

HOME CONTENTS INSURANCE

- Low cost – peace of mind
- Easy payment weekly or monthly with your rent
- No excess payment required if you claim
- Cover for most household items including TV, video, DVD players and hi-fi even if rented

HOME CONTENTS INSURANCE

RENFREWSHIRE COUNCIL REMINDS ALL TENANTS TO TAKE OUT HOUSEHOLD CONTENTS INSURANCE

You can do this either through this scheme arranged by the council or by making your own private arrangements.

Many tenants believe that the council 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 tenants only realise this after the damage has been done. The council 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 Council tenants.

Easy payment

The cost of insurance is payable weekly or monthly and premiums can be paid when you pay your rent. To work out your payment, refer to the table on the next page.

What is covered?

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 and your own legal liability to the public and cost of alternative accommodation.

It is also possible to insure improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not greenhouses or conservatories), provided you have included their replacement value in the application form. (see 8b)

A summary of cover is given on the back page and full details are available on request.

Accidental Damage is not covered by this insurance other than as detailed under the summary of cover on the back page. Please note that the policy does not cover maintenance, wear and tear, anything which 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 use your home or its contents for trade, professional or

business purposes some covers will be restricted or will not apply. You should read your policy carefully. Make sure it meets your needs.

"New-for-old" insurance

The policy insures your contents other than clothing and household linen on a "new-for-old" basis, meaning they would be replaced as new if destroyed by an event insured by the policy. You do however have a duty to maintain your household contents and personal belongings in sound condition and good repair. Therefore you should add up the value of all items at their current replacement cost, less an allowance for wear and tear for clothing and household linen.

It is important not to undervalue your contents otherwise the insurer will not pay the full value of your claim.

Special, low, minimum sums insured

The lowest amount that can be insured is:

- £6,000 for tenants aged 60 and over and in receipt of state pension
- £9,000 for all other tenants

COST OF INSURANCE

	SUM INSURED	WEEKLY PREMIUM	MONTHLY PREMIUM
Only available to Tenants aged 60 and over and in receipt of State Pension or residents of Sheltered or Supported Accommodation	£6,000	£0.50	£2.00
	£7,000	£0.58	£2.34
	£8,000	£0.66	£2.67
	£9,000	£0.75	£3.01
	£10,000	£0.83	£3.34
	£11,000	£0.91	£3.67
	£12,000	£1.00	£4.01
Available to all other tenants and leaseholders	£13,000	£1.08	£4.34
	£14,000	£1.16	£4.68
	£15,000	£1.25	£5.01
	£16,000	£1.33	£5.34
	£17,000	£1.41	£5.68
	£18,000	£1.49	£6.01
	£19,000	£1.58	£6.35
	£20,000	£1.66	£6.68
	£21,000	£1.74	£7.01
	£22,000	\$1.83	£7.35
	£23,000	£1.91	£7.68
	£24,000	£1.99	£8.02
	£25,000	£2.08	£8.35

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

How to apply

1. Complete the application form, making sure you answer all the questions.
Remember to tick the appropriate method of payment on the application form.
2. Check your total sum insured figure is adequate.
3. Supply any additional information required.
4. Read the Declaration and sign at the bottom of the application form.
5. For general enquiries, please call 0870 165 0518.

For your protection telephone calls may be recorded or monitored.

6. Post or hand the completed application form to your local housing office.

PLEASE NOTE: You must state all material facts relevant to your home insurance. If you are unsure whether a particular fact is material, include it anyway.

Keeping up the payments

- To ensure that you are always covered, you must keep all your payments up to date.
- Failure to keep up payments could affect claim settlement and may lead to the cancellation of your insurance.

Start Date

Insurance does not start until you have been accepted onto the scheme. You will be notified of details of your insurance payments and the date when you should start paying. To make sure you are always covered, you must keep up your payments.

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

Complete application form and return to your local housing office

SUMMARY OF COVER

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.

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 TC0031A | 03/08

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 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.
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.
10. Temporary Increase in Sum insured.
11. Theft of money by bogus officials.
12. Contents in the open.
13. Student possessions.

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 the 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 the sum insured for any other property made of precious metal.
b - £200 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. Temporary Increase in Sum insured – up to £1,500.
12. Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment, fixed aerials, masts and satellite dishes. Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture – up to 10% of the sum insured.
13. Cost of replacing documents – up to £500.
14. Accidental death – £2,500.
15. Theft of money by bogus officials – up to £200.
16. Loss of or damage in specified circumstances including theft, fire and flood to your contents while in the open – up to £250.
17. Loss of or damage to contents which belong to or are legal responsibility of students while temporarily removed from your home – £2000.

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.

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