

Affordable Home Contents Insurance



We remind all tenants and leaseholders to take out household contents insurance.

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

WDH do not automatically insure furniture, belongings and decorations against fire, theft, vandalism or water damage (such as burst pipes).

Unfortunately, some tenants and leaseholders only realise this after the damage has been done. WDH has made 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 only available to WDH tenants and leaseholders.

Weekly payment with your rent

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

What is covered?

Most of your household goods and contents including pedal cycles are insured 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.

Cost Of Insurance

Sum Insured	Standard Cover		Standard Cover including Accidental Damage and Personal Belongings	
	Weekly Premium Tenants aged 60 or over	Weekly Premium All other tenants	Weekly Premium Tenants aged 60 or over	Weekly Premium All other tenants
*£5,000	£0.51	n/a	£0.81	n/a
*£6,000	£0.61	n/a	£0.97	n/a
£7,000	£0.71	£0.88	£1.12	£1.39
£8,500	£0.86	£1.06	£1.37	£1.69
£9,000	£0.91	£1.13	£1.45	£1.79
£10,000	£1.01	£1.25	£1.61	£1.99
£11,000	£1.11	£1.38	£1.77	£2.19
£12,000	£1.21	£1.50	£1.93	£2.39
£13,000	£1.31	£1.63	£2.09	£2.59
£14,000	£1.41	£1.75	£2.26	£2.79
£15,000	£1.52	£1.88	£2.41	£2.99
£16,000	£1.62	£2.00	£2.57	£3.18
£17,000	£1.72	£2.13	£2.74	£3.40
£18,000	£1.82	£2.25	£2.90	£3.58
£19,000	£1.92	£2.38	£3.06	£3.78
£20,000	£2.02	£2.50	£3.22	£3.98
£21,000	£2.12	£2.62	£3.37	£4.18
£22,000	£2.22	£2.75	£3.54	£4.38
£23,000	£2.32	£2.88	£3.70	£4.58
£24,000	£2.42	£3.00	£3.86	£4.78
£25,000	£2.53	£3.13	£4.03	£4.98
£26,000	£2.63	£3.25	£4.19	£5.17
£27,000	£2.73	£3.38	£4.35	£5.37
£28,000	£2.83	£3.50	£4.51	£5.57
£29,000	£2.93	£3.63	£4.67	£5.77
£30,000	£3.03	£3.75	£4.83	£5.97

*** Only available to tenants aged 60 or over**

All premiums are inclusive of Insurance Premium Tax at the current rate.
 Premiums are payable over 48 weeks alongside your rent or service charge.
 Note: Insurance Premiums do not qualify for Housing Benefit.

Some accidental damage and personal belongings cover is provided automatically by this policy, as shown in the Summary of Cover. You can choose to add the full accidental damage and personal belongings option to your policy by paying an additional premium.

A summary of cover is included and full details are available on request.

Please note 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, receive paying guests into your home, 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.

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.

Affordable Home Contents Insurance

The lowest amount that can be insured is

- £5,000 for tenants and leaseholders aged 60 or over.
- £7,000 for all other tenants and leaseholders.

How to apply

1. Complete the application form and insert your name/s into the signature box.
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 RSA on 0345 6 718 172.
For payment enquiries, please call OneCALL on 0345 8 507 507.
6. Complete the application form and insert your name/s into the signature box.

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 the 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. When we receive your written notice we will refund any premiums paid, unless we have already been notified of a claim.

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 damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and 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. Loss of metered water and oil.
8. Temporary increase in Sum Insured.
9. Lost or stolen keys.
10. Replacing lost or damaged documents.
11. Theft of money by bogus officials.
12. Contents in the open.
13. Students possessions.
14. Accidental damage to contents is limited to that shown under Cover Limits on the next page, unless the full Accidental Damage cover option is chosen.
15. Personal belongings away from or outside your home if the personal belongings cover option is chosen.

Cover limits

- 1a. One third 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 of the sum insured for any other property made of precious metal. Subject to a single article limit of £1,250. Tenants improvements – 20% in all of the sum insured on content.
- 1b. £500 on money and credit cards
- 1c. Audio or visual discs, tapes or cassettes of any kind including computer software - £750 in all.
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, £150 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 20% 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 £2,000.
9. Loss of metered water and oil – up to £100.
10. Temporary increase in sum insured - up to £1,000.
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 £300.
13. Accidental death – £5,000.
14. Theft of money by bogus officials – up to £300.
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 – £2,500.

Optional extensions

1. Accidental damage extension to the contents:
Accidental damage to your contents in your home, excluding damage to contact lenses, food, drink, plants, clothing, sporting equipment whilst in use and damage as a result of household removals.
2. Personal belongings:
Up to £1,000 cover available for personal belongings, pedal cycles and sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days. Subject to a single item limit of £250.

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.

Do-It-Yourself Valuation of 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.

Hint: Don't forget to include items such as clothing, furniture, floor coverings, curtains.

Room/Items	Value		Value
Items in downstairs room(s)		Items in kitchen	
	£		£
Items in bedroom(s)		Items in other rooms	
	£		£

Please round this up to the next £1,000 and enter this figure on the application form and keep this sheet for future reference.

Total £

We are committed to providing equal access to information. If you would like this information in another format, please phone OneCALL on 0345 8 507 507.



APPLICATION FORM

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.

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.

1. Name Of Applicant 1

(Mr/Mrs/Miss/Ms)

Name Of Applicant 2

(Mr/Mrs/Miss/Ms)

**Joint Tenant(s) must be named and must sign this form
otherwise cover for them will not be in force.**

2. Address of the home to be insured

Postcode

3. If either applicant is aged 60 or over, please tick box

4. Date of Birth

Applicant 1

Applicant 2

5. Precise Occupation(s)

Applicant 1

Applicant 2

6. WDH reference

Tenancy

7. Phone number

8. Email address

9. Amount of insurance cover required

a. Home Contents

(note minimum amounts)

£

b. Level of cover required *[Please tick]*

Standard

Standard + Full Accidental Damage
and personal belongings

10. Date when you want insurance
to start

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 and any person(s) named as a joint tenant or co-habitee.

11. 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 insurance claims in the last 5 years?

b. had insurance cancelled, declined or declared void or had special terms or conditions applied?

c. been convicted of any offence other than driving offences?

12. Has the home or the land belonging to it been flooded in the last 5 years?

13. Will the home be left unoccupied for a total of more than 60 days in a year?

14. Will the home be occupied by anyone other than your family?

If yes, how many people other than you or your family will occupy the home with you?

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE GIVE DETAILS IN THE SPACE PROVIDED BELOW AND STATE QUESTION NUMBER

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.

Comments:

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 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 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 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
Applicants

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 1LX

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

For WDH use only

Date received:

Premium:

Policy number:

Start date: