

Peace of mind at an affordable cost

Weekly paid home contents insurance

A special service
for tenants



St Georges
COMMUNITY HOUSING

Basildon Council
BASILDON • BILLERICAY • WICKFORD

A PHOTOCOPY OF THIS DOCUMENT IS AVAILABLE IN LARGER PRINT UPON REQUEST

Tenants Home Contents Insurance Scheme

Application form

(Subject to the terms, exclusions and conditions of the policy, a specimen of which is available on written request).

- Before you fill in the form, read the declaration at the end.
- Make sure that you answer all the questions as fully as possible.
- Please return the whole completed form to The Basildon Centre or hand it in to any Basildon Council or St Georges Community Housing Office.

Please keep a copy of this form together with any information you send with it. Or you can ask for a copy from the insurance company within three months of taking out insurance.

This form is used to work out your insurance premium and whether you can be insured. Please include all information. If you are in any doubt about whether to include information, please include it.

If you do not it may mean that any claim you make is turned down.

Your Full Name (Mrs/Ms/Miss/Mr/other)
(The person(s) to be insured)

Address _____

_____ Post Code _____

Telephone no. _____ Date of Birth _____

Your Job (state retired if retired) _____

The Monday you want your insurance to start _____
(Cover will not be in force until you receive confirmation from the council)

The Amount of Insurance Required (your sum insured) to the nearest £1,000 £ _____

Do you require Accidental Damage Cover
(see cost of insurance table on page 2 of the prospectus) YES / NO

If you have a spouse or partner living with you, please complete the following questions about them:

Their Full Name _____

Their Job _____

If acceptable, you will be sent a policy booklet and schedule which will confirm the sum insured, premium and start date. It is important that the sum insured chosen (in round sums of £1000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE THESE QUESTIONS HAVE BEEN ANSWERED. PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

TO BE ANSWERED BY THE APPLICANT (please tick the correct box in answer to the questions below) We can only consider your application once ALL these questions are answered in full.

- | | YES | NO |
|--|-----------------------|-----------------------|
| 1. Is your home self-contained with its own separate lockable front door? | <input type="radio"/> | <input type="radio"/> |
| 2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? | <input type="radio"/> | <input type="radio"/> |
| 3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? | <input type="radio"/> | <input type="radio"/> |

If you have answered NO to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | YES | NO |
|--|-----------------------|-----------------------|
| 4. Do you regularly leave your home empty or unattended for more than 30 days? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance, had insurance cancelled or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | YES | NO |
|--|-----------------------|-----------------------|
| 7. Have any incidents occurred in the last five years which would have caused you to make a claim for household contents or personal effects, whether or not you were insured at the time? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please give us the following information (use a separate sheet if more space is needed):

Date(s) of incident(s) _____

What caused the loss (theft, water damage etc.)? _____

Value of goods lost or damaged _____

Were you insured at the time? _____

If so, how much did the insurers pay in settlement of the claim? _____

8. If you have had a burglary in the last five years please state

How entry was gained? _____

What additional security has been installed since the incident? (extra locks, alarms etc.) _____

- | | YES | NO |
|---|-----------------------|-----------------------|
| 9. Have you or anyone living with you ever been convicted or charged with any offence, other than motoring offences, or is any prosecution or police enquiry pending? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please tell us:

Date of conviction or charge _____

Nature of offence _____

Penalty received (amount of fine, length of sentence etc.) _____

Your age at the time _____

Important Notice

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motor offences) Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

Declaration

- I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete.
- I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.
- I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- I/We have read the information overleaf under the heading "Important Information".
- You must declare the full value of goods or property insured. Failure to do so may invalidate your policy or reduce claims settlements.

Applicants signature(s)

Joint tenants should both sign unless they are married to each other.

Date

Special note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g through hospitalisation, extended holiday) for more than 30 consecutive days you will have to advise the council.

IMPORTANT INFORMATION

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Aviva Insurance UK Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application, the insurer may undertake checks against any publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Choice of Law

The Law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Underwritten by



Aviva Insurance UK Limited Registered in England Number 99122 Registered Office: 8 Surrey Street, Norwich NR1 3NG
Authorised and regulated by the Financial Services Authority

St Georges Community Housing does not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes.

You need to take out your own insurance.

Under a special scheme, arranged by Jardine Lloyd Thompson through Aviva, it's easy for you to protect your belongings.

This scheme is open to all Basildon Council tenants.

Weekly payment with your rent

The cost of insurance is payable weekly and premiums can be paid when you pay your rent.

To work out your weekly payment, refer to the table on the next page.

Insurance for your furniture, TV, clothing, carpets and electrical goods

When you take out this insurance most of your household goods and contents will be insured in your home and its domestic outbuildings (such as sheds and garages). The insurance also covers theft of your keys and the contents of your freezer. There is also cover for personal liability. Accidental Damage is not covered as standard by this insurance other than as detailed in the policy summary at the back of this document. However, a full Accidental Damage option is available at an additional cost (see cost of insurance table and policy summary). A specimen policy booklet is available on request.

Insurance against fire, theft, vandalism and water damage

These are examples of the type of risks your contents will be insured for. Full details are available on request.

"New-for-Old" insurance

All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. **If you under value your contents this will mean that if you claim you will not get the full value of your claim.**

Special low, minimum sums insured

The lowest amount that can be insured is:
 £6,000 if you are over the age of 60.
 £8,000 for all other people.

Cost of Insurance

Sum Insured	Premiums From 5th April 2010 Standard Cover Weekly	Premiums From 5th April 2010 Accidental Damage Weekly	
£6,000	0.74	1.11	Only available to people over 60
£7,000	0.86	1.30	
£8,000	0.99	1.48	
£9,000	1.11	1.67	You may wish to use the do-it-yourself valuation sheet opposite, to help you work out how much cover you need.
£10,000	1.23	1.85	
£11,000	1.36	2.04	
£12,000	1.48	2.22	
£13,000	1.60	2.41	
£14,000	1.73	2.59	
£15,000	1.85	2.78	
£16,000	1.97	2.96	
£17,000	2.10	3.15	
£18,000	2.22	3.33	
£19,000	2.34	3.52	
£20,000	2.47	3.70	
£21,000	2.59	3.89	
£22,000	2.71	4.07	
£23,000	2.84	4.26	
£24,000	2.96	4.44	
£25,000	3.09	4.63	
£26,000	3.21	4.81	
£27,000	3.33	5.00	
£28,000	3.46	5.18	
£29,000	3.58	5.37	
£30,000	3.70	5.55	
£31,000	3.83	5.74	
£32,000	3.95	5.92	
£33,000	4.07	6.11	
£34,000	4.20	6.29	
£35,000	4.32	6.48	

The payments shown are Inclusive of Insurance Premium Tax (IPT) at the appropriate rate.

Do-it-yourself valuation of your household contents

Most people find that their household contents are worth more than they think. Please use this page to help value the contents of your property but first read the section on 'New for Old' insurance.

CHECK LIST	Lounge	Dining Room	Kitchen	Hall, stairs and landing	Main Bedroom	2nd Bedroom	3rd Bedroom	Bathroom/ Toilet	Garage/ Outbuildings	Total Value
Carpets, rugs and floor coverings.										
Furniture: Tables, chairs, stools, suites, cabinets, sideboards, bookcases, bedroom, bathroom and kitchen furniture.										
Soft furnishings, curtains and their fittings, cushions.										
Televisions, radios and similar equipment.										
Household appliances: Cooker, refrigerator/freezer, washing machine, vacuum cleaner, electrical goods, heaters.										
Cooking utensils and provisions, cutlery, china, glass, food, drink, fuel.										
Valables: Gold and silver articles, jewellery, pictures, clocks, watches, cameras, ornaments, collections.										
Leisure, sports equipment, cycles, books, records, tapes, musical instruments, toys.										
Garden and garage equipment: furniture, lawn mower, ladders, tools, paints.										
Household linen: Bedding, towels, table linen.										
Clothing.										
Other items.										

Total value of contents £ _____

Total sum to be insured £ _____

You may of course, have other rooms and possessions not listed here. Use this checklist to help work out the value of your home contents.

How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions and sign the declaration. If you want any help filling in the form, please contact Basildon Council Insurance Section on:

Tel: (01268) 294632 or fax: (01268) 294451. Once you have completed the form either post it to The Basildon Centre or hand it in at any Basildon Council or St Georges Community Housing Office.

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- If you don't pay your insurance premium for six weeks your insurance may be cancelled.

Start date

Insurance cover will start when your council informs you that you have been accepted onto the scheme. They will write to you with details of your insurance payments and confirm the acceptance dates (where possible this will be the commencement date requested by you). You will be notified in writing if for any reason, you have not been accepted onto the scheme.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 30 consecutive days please advise the Council.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.

St Georges Community Housing urges all tenants to take out household insurance, either through our special scheme or by making your own arrangements.

**IF YOU WISH TO APPLY COMPLETE
THE APPLICATION FORM ENCLOSED**

St Georges Community Housing

Tenants Contents Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The Insurer of this policy is Aviva Insurance UK Limited.

What is the Tenants Contents Insurance policy?

The Tenants Contents policy is a multi section policy. All sections are covered except that the Accidental Damage to Contents section is optional. If you have selected this optional cover, it will be clearly marked on your Policy Schedule.

Contents Section – see policy booklet for details.

What are the benefits and features of the Tenants Contents Insurance policy?

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see policy booklet.

In addition cover is provided for

- accidental damage to television sets (including satellite dishes, decoders and television aerials fixed to your home), radios, home computers, audio and video equipment in your home (up to 10% of the amount insured)
- accidental breakage of mirrors, glass in pictures, and ceramic hobs on cookers which are not built in, and fixed glass in furniture in your home (up to 10% of the amount insured)

- contents temporarily removed from the home (up to £300)
- contents in outbuildings (up to £300)
- replacement locks for outside doors or windows and alarms for your home if your keys are lost or stolen (up to £300)
- Christmas and wedding gifts (temporary increase of 10% of the amount insured)
- Contents in the open (up to £250)
- Contents at university/college or boarding school (up to £2,000)
- court awards which have not been paid (up to £1,000,000)
- spoilage of food in freezers (up to £250)
- loss of domestic heating oil and metered water (up to £500)
- alternative accommodation following an insured loss (up to 20% of the amount insured)
- tenants improvements (up to £2000)
- decoration allowance (£200 per room)
- tenants responsibility (up to 15% of amount insured)
- occupiers and personal responsibility (up to £2,000,000)
- accidental loss or damage to contents whilst being moved by a professional removal contractor (up to £300)
- fatal accident cover (up to £2,000)
- insurance for documents
- Up to one third of the Contents sum insured or £5000, whichever is greater for valuables (£1000 any one item). Examples of valuables are jewellery, gold, silver, precious metals, pictures or other works of art, furs, cameras and

camcorders. Please refer to the policy wording for a full Definition

- Up to £300 for personal money
- Up to £300 for credit cards
- Loss or damage to pedal cycles anywhere in the British Isles (up to £300)
- Up to £500 for the total of Tapes/Discs/Records used in conjunction with audio, visual or computer equipment.

With the **Accidental Damage Option**, all other accidental damaged occurring in the home that we regard as insurable is covered (up to £1500 any one claim). See policy booklet for details.

What are the significant or unusual exclusions or limitations of the Tenants Contents Insurance policy?

For claims under the Accidental Damage section or Accidental Loss of or damage to bicycles anywhere in the British Isles section, you will have to pay the first £50 of any claim. This is known as an 'excess'

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to the policy – Certain losses or damage if any endorsement/clause is shown on your policy schedule

- No cover is provided for motor vehicles, caravans, trailers, boats, motorcycles, trailer tents, watercraft, hovercraft, aircraft, or their parts and accessories.
- Property owned or used wholly or partly for business purposes, or connected with any employment.
- Certain losses or damage when your home is unoccupied or unfurnished for more than **30 days in a row**
- Theft added to or caused by you, your family, or any domestic employee or a tenant or people who are legally allowed to be in your home
- Loss or damage caused by any wilful act by you or your household
- The cost of replacing any undamaged item (or part of it), which form part of a set or suite, or because it is one of a number of items of similar type, colour or design
- Loss or damage caused by storm, flood or malicious damage to items in the open
- Theft of contents temporarily removed from the home unless force was used to get into or out of the building
- Theft unless the thief used force to get into or out of your home
- Accidental damage other than to the items specifically noted above in **Significant Features and Benefits** but wider cover is available under the **Accidental Damage option**.
- Loss or damage to your contents from any cause not listed in the policy booklet.

The following exclusions apply under the **Accidental Damage option**, see policy booklet for details:

Damage

- caused while the home, or part of it, is lent, let or sub-let
- which is specifically excluded anywhere else in this policy
- to money, stamps, personal belongings and clothing
- to food
- caused by wear and tear, weather conditions, rot, fungus, insects, vermin, domestic pets, repair, cleaning, alteration, restoration, dyeing, loss of value or any damage caused over a period of time; or
- caused by computers or anything electrical, electronic or mechanical not working properly or breaking down.

Duration of the Policy - Automatic Renewal of Terms

Unlike other insurance policies, your policy, under the Basildon Council scheme, does not have an annual renewal date. Your policy will, therefore, continue at the terms shown on your latest schedule unless you are notified in writing by your landlord/ administrator that the terms of your policy have been changed. In no circumstances will the policy lapse (although it may be invalidated if you fail to disclose any material facts or may be cancelled if you fail to pay the premium).

You should review the level of benefits that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

Cancellation Rights

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to Aviva, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on 0141 309 5000. We are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

How to claim

Should you need to make a claim under this policy, please contact Basildon Council for a claim form on 01268 294632 (full address and telephone number is shown in the useful addresses section of the policy booklet).

Claims should be submitted after following the claims procedure which is detailed within your policy booklet.

Complaints

If you have a complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Would I receive compensation if Aviva are unable to meet it's liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Aviva Insurance UK Limited.
Registered in England No. 99122.
Registered Office: 8 Surrey Street,
Norwich NR1 3NG.

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