

Service for Council Tenants. Take out the Tenants Contents Insurance

HARINGEY COUNCIL has recognised the problems that tenants face in getting insurance, and has therefore arranged a contents insurance scheme which is geared towards your needs – set up with Royal & Sun Alliance Insurance plc.

From as little as £6.12 a month (£4.08 a month for tenants aged over 60 and in receipt of a state pension) can give you the peace of mind offered by this scheme, knowing that you will have a contents insurance policy which includes the following benefits:

- No excess payable on any claim
- It is available to all tenants
- Fast and efficient claims service
- New for old cover (except household linen and clothing where an allowance for wear and tear is deducted).
- Cover for fire, lightning, explosion, storm, flood
- Cover for escape of water/oil from any fixed water or heating installation or domestic appliance
- Cover for theft or attempted theft
- Cover for riot and vandalism
- Cover for accidental damage to TV's, video players, mirrors and fixed glass in furniture
- Cover for freezer contents
- Cover for personal money in the home
- Cover for theft and loss of keys
- Cover for damage to interior decorations
- Accidental death cover

How the scheme works

To join the scheme you must fill in the attached application form. The completed form should be returned to Royal & Sun Alliance Insurance plc, PO Box 394, Winchester, Hampshire SO23 8XQ.

Once accepted onto the scheme you will receive details about your policy direct from Royal & Sun Alliance and premiums can be paid monthly or annually. The amount of the premium will depend upon how much cover you have requested (see chart on the next page). Should you need to make a claim, then contact the Loss Adjuster for a claim form. The procedure is quite simple!

As with any insurance policy, we provide specific cover along with conditions and exclusions to that cover. Please note that the policy does not cover maintenance, wear and tear, anything that happens gradually, electrical, mechanical or electronic breakdown, rot, radioactive contamination, sonic bangs, pollution or contamination, date change and computer virus, war risks and terrorism.

If you leave your home unoccupied for more than 30 days in a row, lend your home or receive paying guests into your home or its contents for trade, professional or business purposes some covers will be restricted or will not apply.

A full policy wording is available from Royal & Sun Alliance on request - please call 08457 337788 (local rate).

For your protection, telephone calls will be recorded and maybe monitored.

Your policy will be underwritten by Royal & Sun Alliance Insurance plc.

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 paid, unless we have already been notified of a claim.

You should read your policy carefully. Make sure that it meets your needs.

THIS IS IMPORTANT

If you do not understand this document then please ask an English speaking friend or relative to contact your local housing team on your behalf.

Kjo është me rëndësi. Nëse nuk e kuptoni këtë dokument, atëherë ju lutem kërkoni nga një shok apo i afërm që di të flasi Anglisht që të kontaktojë zyrën tuaj shtëpiake lokale.

Albanian

এটা জরুরী। যদি আপনি এই দলিলটা বুঝতে না পারেন, দয়া করে কোন ইংরেজী-ভাষী বন্ধু বা আত্মীয়কে বলুন কিম্বা আপনার স্থানীয় হাউজিং অফিসে যোগাযোগ করুন।

Bengali

Ceci est important. Si vous ne comprenez pas ce document, demandez à un ami ou parent parlant anglais de contacter votre bureau local du logement.

French

Ev mûhîm e. Heke ku hun vê dokûmanê fêrnakin, wê demê, ji kerema xwe ji hevalem an xizmekê xwe yê/ya ku bi Înglîzî dipeyîve bixwazin ku ew bi Ofisa we ya Xaniyan ya heremî re bikevin têkiliyê.

Kurdish

Arrintani waa muhiim. Haddii aanad fahamayn warqaddan fadlan ka dalbo qof ah saaxiibkaa ama qaraabadaada oo ingiriisida ku hadalaa inuu kuula xidhiidho xafiiska guryaha ee mandaqaddaada.

Somali

Bu belge önemlidir, bu belgeyi anlamıyorsanız lütfen İngilizce bilen bir arkadaş ya da akrabanızdan yerel konut hizmetleri ofisiyle irtibat kurmasını isteyiniz.

Turkish

fire flood burglary

cost of cover

	SUM INSURED	MONTHLY PREMIUM	ANNUAL PREMIUM
only available to tenants aged over 60 and in receipt of a State Pension	£6,000	£4.08	£44.88
	£7,000	£4.76	£52.36
	£8,000	£5.44	£59.84
	£9,000	£6.12	£67.32
	£10,000	£6.80	£74.80
	£11,000	£7.48	£82.28
	£12,000	£8.16	£89.76
	£13,000	£8.84	£97.24
	£14,000	£9.52	£104.72
	£15,000	£10.20	£112.20
	£16,000	£10.88	£119.68
	£17,000	£11.56	£127.16
	£18,000	£12.24	£134.64
	£19,000	£12.92	£142.12
	£20,000	£13.60	£149.60
	£21,000	£14.28	£157.08
	£22,000	£14.96	£164.56
	£23,000	£15.64	£172.04
	£24,000	£16.32	£179.52
	£25,000	£17.00	£187.00
	£26,000	£17.68	£194.48
	£27,000	£18.36	£201.96
	£28,000	£19.04	£209.44
	£29,000	£19.72	£216.92
	£30,000	£20.40	£224.40

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

SUMMARY OF COVER

LOSS OR DAMAGE TO CONTENTS WHILE IN YOUR HOME 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 including the cost of kennel accommodation for domestic pets.
2. Temporary removal of your contents.
3. Accidental breakage of mirrors, fixed glass in furniture, televisions, video players and recorders, Hi-fi system, satellite decoders, DVD players.
4. Deep freezer contents.
5. Tenant's liability and Third Party liability.
6. Accidental death.
7. Lost or stolen keys.
8. Replacing lost or damaged documents.
9. Loss of metered water & oil for heating.
10. Theft of money by bogus officials.

POLICY EXCLUSIONS

1. Accidental damage to contents, unless listed under Cover Limits opposite.
2. Scorching without a fire actually starting.
3. Mechanical breakdown of electrical equipment.
4. Personal possessions away from or outside your home.

COVER LIMITS

1. a - **10%** of sum insured for pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs and **10%** of sum insured for any other property made of precious metal.
b - **£200 limit** on money and credit cards.
c - audio or visual discs, tapes or cassettes of any kind including computer software - **£500**.
2. Loss of or damage to deep freezer contents - up to **£150**.
3. Cost of replacing locks to external doors up to **£200** following loss or theft of keys.
4. Damage to interior decorations by specified causes - fixed allowance of **£100** per bedroom and **£150** for each other room.
5. Tenants legal liability - up to **15%** of the contents sum insured.
6. Cost of alternative accommodation including the cost of kennel accommodation for domestic pets - up to **10%** of the sum insured.
7. Personal and occupiers liability to third parties - up to **£2.5 million**.
8. Liability to domestic employees - up to **£5 million**.
9. Theft from domestic outbuildings and garages up to **£250**.
10. Loss of metered water & oil - up to **£750**.
11. Accidental breakage of mirrors, fixed glass in furniture, televisions, video players and recorders, Hi-fi system, satellite decoders, DVD players - up to **10%** of the sum insured.
12. Cost of replacing documents - up to **£200**.
13. Accidental death - **£1000**.
14. Theft of money by bogus officials - up to **£200**.

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

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 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.

1. Name of Applicant/Tenant(s)/Co-habitees (Mr/Mrs/Miss/Ms)

Co-habitees must both sign this form otherwise cover for them will not be in force.

2. Address _____

 _____ Postcode _____

3. If main applicant is over 60 and receiving state pension, please tick box

4. Date of Birth

5. Occupation(s)

6. Rent reference number

7. Telephone number

8. Amount of insurance cover required to the nearest £1,000

a	Home Contents (note minimum amounts)	£	<input type="text"/>
b	Tenants Own Improvements (eg. fitted kitchens, bathrooms, wardrobes etc.)	£	<input type="text"/>
	Total Amount Insured	£	<input type="text"/>

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

9. Date when you want insurance to start

	YES	NO
10. Have you or anyone permanently living with you at your current address or elsewhere:		
a. been refused insurance or had special terms or conditions imposed by an insurer?	<input type="checkbox"/>	<input type="checkbox"/>
b. had insurance under the Council's scheme cancelled?	<input type="checkbox"/>	<input type="checkbox"/>
c. been convicted of any criminal offence other than parking or speeding offences? (not including convictions spent under the Rehabilitation of Offenders Act 1974)	<input type="checkbox"/>	<input type="checkbox"/>
d. made a claim to any insurer in the last five years in respect of household contents?	<input type="checkbox"/>	<input type="checkbox"/>
e. suffered loss/damage while not insured 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"/>

IF YOU HAVE ANSWERED YES TO QUESTIONS 10a, 10b, 10c, 10d OR 10e, PLEASE GIVE DETAILS ON A SEPARATE SHEET OF PAPER AND STATE QUESTION NUMBER.

Method of Payment

Swipecard Monthly Annually Direct Debit

IMPORTANT INFORMATION

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

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by the Law of Scotland if you live in Scotland and English Law if you live elsewhere in the UK except as specified to the contrary elsewhere in your policy.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

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.

Data Protection

All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance 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 system of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors.

The Royal & Sun Alliance Insurance Group of companies may pass your personal data 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 data, 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 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 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 Applicant

Date

(joint tenants or co-habitees must sign)

PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

Royal & Sun Alliance Insurance plc, No. 93792

Registered in England & Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Authorised and Regulated by the Financial Services Authority

FOR OFFICIAL USE ONLY

Date Received

Premium: