IPSWICH
BOROUGH COUNCIL

JUST FOR YOU

HOME CONTENTS INSURANCE

Household Contents Insurance
Application Form

RSA

IPSWICH BOROUGH 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. We 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, fortnightly or monthly by payment card, monthly by direct debit or annually by cheque, debit or credit card.

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, but accidental loss in the home is not covered. Also insured are lost or stolen keys, freezer contents and your own legal liability to the public and cost of alternative accommodation.

Also covered are improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not greenhouses or conservatories).

Some Accidental Damage cover is provided automatically by this policy as shown in the Summary of Cover on the back page. However, you can choose to add the full Accidental Damage option to your policy for payment of an additional premium. Full Accidental Damage cover would also include damage caused by pets. You also have the options to add cover for Personal Belongings, Hearing Aids, Wheelchairs, Garden Huts, Outbuildings, Garages and Greenhouses - See the Cost of insurance tables for further information.

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

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 60 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

WHAT WILL IT COST?

Standard Cover

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£6,000	£0.67	£1.03	£1.85	£18.54
£7,000	£0.79	£1.20	£2.15	£21.63
£8,000	£0.90	£1.37	£2.46	£24.72
£9,000	£1.01	£1.54	£2.77	£27.81
£10,000	£1.12	£1.71	£3.08	£30.89
£11,000	£1.24	£1.88	£3.39	£33.98
£12,000	£1.35	£2.05	£3.69	£37.07
£13,000	£1.46	£2.22	£4.00	£40.16
£14,000	£1.57	£2.39	£4.31	£43.25
£15,000	£1.69	£2.57	£4.62	£46.34
£16,000	£1.80	£2.74	£4.92	£49.43
£17,000	£1.91	£2.91	£5.23	£52.52
£18,000	£2.02	£3.08	£5.54	£55.61
£19,000	£2.14	£3.25	£5.85	£58.70
£20,000	£2.25	£3.42	£6.15	£61.79
£21,000	£2.36	£3.59	£6.46	£64.88
£22,000	£2.47	£3.76	£6.77	£67.97
£23,000	£2.59	£3.93	£7.08	£71.06
£24,000	£2.70	£4.11	£7.39	£74.15
£25,000	£2.81	£4.28	£7.69	£77.24
£26,000	£2.92	£4.45	£8.00	£80.33
£27,000	£3.04	£4.62	£8.31	£83.42
£28,000	£3.15	£4.79	£8.62	£86.50
£29,000	£3.26	£4.96	£8.92	£89.59
£30,000	£3.37	£5.13	£9.23	£92.68

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

WHAT WILL IT COST?

Standard Cover including Accidental Damage extension

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£6,000	£0.86	£1.38	£2.58	£27.22
£7,000	£1.00	£1.61	£3.01	£31.75
£8,000	£1.15	£1.84	£3.44	£36.29
£9,000	£1.29	£2.07	£3.87	£40.82
£10,000	£1.43	£2.30	£4.30	£45.36
£11,000	£1.57	£2.53	£4.74	£49.90
£12,000	£1.72	£2.76	£5.17	£54.43
£13,000	£1.86	£2.99	£5.60	£58.97
£14,000	£2.00	£3.21	£6.03	£63.51
£15,000	£2.15	£3.44	£6.46	£68.04
£16,000	£2.29	£3.67	£6.89	£72.58
£17,000	£2.43	£3.90	£7.32	£77.11
£18,000	£2.58	£4.13	£7.75	£81.65
£19,000	£2.72	£4.36	£8.18	£86.19
£20,000	£2.86	£4.59	£8.61	£90.72
£21,000	£3.01	£4.82	£9.04	£95.26
£22,000	£3.15	£5.05	£9.47	£99.79
£23,000	£3.29	£5.28	£9.90	£104.33
£24,000	£3.44	£5.51	£10.33	£108.87
£25,000	£3.58	£5.74	£10.76	£113.40
£26,000	£3.72	£5.97	£11.19	£117.94
£27,000	£3.87	£6.20	£11.62	£122.47
£28,000	£4.01	£6.43	£12.05	£127.01
£29,000	£4.15	£6.66	£12.48	£131.55
£30,000	£4.30	£6.89	£12.91	£136.08

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

WHAT WILL IT COST?

Optional Add-ons – All Tenants

Personal Belongings

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£0.65	£1.30	£2.84	£33.93
£2,000	£0.85	£1.70	£3.68	£44.12
£3,000	£1.04	£2.09	£4.53	£54.30

Wheelchairs

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£0.91	£1.83	£3.97	£47.51
£2,000	£1.82	£3.66	£7.94	£95.02
£3,000	£2.73	£5.49	£11.91	£142.53

Hearing Aids

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£1,000	£0.91	£1.83	£3.97	£47.51
£2,000	£1.82	£3.66	£7.94	£95.02
£3,000	£2.73	£5.49	£11.91	£142.53

Garden huts, outbuildings, garages and greenhouses

SUM INSURED	WEEKLY	FORTNIGHTLY	MONTHLY	ANNUALLY
£500	£0.23	£0.47	£1.02	£12.22

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 03456 718 172.

Calls may be recorded and monitored.

6. Complete the application form and insert your name/s into the signature box.

Keeping up 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.

APPLICATION FORM

IPSWICH BOROUGH COUNCIL

Please ensure you have read all of the important information including the declaration.

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. **In certain circumstances your policy might be invalid and you may not be entitled to a refund of premium.** 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

Title

Name of Applicant 2

Title

Joint applicants must be named on this form otherwise cover for them will not be in force

2. Address of the home to be insured _____

_____

_____ Postcode _____

3. If main applicant is aged 60 or over and in receipt of state pension, please tick box ☐

4. Date of Birth Applicant 1 ☐ Applicant 2 ☐

5. Precise Occupation(s) Applicant 1 ☐ Applicant 2 ☐

6. Rent reference number ☐

7. Telephone number ☐

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

a. Home Contents (note minimum amounts) £

b. Level of cover required *(Please tick)* Standard ☐ Standard + Full Accidental Damage ☐

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

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

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

f. Do you require the extension in cover for Garden huts, outbuildings, garages and greenhouses. (see cost of cover tables)? ☐ £500

9. 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.

	YES	NO
10. Have you or any member of your family who normally live with you at your current address or elsewhere:		
a. made any household contents 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?	☐	☐
11. Has the home or the land belonging to it been flooded in the last 5 years?	☐	☐
12. Will the home be left unoccupied for a total of more than 60 days in a year?	☐	☐
13. Will the home be occupied by anyone other than you or 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 questions 10 -13 on the application form, please give further information below:

Method of Payment

☐ Weekly payment card ☐ Fortnightly payment card ☐ Monthly direct debit ☐ Monthly payment card ☐ Annually

If your chosen payment method is Monthly Direct Debit please complete the attached Direct Debit Instruction and return it along with your application form.

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.

Further Information:

IMPORTANT INFORMATION

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

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

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation. Policies are underwritten by Royal & Sun Alliance Insurance plc.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

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.

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.

Eligibility Disclaimer

RSA has the right to refuse any application which does not meet its underwriting eligibility criteria under the scheme.

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.

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. In certain circumstances your policy might be invalid and you may not be entitled to a refund of premium.

Please insert all applicants' names in the boxes below in order to proceed with your application.

Signature of Applicant 1		Date	
Signature of Applicant 2		Date	

(Joint tenants or co-habitees must sign) PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

FOR OFFICIAL USE ONLY	
Date Received	Premium:

If you have chosen to pay by Direct Debit, please complete this form and return it along with your application form to Ryan Direct Group, Quaypoint, Lakeside Boulevard, Doncaster, DN4 5PL.

RSA

Direct Debit payments

To set up your Direct Debit payments please:

- ✓ Complete the Direct Debit Instruction as numbered below;

  1. Name and Address of your Bank or Building Society
  2. Account Holders Name(s)
  3. Account Number
  4. Sort Code
  5. Signature(s) and Date

- ✓ Return this Direct Debit Instruction along with your application form as soon as possible to the above address.

- ✓ Preferred payment date
  Please note you have the option to choose your payment day. Please indicate which date you would like your payments to be collected by ticking the relevant box below:

1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	
18	19	20	21	22	23			
24	25	26	27	28				

Instruction to your Bank or Building Society to pay by Direct Debit

Originator's Identification Number

4 1 8 9 5 7

DIRECT Debit

1. Name and full postal address of your Bank or Building Society branch.

To: The Manager _____

Bank/Building Society

_____

_____

_____ Postcode _____

2. Name(s) of account holder(s):

3. Branch sort code: (from the top right hand corner of your cheque)

☐☐ – ☐☐ – ☐☐

4. Bank or Building Society account number:

☐☐☐☐☐☐☐☐☐

5. Instruction to your Bank or Building Society:

Please pay Ryan Direct Group re Royal & Sun Alliance Insurance Group plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Direct Group Limited re Royal & Sun Alliance Insurance Group plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

_____

_____

Date:

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

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.

POLICY EXCLUSIONS

1. Accidental damage to contents is limited to that shown under Cover Limits opposite, unless the Full Accidental Damage cover option is chosen.
2. Scorching without a fire actually starting.
3. Mechanical breakdown of electrical equipment.
4. Personal belongings away from or outside your home, unless the personal belongings cover option is chosen.

COVER LIMITS

1. a - 1/3rd of the sum insured for pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs subject to a single article limit of £1,250.
   b - 1/3rd of the sum insured for any other property made of precious metal subject to a single article limit of £1,250.
   c - 20% of the sum insured for tenants improvements.
2. £500 on money and credit cards.
3. Audio or visual discs, tapes or cassettes of any kind including computer software – £750.
4. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
5. Damage to interior decorations by specified causes – fixed allowance of £100 per bedroom and £150 for each other room.
6. Tenants legal liability - up to 20% of the contents sum insured.
7. Cost of alternative accommodation including the cost of kennel accommodation for domestic pets – up to 20% of the sum insured.
8. Personal and occupiers liability to third parties – up to £2.5 million.
9. Liability to domestic employees – up to £5 million.
10. Theft from domestic outbuildings and garages up to £2,000.
11. Loss of metered water & oil – up to £1,000.
12. Temporary increase in sum insured – up to 10%.
13. 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.
14. Cost of replacing documents – up to £200.
15. Accidental death – £5,000.
16. Theft of money by bogus officials – up to £300.
17. Loss of or damage in specified circumstances including theft, fire and flood to your contents while in the open – up to £250.
18. 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 £3,000 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.
3. Hearing Aids and Wheelchairs: £3,000 cover available for hearing aids and wheelchairs whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days.
4. Garden huts, outbuildings, garages and greenhouses: Up to £500 cover available for damage to your garden huts, outbuildings, garages and greenhouses against specified causes such as fire, theft, storm and flood.

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

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