

**THIS**  
TENANTS CONTENTS



## Contents Insurance Prospectus and Application Form

The affordable way to protect your possessions



# 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.

This Tenants contents can offer tenants and owner occupiers 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 owner occupiers 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.

This Tenants Contents have 20 years experience of dealing with Insurance for tenants and owner occupiers and any questions about the cover, cost or how to make a claim should be referred to them at:

**This Tenants Contents**  
**Freepost SL839**  
**Maidenhead SL6 7XL**  
**Telephone: 0845 601 7007**

# 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" for more information.

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

Features and Benefits	Significant Exclusions or Limitations	Policy section
<b>New For Old</b> Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> <li>For clothing and household linen a deduction may be made for wear and tear.</li> <li>If the sum insured selected is less than the full replacement value, your claim may be reduced.</li> </ul>	1. Perils Covered
<b>Lost or Stolen Keys</b> 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
<b>Bogus Officials</b> 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
<b>Freezer Food</b> Loss or damage caused by a rise or fall in temperature.		2. Additional Cover
<b>Standard Accidental Damage/Breakage</b> 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.	<ul style="list-style-type: none"> <li>Excludes wear and tear</li> <li>Some specific causes of damage may be excluded.</li> </ul>	2. Additional Cover
<b>Christmas and Wedding Gifts</b> 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
<b>Valuables</b> 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
<b>Tenants Own Improvements</b> We will insure internal fixtures installed by you, such as fitted kitchens, wardrobes and laminate flooring. The sum insured will be shown on your schedule of cover.	Conservatories and greenhouses are excluded. The most we will pay is 20% of the sum insured.	1. Perils Covered
<b>Tenants Liability</b> 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.	<ul style="list-style-type: none"> <li>Loss or damage from fire, subsidence, heave or landslip, and damage to gates, hedges and fences is excluded.</li> <li>The most we will pay is 20% of the sum insured.</li> </ul>	3. Tenants Liability
<b>Accidental Death</b> 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
<b>Domestic Animals</b> 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
<b>Contents in the Open</b> 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

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

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p><b>Student Possessions</b> 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.</p>	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
<p><b>Full Accidental Damage</b> Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> <li>• See Standard Cover above.</li> <li>• Also excludes damage to clothing and food.</li> </ul>	6. Accidental Damage
<p><b>Personal Effects</b> 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.</p>	Single Article limit £250. Maximum sum insured £3,000.	7. Personal Effects
<p><b>Hearing Aids and Wheelchairs Covers</b> 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.</p>	Maximum sum insured £3,000.	5. Hearing Aids and Wheelchairs
<p><b>Garden Huts, Garages and Greenhouses</b> Covers garden huts, garages and greenhouses against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	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 and Exclusions	Policy section
<ul style="list-style-type: none"> <li>No cover is provided for wear and tear, maintenance or anything that happens gradually.</li> <li>If you leave your home unoccupied for more than 35 consecutive days, some covers will not apply.</li> </ul>	See Sections specified in Table 1 & 2
Excesses and 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**

For annual policies - If having examined your policy you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

For all policies - 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 the Claims Helpline on 0845 601 7007 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**

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the This Tenants Contents at Freepost SL839, Maidenhead SL6 1XL. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint under the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

**Customer Relations Manager**

RSA  
Bowling Mill  
Dean Clough Industrial Park  
Halifax, HX3 5WA

**Financial Ombudsman Service**

Insurance Division  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
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 we cannot meet our 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 we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live. The language used in this policy and any communications relating to it will be English.

### RSA

Contents Insurance For Tenants is underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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 and regulated by the Financial Services Authority. For your protection, telephone calls will be recorded and may be monitored.

## 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 your household contents and personal belongings 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 1/3<sup>rd</sup> 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/owner occupiers.

*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 table 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 This Tenants Contents
- 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 overleaf, making sure you have answered all the questions and signed the declaration.
2. Return it to:  
**This Tenants Contents**  
**FREEPOST (SL839), MAIDENHEAD, SL6 7XL**  
**(No stamp required)**
3. If you have any further questions regarding this insurance simply telephone This Tenants Contents on 0845 601 7007.



## Contents Insurance for Tenants and Owner Occupiers

### APPLICATION FORM

- 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.
- The questions on the form relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If you are in any doubt, please advise us.
- Remember to sign and date the Declaration at the end of the 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 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.

**Have you or any members of your household who normally reside with you at your current address or elsewhere**

- a) made a claim to any insurers in the last three years in respect of household contents insurance? **Yes**  **No**
- b) suffered any loss or damage while not insured but which would have resulted in a claim if a household contents policy had been in force at the time? **Yes**  **No**
- c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer? **Yes**  **No**
- d) been convicted of any offence other than parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974? **Yes**  **No**

★ If you have answered **YES**, to any of the above questions, give full details overleaf (including dates and loss amounts) in the **Additional Information** box overleaf.

#### 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, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in the property insured under this policy.

- **Data Protection**

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries, which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

## 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 they are married to each other)*

**PLEASE INITIAL ANY ALTERATIONS ON THIS PROPOSAL FORM**

## For Office Use Only

Area

Premium £

Certificate No

Input Date

Date Sent

**PLEASE RETURN THIS FORM TO THIS TENANTS CONTENTS,  
FREEPOST (SL839), MAIDENHEAD, SL6 7XL**