, Garages and Greenhouses cover

☐ £500

c) Hearing Aid cover

☐ £ maximum £3,000

d) Wheelchair cover

☐ £ maximum £3,000

Method of Payment (please tick one of the following options)

Fortnightly
swipe card

☐

Monthly
swipe card

☐

Monthly
direct debit

☐

Annual
swipe card

☐

Annual Cheque/
Postal Order

☐

Annual Credit/
Debit card

☐

If you have selected to pay your premium by direct debit or by credit/debit card please complete the appropriate form enclosed.

Additional Information

If you have ticked ANY of the 'Yes' boxes on this Application Form please give FULL details here or on a separate sheet of paper. Please state Question number.

Important

Please read the following carefully before you sign and date the Declaration.

- **Claims and Underwriting Exchange**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as an fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the register.

- **Eligibility Disclaimer**

RSA has the right to refuse any application which does not meet its underwriting eligibility criteria under the scheme.

- **Data Protection**

RSA will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

Declaration

- **Important Note:** Before you sign this form, please read it again making sure all questions are answered in full. Check that the answers which have been given are correct. Once you and any joint applicant sign this form you are responsible for its accuracy. To give false information knowingly in answer to any of the questions in order to obtain insurance or to obtain a reduced premium could be a criminal offence and will certainly invalidate your insurance.

I/We declare that to the best of my/our knowledge and belief, the statements made by me/us or on my/our behalf are true and complete.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Proposer/s

Date

(Joint tenants or co-habitees must sign, unless married to one another)

PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

For Office Use Only

Area

Premium £

Certificate No

Input Date

Date Sent

**PLEASE RETURN THIS FORM TO CRYSTAL INSURANCE SCHEME,
FREEPOST RTEH-ZGA-KLGY, OAKWOOD GROVE PARK INDUSTRIAL ESTATE, WALTHAM ROAD
WHITE WALTHAM, MAIDENHEAD SL6 3LW**