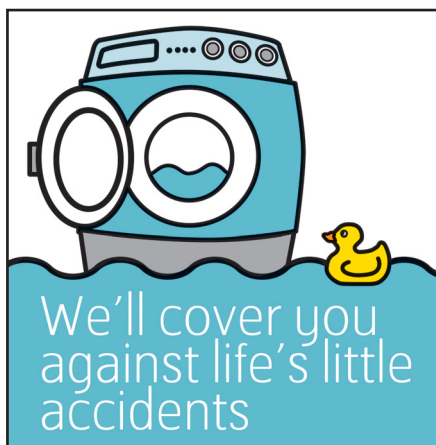


# RESIDENTS CONTENTS INSURANCE MADE SIMPLE



in association with



***Islington & Shoreditch  
Housing Association has  
negotiated a Home  
Contents Insurance  
Scheme designed  
specifically for our  
residents.***

***At these prices, can  
you afford not to be  
insured?***

- No hidden costs - what you see is what you pay (see overleaf for costs)
- Includes cover for internal fixtures you have installed if damaged by an insured peril
- Includes cover for theft and loss of keys
- No excess payment required if you claim
- New for old cover (except clothing and household linen where an allowance for wear and tear is deducted)
- Low minimum sum insured (see overleaf)
- Easy payments weekly, monthly or annually
- No additional security required on your home
- Optional extensions to cover: Personal Belongings, Wheelchairs and Hearing Aids available

**Please return completed application form to RSA, Direct House,  
4 Sidings Court, Doncaster, DN4 5NU. Tel: 0845 671 8172**





# What it will cost

## Residents aged 60 or over

SUM INSURED	Weekly		Fortnightly		Monthly		Annually	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£6,000	£0.87	£1.05	£1.48	£1.87	£2.98	£3.92	£30.19	£41.23
£7,000	£1.01	£1.22	£1.72	£2.18	£3.48	£4.58	£35.23	£48.10
£8,000	£1.15	£1.39	£1.97	£2.49	£3.98	£5.23	£40.26	£54.97
£9,000	£1.30	£1.57	£2.21	£2.80	£4.48	£5.88	£45.29	£61.84
£10,000	£1.44	£1.74	£2.46	£3.11	£4.97	£6.54	£50.32	£68.71
£11,000	£1.59	£1.92	£2.70	£3.43	£5.47	£7.19	£55.36	£75.58
£12,000	£1.73	£2.09	£2.95	£3.74	£5.97	£7.84	£60.39	£82.45
£13,000	£1.88	£2.27	£3.20	£4.05	£6.47	£8.50	£65.42	£89.32
£14,000	£2.02	£2.44	£3.44	£4.36	£6.96	£9.15	£70.45	£96.20
£15,000	£2.16	£2.62	£3.69	£4.67	£7.46	£9.81	£75.49	£103.07
£16,000	£2.31	£2.79	£3.93	£4.98	£7.96	£10.46	£80.52	£109.94
£17,000	£2.45	£2.96	£4.18	£5.29	£8.46	£11.11	£85.55	£116.81
£18,000	£2.60	£3.14	£4.43	£5.61	£8.95	£11.77	£90.58	£123.68
£19,000	£2.74	£3.31	£4.67	£5.92	£9.45	£12.42	£95.62	£130.55
£20,000	£2.89	£3.49	£4.92	£6.23	£9.95	£13.07	£100.65	£137.42
£21,000	£3.03	£3.66	£5.16	£6.54	£10.45	£13.73	£105.68	£144.29
£22,000	£3.17	£3.84	£5.41	£6.85	£10.94	£14.38	£110.71	£151.16
£23,000	£3.32	£4.01	£5.65	£7.16	£11.44	£15.04	£115.75	£158.04
£24,000	£3.46	£4.18	£5.90	£7.47	£11.94	£15.69	£120.78	£164.91
£25,000	£3.61	£4.36	£6.15	£7.79	£12.44	£16.34	£125.81	£171.78
£26,000	£3.75	£4.53	£6.39	£8.10	£12.93	£17.00	£130.84	£178.65
£27,000	£3.90	£4.71	£6.64	£8.41	£13.43	£17.65	£135.88	£185.52
£28,000	£4.04	£4.88	£6.88	£8.72	£13.93	£18.30	£140.91	£192.39
£29,000	£4.18	£5.06	£7.13	£9.03	£14.43	£18.96	£145.94	£199.26
£30,000	£4.33	£5.23	£7.38	£9.34	£14.92	£19.61	£150.97	£206.13
£31,000	£4.47	£5.40	£7.62	£9.65	£15.42	£20.27	£156.01	£213.00
£32,000	£4.62	£5.58	£7.87	£9.96	£15.92	£20.92	£161.04	£219.88
£33,000	£4.76	£5.75	£8.11	£10.28	£16.41	£21.57	£166.07	£226.75
£34,000	£4.91	£5.93	£8.36	£10.59	£16.91	£22.23	£171.10	£233.62
£35,000	£5.05	£6.10	£8.60	£10.90	£17.41	£22.88	£176.14	£240.49
£36,000	£5.19	£6.28	£8.85	£11.21	£17.91	£23.53	£181.17	£247.36
£37,000	£5.34	£6.45	£9.10	£11.52	£18.40	£24.19	£186.20	£254.23
£38,000	£5.48	£6.63	£9.34	£11.83	£18.90	£24.84	£191.23	£261.10
£39,000	£5.63	£6.80	£9.59	£12.14	£19.40	£25.50	£196.27	£267.97
£40,000	£5.77	£6.97	£9.83	£12.46	£19.90	£26.15	£201.30	£274.84

**Nil Excess**

*All premiums are inclusive of Insurance Premium Tax at the current rate.*

**Residents aged under 60**

SUM INSURED	Weekly		Fortnightly		Monthly		Annually	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£9,000	£1.44	£1.83	£2.57	£3.38	£5.22	£7.02	£57.03	£78.21
£10,000	£1.60	£2.04	£2.86	£3.75	£5.80	£7.80	£63.37	£86.90
£11,000	£1.76	£2.24	£3.14	£4.13	£6.38	£8.58	£69.71	£95.59
£12,000	£1.93	£2.45	£3.43	£4.51	£6.96	£9.36	£76.04	£104.28
£13,000	£2.09	£2.65	£3.71	£4.88	£7.54	£10.14	£82.38	£112.97
£14,000	£2.25	£2.85	£4.00	£5.26	£8.12	£10.92	£88.72	£121.66
£15,000	£2.41	£3.06	£4.29	£5.63	£8.70	£11.69	£95.05	£130.35
£16,000	£2.57	£3.26	£4.57	£6.01	£9.28	£12.47	£101.39	£139.04
£17,000	£2.73	£3.47	£4.86	£6.38	£9.86	£13.25	£107.73	£147.73
£18,000	£2.89	£3.67	£5.14	£6.76	£10.44	£14.03	£114.06	£156.42
£19,000	£3.05	£3.87	£5.43	£7.13	£11.02	£14.81	£120.40	£165.11
£20,000	£3.21	£4.08	£5.72	£7.51	£11.60	£15.59	£126.74	£173.80
£21,000	£3.37	£4.28	£6.00	£7.89	£12.18	£16.37	£133.08	£182.48
£22,000	£3.53	£4.48	£6.29	£8.26	£12.76	£17.15	£139.41	£191.17
£23,000	£3.69	£4.69	£6.57	£8.64	£13.34	£17.93	£145.75	£199.86
£24,000	£3.85	£4.89	£6.86	£9.01	£13.93	£18.71	£152.09	£208.55
£25,000	£4.01	£5.10	£7.14	£9.39	£14.51	£19.49	£158.42	£217.24
£26,000	£4.17	£5.30	£7.43	£9.76	£15.09	£20.27	£164.76	£225.93
£27,000	£4.33	£5.50	£7.72	£10.14	£15.67	£21.05	£171.10	£234.62
£28,000	£4.49	£5.71	£8.00	£10.51	£16.25	£21.83	£177.43	£243.31
£29,000	£4.65	£5.91	£8.29	£10.89	£16.83	£22.61	£183.77	£252.00
£30,000	£4.81	£6.12	£8.57	£11.26	£17.41	£23.39	£190.11	£260.69
£31,000	£4.97	£6.32	£8.86	£11.64	£17.99	£24.17	£196.44	£269.38
£32,000	£5.13	£6.52	£9.14	£12.02	£18.57	£24.95	£202.78	£278.07
£33,000	£5.29	£6.73	£9.43	£12.39	£19.15	£25.73	£209.12	£286.76
£34,000	£5.45	£6.93	£9.72	£12.77	£19.73	£26.51	£215.46	£295.45
£35,000	£5.62	£7.13	£10.00	£13.14	£20.31	£27.29	£221.79	£304.14
£36,000	£5.78	£7.34	£10.29	£13.52	£20.89	£28.07	£228.13	£312.83
£37,000	£5.94	£7.54	£10.57	£13.89	£21.47	£28.85	£234.47	£321.52
£38,000	£6.10	£7.75	£10.86	£14.27	£22.05	£29.63	£240.80	£330.21
£39,000	£6.26	£7.95	£11.14	£14.64	£22.63	£30.41	£247.14	£338.90
£40,000	£6.42	£8.15	£11.43	£15.02	£23.21	£31.19	£253.48	£347.59

**Nil Excess****All premiums are inclusive of Insurance Premium Tax at the current rate.**

# Optional Extra Covers

## PERSONAL BELONGINGS

### Residents aged 60 and over

	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.50	£1.01	£2.18	£26.16
£2,000	£0.69	£1.37	£2.98	£35.72
£3,000	£0.89	£1.78	£3.85	£46.25

## PERSONAL BELONGINGS

### All other Residents

	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.80	£1.61	£3.48	£41.78
£2,000	£1.04	£2.08	£4.50	£54.00
£3,000	£1.27	£2.55	£5.52	£66.22

## WHEELCHAIRS

### Residents aged 60 and over

	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.86	£1.72	£3.72	£44.67
£2,000	£1.72	£3.44	£7.44	£89.33
£3,000	£2.58	£5.15	£11.17	£134.00

## WHEELCHAIRS

### All other Residents

	Weekly	Fortnightly	Monthly	Annually
£1,000	£1.10	£2.20	£4.76	£57.07
£2,000	£2.20	£4.39	£9.51	£114.14
£3,000	£3.29	£6.59	£14.27	£171.21

## HEARING AIDS

### Residents aged 60 and over

	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.76	£1.53	£3.31	£39.70
£2,000	£1.53	£3.05	£6.62	£79.40
£3,000	£2.29	£4.58	£9.92	£119.10

## HEARING AIDS

### All other Residents

	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.98	£1.95	£4.23	£50.72
£2,000	£1.95	£3.90	£8.45	£101.44
£3,000	£2.93	£5.85	£12.68	£52.17

All premiums are inclusive of Insurance Premium Tax at the current rate.



# APPLICATION FORM FOR RESIDENTS

Is this a New Application?

Is this a Change?  
If so, give details

**Please use block letters and tick correct boxes where appropriate**

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 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.

**Full Name of Applicant**

*(Joint residents and co-habitees must be named and must sign this form)*

**Address of your home to be insured**

Postcode

**Tenancy No.**  **Date of Birth**  **Tel No.**

**Precise Occupation**  **Cover to start on**

**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.**

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| <b>1. Have you or any member of your household who normally reside with you at your current address or elsewhere</b>                                    | <input type="checkbox"/> | <input type="checkbox"/> |
| a) made a claim to any insurer in the last five years in respect of household contents insurance?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d) been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?    | <input type="checkbox"/> | <input type="checkbox"/> |
| e) had insurance under the Housing Association scheme cancelled?  | <input type="checkbox"/> | <input type="checkbox"/> |

**IF YOU HAVE ANSWERED YES TO QUESTIONS 1A TO 1E, PLEASE GIVE FULL DETAILS ON A SEPARATE SHEET OF PAPER STATING THE QUESTION NUMBER AND INCLUDE DATES AND LOSS AMOUNTS.**

**AMOUNT TO BE INSURED**

To the nearest £1,000  £  
(note minimum amounts)

It is important that the sum chosen is sufficient to replace ALL your Household Goods and Personal Belongings. If the Sum Insured is inadequate you will have to bear a rateable proportion of any claim.

- |  |   |
|--|---|
| a) Do you require the full accidental damage option (see cost of cover tables)?              | <input type="checkbox"/>  |
| b) Do you require the extension in cover for Personal Belongings (see cost of cover tables)? | <input type="checkbox"/> £ <input style="width: 100px;" type="text"/> |
| c) Do you require the extension in cover for Wheelchairs (see cost of cover tables)?         | <input type="checkbox"/> £ <input style="width: 100px;" type="text"/> |
| d) Do you require the extension in cover for Hearing Aids (see cost of cover tables)?        | <input type="checkbox"/> £ <input style="width: 100px;" type="text"/> |

**Method of Payment**

**Weekly payment card**  **Monthly direct debit**  **Monthly payment card**  **Annually by cheque or postal order**  **Annually by credit/debit card**



## SUMMARY OF COVER

### LOSS OR DAMAGE TO CONTENTS WHILE IN YOUR HOME OR STUDENT LODGINGS BY:

1. Fire, explosion, lightning, earthquake.
2. Water or oil escaping from any fixed water or heating installation or domestic appliance.
3. The building being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.
4. Falling trees or branches.
5. Riot, civil commotion, strikes, labour or political disturbances.
6. Malicious people or vandals.
7. Storm or flood.
8. Theft or attempted theft.

### COVER ALSO INCLUDES

1. Rent or other accommodation if your home cannot be lived in due to specified causes.
2. Temporary removal of your contents.
3. Deep freezer contents.
4. Tenant's liability and Third Party liability.
5. Accidental death.
6. Lost or stolen keys.
7. Replacing lost or damaged documents.
8. Domestic animals.
9. Theft of money by bogus officials.
10. Temporary Increase in the Sum Insured - Wedding and Religious Festivals.
11. Visitors personal belongings.
12. Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players, computer equipment, fixed aerials, masts and satellite dishes. Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture.
13. Loss of metered water and oil.
14. Students possessions.
15. Contents in the open.
16. Professional removals.
17. Trees and shrubs.

### POLICY EXCLUSIONS

1. Accidental damage to contents is limited to that shown under Cover Limits opposite, unless the Full Accidental Damage cover option is chosen.
2. Scorching without a fire actually starting.
3. Mechanical breakdown of electrical equipment.

4. Personal belongings away from or outside your home, unless the personal belongings cover option is chosen.

### COVER LIMITS

1.
  - a - 1/3rd of the contents sum insured for valuables which are items of jewellery, watches, furs, pictures, clocks, collections of coins, works of art, medals or stamps and property made of precious metal. Limit any one valuable – £1,250.
  - b - £500 limit on money and credit cards.
  - c - Satellite dishes – up to £250.
2. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
3. Tenants legal liability – up to 20% of the contents sum insured.
4. Cost of alternative accommodation – up to 20% of the contents sum insured.
5. Personal and occupiers liability to third parties – up to £2.5 million.
6. Liability to domestic employees – up to £5 million.
7. Theft of contents from domestic outbuildings or garages – up to £2,000.
8. Cost of replacing documents – up to £250.
9. Accidental death – £5,000.
10. Theft of money by bogus officials – up to £300.
11. Accidental death cover for your cat or dog – up to £200 to replace your pet.
12. Contents in domestic garages owned/rented within the British Isles – up to £2,000.
13. Visitors personal belongings – up to £250.
14. Metered water or oil – up to £1,000.
15. Contents in the open – up to £250.
16. Student Possessions – up to £2500.
17. Trees and shrubs – up to £250.
18. Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players, computer equipment, fixed aerials, masts and satellite dishes. Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture - no limit except for satellite dishes up to £200.
19. Temporary Increase in the Sum Insured - Wedding and Religious Festivals - up to 20% of contents sum insured.

### OPTIONAL EXTENSIONS

#### Accidental Damage Extension to the Contents

Accidental damage to your contents in your home, excluding damage to contact lenses, food, drink, plants, clothing, sporting equipment whilst in use and damage as a result of household removals. If you require this extension, please ensure you tick the box on the application form.

#### Personal Belongings

Up to £3,000 cover available for Personal Belongings, pedal cycles and sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to the maximum of 14 days. If you require this extension,

please ensure you tick the box and enter the amount of cover required on the application form.

#### Hearing Aids and Wheelchairs

Up to £3,000 cover available for Hearing Aids and Wheelchairs which are owned by any member of your household or for which they are responsible, whilst in the British Isles and temporarily elsewhere in Europe up to the maximum of 14 days. If you require either of these extensions, please ensure you tick the appropriate boxes and enter the amount of cover you require on the application form.

**This is a brief summary of cover. There are conditions and limitations in the policy wording, a copy of which will be provided on request.**