

TENANTS CONTENTS INSURANCE MADE SIMPLE



***Derwentside Homes
has negotiated a
Home Contents
Insurance Scheme
designed specifically
for our tenants.***

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



in association with



- 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
- 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 fortnightly, monthly or annually
- No additional security required on your home
- Accidental Damage Extension available
- Optional extensions to cover: Personal belongings, Wheelchairs and Hearing Aid available.

Return your application form to Royal & Sun Alliance Insurance plc, Direct House, Lacy Way, Lowfields Business Park, Elland, HX5 9DB or you can apply over the phone by calling 08456 718 172



What it will cost

Tenants aged 60 or over and in receipt of state pension

SUM INSURED	FORTWIGHTLY		MONTHLY		ANNUALLY	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£6,000	£1.24	£1.59	£2.46	£3.29	£24.25	£34.01
£7,000	£1.45	£1.86	£2.87	£3.84	£28.29	£39.67
£8,000	£1.66	£2.12	£3.28	£4.39	£32.34	£45.34
£9,000	£1.87	£2.39	£3.69	£4.93	£36.38	£51.01
£10,000	£2.07	£2.65	£4.10	£5.48	£40.42	£56.68
£11,000	£2.28	£2.92	£4.51	£6.03	£44.46	£62.35
£12,000	£2.49	£3.18	£4.92	£6.58	£48.50	£68.01
£13,000	£2.70	£3.45	£5.33	£7.13	£52.54	£73.68
£14,000	£2.90	£3.71	£5.74	£7.67	£56.59	£79.35
£15,000	£3.11	£3.98	£6.15	£8.22	£60.63	£85.02
£16,000	£3.32	£4.25	£6.56	£8.77	£64.67	£90.69
£17,000	£3.53	£4.51	£6.97	£9.32	£68.71	£96.35
£18,000	£3.73	£4.78	£7.38	£9.87	£72.75	£102.02
£19,000	£3.94	£5.04	£7.79	£10.41	£76.80	£107.69
£20,000	£4.15	£5.31	£8.20	£10.96	£80.84	£113.36
£21,000	£4.35	£5.57	£8.61	£11.51	£84.88	£119.02
£22,000	£4.56	£5.84	£9.02	£12.06	£88.92	£124.69
£23,000	£4.77	£6.10	£9.43	£12.61	£92.96	£130.36
£24,000	£4.98	£6.37	£9.84	£13.16	£97.01	£136.03
£25,000	£5.18	£6.63	£10.25	£13.70	£101.05	£141.70
£26,000	£5.39	£6.90	£10.66	£14.25	£105.09	£147.36
£27,000	£5.60	£7.16	£11.07	£14.80	£109.13	£153.03
£28,000	£5.81	£7.43	£11.48	£15.35	£113.17	£158.70
£29,000	£6.01	£7.69	£11.89	£15.90	£117.22	£164.37
£30,000	£6.22	£7.96	£12.30	£16.44	£121.26	£170.04
£31,000	£6.43	£8.23	£12.71	£16.99	£125.30	£175.70
£32,000	£6.64	£8.49	£13.12	£17.54	£129.34	£181.37
£33,000	£6.84	£8.76	£13.53	£18.09	£133.38	£187.04
£34,000	£7.05	£9.02	£13.94	£18.64	£137.42	£192.71
£35,000	£7.26	£9.29	£14.35	£19.18	£141.47	£198.37
£36,000	£7.46	£9.55	£14.76	£19.73	£145.51	£204.04
£37,000	£7.67	£9.82	£15.17	£20.28	£149.55	£209.71
£38,000	£7.88	£10.08	£15.58	£20.83	£153.59	£215.38
£39,000	£8.09	£10.35	£15.99	£21.38	£157.63	£221.05
£40,000	£8.29	£10.61	£16.40	£21.93	£161.68	£226.71

Nil Excess

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

All other tenants

SUM INSURED	FORTNIGHTLY		MONTHLY		ANNUALLY	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£9,000	£2.03	£2.73	£4.03	£5.59	£43.20	£61.65
£10,000	£2.25	£3.03	£4.48	£6.22	£48.00	£68.50
£11,000	£2.48	£3.34	£4.93	£6.84	£52.80	£75.35
£12,000	£2.70	£3.64	£5.37	£7.46	£57.60	£82.20
£13,000	£2.93	£3.94	£5.82	£8.08	£62.40	£89.05
£14,000	£3.15	£4.25	£6.27	£8.70	£67.20	£95.90
£15,000	£3.38	£4.55	£6.72	£9.32	£72.00	£102.74
£16,000	£3.60	£4.85	£7.17	£9.95	£76.80	£109.59
£17,000	£3.83	£5.15	£7.61	£10.57	£81.60	£116.44
£18,000	£4.05	£5.46	£8.06	£11.19	£86.40	£123.29
£19,000	£4.28	£5.76	£8.51	£11.81	£91.20	£130.14
£20,000	£4.50	£6.06	£8.96	£12.43	£96.00	£136.99
£21,000	£4.73	£6.37	£9.41	£13.05	£100.80	£143.84
£22,000	£4.95	£6.67	£9.85	£13.68	£105.60	£150.69
£23,000	£5.18	£6.97	£10.30	£14.30	£110.40	£157.54
£24,000	£5.40	£7.28	£10.75	£14.92	£115.20	£164.39
£25,000	£5.63	£7.58	£11.20	£15.54	£120.00	£171.24
£26,000	£5.85	£7.88	£11.65	£16.16	£124.80	£178.09
£27,000	£6.08	£8.19	£12.09	£16.78	£129.60	£184.94
£28,000	£6.30	£8.49	£12.54	£17.41	£134.40	£191.79
£29,000	£6.53	£8.79	£12.99	£18.03	£139.20	£198.64
£30,000	£6.75	£9.10	£13.44	£18.65	£144.00	£205.49
£31,000	£6.98	£9.40	£13.89	£19.27	£148.81	£212.34
£32,000	£7.20	£9.70	£14.33	£19.89	£153.61	£219.19
£33,000	£7.43	£10.01	£14.78	£20.51	£158.41	£226.04
£34,000	£7.65	£10.31	£15.23	£21.14	£163.21	£232.89
£35,000	£7.88	£10.61	£15.68	£21.76	£168.01	£239.74
£36,000	£8.10	£10.92	£16.12	£22.38	£172.81	£246.59
£37,000	£8.33	£11.22	£16.57	£23.00	£177.61	£253.44
£38,000	£8.55	£11.52	£17.02	£23.62	£182.41	£260.29
£39,000	£8.78	£11.83	£17.47	£24.24	£187.21	£267.14
£40,000	£9.00	£12.13	£17.92	£24.87	£192.01	£273.99

Nil Excess

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



Optional Extra Covers

Personal Belongings

SUM INSURED	Tenants aged 60 or over and in receipt of state pension			All other tenants		
	FORTNIGHTLY	MONTHLY	ANNUALLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£0.96	£2.08	£24.91	£1.53	£3.32	£39.79
£2,000	£1.31	£2.84	£34.02	£1.98	£4.29	£51.43
£3,000	£1.69	£3.67	£44.05	£2.43	£5.26	£63.07

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

Wheelchairs

SUM INSURED	Tenants aged 60 or over and in receipt of state pension			All other tenants		
	FORTNIGHTLY	MONTHLY	ANNUALLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£1.64	£3.54	£42.54	£2.09	£4.53	£54.35
£2,000	£3.27	£7.09	£85.08	£4.18	£9.06	£108.71
£3,000	£4.91	£10.63	£127.62	£6.27	£13.59	£163.06

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

Hearing Aids

SUM INSURED	Tenants aged 60 or over and in receipt of state pension			All other tenants		
	FORTNIGHTLY	MONTHLY	ANNUALLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£1.45	£3.15	£37.81	£1.86	£4.03	£48.31
£2,000	£2.91	£6.30	£75.62	£3.72	£8.05	£96.61
£3,000	£4.36	£9.45	£113.42	£5.57	£12.08	£144.92

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

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 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. Students possessions.
14. Trees and Shrubs.
15. Professional Removals.

OPTIONAL EXTENSIONS AVAILABLE TO THE POLICY COVER

Accidental Damage

Accidental Damage to your contents while they are in your home or its domestic outbuildings or garages all on the same site. 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.

POLICY EXCLUSIONS

1. Accidental damage to contents, unless listed under Cover Limits opposite, if you have chosen the accidental damage extension, and it is shown on your latest schedule.
2. Scorching without a fire actually starting.
3. Mechanical breakdown of electrical equipment.
4. Personal belongings away from or outside your home. Unless you have chosen the personal belongings extension and it is shown in your latest schedule.

COVER LIMITS

1. a - 1/3 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 1/3 of the sum insured for any other property made of precious metal. Single article limit £1,250.
b - £500 on money and credit cards.
c - audio or visual discs, tapes or cassettes of any kind including computer software – £500.
2. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
3. Damage to interior decorations by specified causes – fixed allowance of £100 per bedroom and £150 for each other room.
4. Tenants legal liability – up to 20% of the contents sum insured.
5. Cost of alternative accommodation including the cost of kennel accommodation for domestic pets – up to 10% of the sum insured.
6. Personal and occupiers liability to third parties – up to £2.5 million.
7. Liability to domestic employees – up to £5 million.
8. Theft from domestic outbuildings and garages up to £250.
9. Loss of metered water & oil – up to £1,000.
10. Temporary increase in sum insured – 10% in all of the sum insured on contents.
11. 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.
12. Cost of replacing documents – up to £200.
13. Accidental death – £5,000.
14. Theft of money by bogus officials – up to £200.
15. Loss of or damage in specified circumstances including theft, fire and flood to your contents while in the open – up to £250.
16. Loss of or damage to contents which belong to or are the legal responsibility of students while temporarily removed from your home – £2,000.
17. Loss or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home are insured against specified circumstances including theft, fire and flood - up to £250.
18. Accidental Damage or loss while a professional removal firm are moving your contents from your home directly to your new permanent home in the British Isles - up to the sum insured on contents.

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.

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

APPLICATION FORM

DERWENTSIDE HOMES

To be completed on All Forms:

Is this a New Application?

Is this a change in 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.

1. Full name of applicant/Tenant(s)/Co-habitees (Mr/Mrs/Miss/Ms)

Joint tenants and Co-habitees must be named and must sign this form otherwise cover for them will not be in force.

2. Address of your home to be insured

Postcode

3. If main applicant is a senior citizen or is a resident of sheltered or supported accommodation (please tick box)

4. Precise Occupation

5. Account no.

6. Telephone number

7. Date of birth

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

Amount to be insured (note minimum amount) £

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.

9. Date when you want insurance to start

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 live with you.

10. Have you or any member of your household who normally reside with you at your current address or elsewhere

a. been refused any insurance or had special terms or conditions applied or cover cancelled by an insurer?

YES NO

b. had insurance under the Derwentside Homes scheme cancelled?

c. been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?

d. made a claim to any insurer in the last 5 years in respect of household contents insurance?

e. suffered any loss or damage while not insured which would have resulted in a claim if a household contents policy had been in force at the time?

11. Method of Payment please tick box

Fortnightly Payment Card

Fortnightly Direct Debit

Monthly Payment Card

Monthly Direct Debit

Annually

a. Do you require the full accidental damage option (see cost of cover tables)?

b. Do you require the extension in cover for Personal Belongings (see cost of cover tables)?

£

c. Do you require the extension in cover for Hearing Aids (see cost of cover tables)?

£

d. Do you require the extension in cover for Wheelchairs (see cost of cover tables)?

£

IF YOU HAVE ANSWERED YES TO QUESTIONS 10A TO 10E, PLEASE GIVE FULL DETAILS ON A SEPARATE SHEET OF PAPER STATING THE QUESTION NUMBER AND INCLUDE DATES AND LOSS AMOUNTS.

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 within the next few days. If you have any queries before you have received the details please feel free to call RSA on 0845 071 0143 and they will be pleased to help you. You have the right to take your case to the Financial Ombudsman Service.

For your protection telephone calls may be monitored or recorded.

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 system 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.

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.

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 and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL
Authorised and regulated by the Financial Services Authority.