



Simple



Household
Contents
Insurance



Household Contents Insurance Application Form

Please return your application form to:
RSA, Direct Group Property Services, 4 Sidings Court, Doncaster DN4 5NU



ISLINGTON & SHOREDITCH HOUSING ASSOCIATION REMINDS ALL CUSTOMERS TO TAKE OUT HOUSEHOLD CONTENTS INSURANCE

Many customers believe that Islington & Shoreditch Housing Association automatically insure their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes. **THIS IS NOT THE CASE.**

Unfortunately some customers only realise this after the damage has been done. We make it easy for you to insure your belongings under a special household contents insurance scheme. The insurance is arranged with Royal & Sun Alliance Insurance plc and is available only to Islington & Shoreditch Housing Association customers.

There are 2 cover levels for you to decide from. Simple cover does not include any cover for Accidental Damage. You also have the option to add cover for Personal Belongings, Hearing Aids, Wheelchairs or Garden huts, outbuildings, garages and greenhouses to Simple or Simple+. The costs for covers are all detailed at the back of this pack.

Simple



- Most of your household goods and contents including pedal cycles and computer equipment are insured when in your home.
- They are covered against loss or damage caused by specific events such as theft, fire and flood.
- Also insured are lost or stolen keys, freezer contents, your own legal liability to the public and the cost of alternative accommodation.
- Improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not greenhouses or conservatories).



Simple+

- Simple+ includes Accidental Damage cover.

5 EASY STEPS TO PROTECT WHAT YOU OWN

- 1 Add up how much money it would cost to replace your contents using the diagram below
- 2 Decide what cover you need after reading the cover options on page 4
- 3 Check the cost for your choice of cover, with the total contents sum insured you need using the rating tables at the back of this pack
- 4 Complete and sign the application form
- 5 Return your completed application form to the address detailed on the front cover

**For general enquiries please call 08456 718 172.
Calls may be recorded or monitored.**

STEP 1 Add up how much money it would cost to replace your contents

£.....
Total cost to replace all contents below

<p>Bedrooms Furniture, linen, bedding, TV, video, visual equipment, valuables and general items</p> <p>£.....</p>		<p>Hall, Stairs & Landing Furniture and general items</p> <p>£.....</p>	<p>Bathroom Fixtures, fittings and linen</p> <p>£.....</p>
<p>Dining Room Furniture and valuables</p> <p>£.....</p>	<p>Kitchen Household appliances, cooking utensils, cutlery, crockery, cleaning equipment and materials, food, drink and valuables</p> <p>£.....</p>	<p>All Rooms Carpets, floor coverings, curtains and fittings</p> <p>£.....</p>	<p>Lounge Furniture, TV, video, visual equipment, valuables and general items</p> <p>£.....</p>
	<p>Other Rooms Toys, baby equipment, domestic tools and general items</p> <p>£.....</p>		

WHAT THE POLICY COVERS...

STEP 2 Decide what cover suits you

Simple

Your household contents and personal belongings - furniture, TV, clothing, carpets and electrical goods - are insured against loss or damage while they are in your home. The insurance covers specified circumstances including theft, vandalism, fire, flood and escaping water (e.g. from a washing machine or bath). A single item limit of £1,500 applies to contents.

Tenants liability - Up to 20% of the sum insured for damage to buildings and internal decorations.

Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the home.

Fridge / Freezer contents – Contents Sum Insured.

Locks and keys – Up to £500.

£5,000 Accidental Death benefit as a result of an accident in the home, while travelling as a fare paying passenger by train, bus or taxi or an assault in the street.

Contents while in the open on the land belonging to your home are insured against loss or damage in specified circumstances including theft, fire and flood – Up to £500.

Student possessions which belong to or are the legal responsibility of students while temporarily removed from your home to student lodgings are insured against loss of or damage in specified circumstances including theft, fire and flood - Up to £2,500.

Theft of money by bogus officials - Up to £300.

Trees, shrubs, plants, hedges and lawns on the land belonging to your home are insured against specified circumstances including theft, fire and vandalism - Up to £250.

Valuables are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, works of art and stamp, coin and medal collections. Valuables are covered in total up to 1/3 of the contents sum insured and a single item limit of £1,500 applies.

No excess applies to this cover.

Simple+

All the cover provided by Simple, plus cover for accidental damage to the contents of your home - Excludes damage to clothing, contact lenses, food, drink and plants.

No excess applies to this cover.

Optional Extras

Personal Belongings

Up to £3,000 cover available for personal belongings, including pedal cycles and sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days.

Hearing Aids and Wheelchairs

Up to £3,000 cover available for hearing aids and wheelchairs whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days.

Garden huts, outbuildings, garages and greenhouses

Up to £500 cover available for damage to your garden huts, outbuildings, garages and greenhouses against specified causes such as fire, theft, storm and flood.

Policy Exclusions

Please note this Policy is not a maintenance contract, it does not cover all losses.

The Policy does not cover:

- Loss or damage by scorching without a fire actually starting.
- Loss or damage by wear and tear, maintenance, electrical, mechanical or electronic breakdown, leaks and anything which happens gradually, radioactive contamination, war risks, sonic bangs, pollution or contamination, rot, date change and computer viruses and terrorism.
- Any items used for business or professional purposes.
- Losses by certain causes when the home has been unoccupied for more than 60 days in a row.

This is only a brief summary of what the Policy does and does not cover. Full details of the conditions and exclusions are given in the Policy; a specimen Policy document is available on request.

IMPORTANT INFORMATION

Please read the important information which follows including the declaration and remember to sign and date the 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. 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. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary. RSA will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

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 to 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 property insured under the policy.

Law Applicable to the Contract

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation. Policies are underwritten by Royal & Sun Alliance Insurance plc.

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.

Complaints Procedure

We have a complaints procedure in place, both with an independent facility and in-house. For further details please refer to your policy document. You will receive your policy documents soon. If you have any queries before you have received the details please feel free to call us and we will be pleased to help you. You have the right to take your case to the Financial Ombudsman Service.

Your Right to Cancel the Policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. On receipt of your written notice we will refund any premiums already paid, unless we have been notified of a claim.

Eligibility Disclaimer

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

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 consent to the searching of information from other insurers to check the answers I/we have provided and I/we authorise the giving of information for such purposes.

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.

STEP 3

Use the prices at the back of the form to choose which price is correct for the cover you want

STEP 4 Complete and sign this APPLICATION FORM

Remember to read all the important information including the declaration on page 5 and sign and date this form

Name of your Council/Housing Association		
Name of Applicant 1 (Mr/Mrs/Miss/Ms)		Date of Birth
Name of Applicant 2 (Mr/Mrs/Miss/Ms)		Date of Birth
Joint applicants must be named and must sign this form otherwise cover for them will not be in force.		
Address of your home to be insured		
		Postcode
Precise Occupations:	Applicant 1	
	Applicant 2	
Rent Reference Number		
Telephone Number		
Cover required (Please tick one)	Simple	<input type="checkbox"/>
	Simple +	<input type="checkbox"/>
Amount of insurance cover required (to the nearest £1,000)	£	
Do you require the extension in cover for Personal Belongings (see cost of cover tables)?	£	
Do you require the extension in cover for Wheelchairs (see cost of cover tables)?	£	
Do you require the extension in cover for Hearing Aids (see cost of cover tables)?	£	
Do you require the extension in cover for Garden huts, outbuildings, garages and greenhouses up to £500 (see cost of cover tables)?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Date you want the insurance to start from		

Whenever we ask questions on the application form about your family, we mean you or any of the following people providing they normally live with you; your husband; wife or partner; children (including foster children) your relatives; your domestic employees

- | | | |
|---|--------------------------|--------------------------|
| 1. Have you or any member of your family who normally live with you at your current address or elsewhere | YES | NO |
| a) made any household contents claims in the last 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) had insurance cancelled, declined or declared void or had special terms or conditions applied? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) been convicted of any offence other than driving offences? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has the home or the land belonging to it been flooded in the last 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Will the home be left unoccupied for a total of more than 60 days in a year? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Will the home be occupied by anyone other than you or your family? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, how many people other than you or your family will occupy the home with you? | <input type="text"/> | |

If you have answered yes to the above questions, please give details on a separate sheet of paper.

Method of Payment (Please Tick)

Weekly payment card Fortnightly payment card Monthly payment card Monthly Direct Debit Annually

It is important that the Sum Insured is sufficient to replace ALL household good and personal belongings. If the Sum Insured is inadequate, you will have to bear a proportion of any claim.

Signature of Applicant 1	Date
Signature of Applicant 2	Date

STEP 5 Return this form to the address on the front of this booklet

WHAT IT WILL COST

Your price depends on, the cover chosen, how often you would like to pay and your Sum Insured (calculated on page 3)

Sum Insured	Weekly		Fortnightly		Monthly		Annually	
	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +
£6,000	£0.83	£1.54	£1.43	£2.80	£2.90	£5.77	£30.28	£63.85
£7,000	£0.97	£1.79	£1.67	£3.27	£3.38	£6.73	£35.33	£74.49
£8,000	£1.10	£2.05	£1.91	£3.74	£3.86	£7.69	£40.38	£85.14
£9,000	£1.24	£2.30	£2.15	£4.20	£4.35	£8.65	£45.42	£95.78
£10,000	£1.38	£2.56	£2.39	£4.67	£4.83	£9.61	£50.47	£106.42
£11,000	£1.52	£2.82	£2.63	£5.14	£5.31	£10.57	£55.52	£117.06
£12,000	£1.66	£3.07	£2.87	£5.60	£5.80	£11.53	£60.56	£127.70
£13,000	£1.79	£3.33	£3.11	£6.07	£6.28	£12.49	£65.61	£138.35
£14,000	£1.93	£3.58	£3.35	£6.54	£6.76	£13.45	£70.66	£148.99
£15,000	£2.07	£3.84	£3.59	£7.01	£7.25	£14.42	£75.71	£159.63
£16,000	£2.21	£4.10	£3.82	£7.47	£7.73	£15.38	£80.75	£170.27
£17,000	£2.35	£4.35	£4.06	£7.94	£8.21	£16.34	£85.80	£180.91
£18,000	£2.48	£4.61	£4.30	£8.41	£8.69	£17.30	£90.85	£191.56
£19,000	£2.62	£4.86	£4.54	£8.87	£9.18	£18.26	£95.89	£202.20
£20,000	£2.76	£5.12	£4.78	£9.34	£9.66	£19.22	£100.94	£212.84
£21,000	£2.90	£5.38	£5.02	£9.81	£10.14	£20.18	£105.99	£223.48
£22,000	£3.04	£5.63	£5.26	£10.27	£10.63	£21.14	£111.03	£234.12
£23,000	£3.17	£5.89	£5.50	£10.74	£11.11	£22.10	£116.08	£244.77
£24,000	£3.31	£6.14	£5.74	£11.21	£11.59	£23.06	£121.13	£255.41
£25,000	£3.45	£6.40	£5.98	£11.68	£12.08	£24.03	£126.18	£266.05
£26,000	£3.59	£6.66	£6.21	£12.14	£12.56	£24.99	£131.22	£276.69
£27,000	£3.73	£6.91	£6.45	£12.61	£13.04	£25.95	£136.27	£287.33
£28,000	£3.86	£7.17	£6.69	£13.08	£13.52	£26.91	£141.32	£297.98
£29,000	£4.00	£7.42	£6.93	£13.54	£14.01	£27.87	£146.36	£308.62
£30,000	£4.14	£7.68	£7.17	£14.01	£14.49	£28.83	£151.41	£319.26
£31,000	£4.28	£7.94	£7.41	£14.48	£14.97	£29.79	£156.46	£329.90
£32,000	£4.42	£8.19	£7.65	£14.94	£15.46	£30.75	£161.50	£340.54
£33,000	£4.55	£8.45	£7.89	£15.41	£15.94	£31.71	£166.55	£351.19
£34,000	£4.69	£8.70	£8.13	£15.88	£16.42	£32.67	£171.60	£361.83
£35,000	£4.83	£8.96	£8.37	£16.35	£16.91	£33.64	£176.65	£372.47
£36,000	£4.97	£9.22	£8.60	£16.81	£17.39	£34.60	£181.69	£383.11
£37,000	£5.11	£9.47	£8.84	£17.28	£17.87	£35.56	£186.74	£393.75
£38,000	£5.24	£9.73	£9.08	£17.75	£18.35	£36.52	£191.79	£404.40
£39,000	£5.38	£9.98	£9.32	£18.21	£18.84	£37.48	£196.83	£415.04
£40,000	£5.52	£10.24	£9.56	£18.68	£19.32	£38.44	£201.88	£425.68

Your Sum Insured is calculated using the house diagram on page 3

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

WHAT IT WILL COST

Optional Extras

The following prices are available for all postcode areas

Personal Belongings

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£1,000	£0.75	£1.50	£3.25	£39.00
£2,000	£0.95	£1.90	£4.12	£49.40
£3,000	£1.18	£2.36	£5.11	£61.36

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

Wheelchairs

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£1,000	£1.04	£2.08	£4.51	£54.08
£2,000	£2.08	£4.16	£9.02	£108.16
£3,000	£3.12	£6.24	£13.53	£162.24

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

Hearing Aids

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£1,000	£1.04	£2.08	£4.51	£54.08
£2,000	£2.08	£4.16	£9.02	£108.16
£3,000	£3.12	£6.24	£13.53	£162.24

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

Garden huts, outbuildings, garages and greenhouses

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£500	£0.26	£0.52	£1.13	£13.52

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

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.