

# Tenants Home Contents Insurance



**Prospectus and Application Form v8**



**West Lothian  
Council**



# Have you ever thought...

## what would happen if you had a burglary?

How would you replace your possessions?

Or supposing you had a fire in your home, could you afford to replace your furniture out of your own pocket?

### **Please Note:**

The Council is not responsible for replacing your damaged contents.

It's an alarming thought, but unfortunately these things do happen. All of us believe they'll never happen to us. If they do, we wish we'd been prepared. Dealing with the damage can cost a lot of money. That's where insurance comes in.

Thistle Tenant Risks can offer tenants the chance to insure the contents of their homes. Working with Royal & Sun Alliance Insurance Ltd (RSA), a home contents policy specially designed for Housing organisation tenants has been produced.

This pay as you go home contents insurance policy has been designed to meet the demands and needs of those living in social housing.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact the West Lothian Council who will be happy to help you.

Thistle Tenant Risks have 20 years experience of dealing with Insurance for tenants.

This leaflet tells you about this specialist policy and how you can apply.

So why not take out insurance now?

**IT'S A GOOD IDEA TO CONSIDER WHAT A HOME CONTENTS INSURANCE POLICY COVERS YOU FOR IN ORDER FOR YOU TO MAKE AN INFORMED DECISION.**

A copy of this document is available in large print or braille if required.

## Working out how much to insure for

The table on page 4 will help you calculate the insurance cover you need. First read this page, then work out, room by room, the replacement cost of your belongings at today's prices and enter it in the space provided. Then add up the entries. This is your **Sum Insured**. Now refer to the premium tables on page 7 to select the premium you will pay.

## Costing your belongings

The policy insures any of your household contents and personal effects on a new for old basis.

This means, for example, that if your home is broken into and your television is stolen, RSA will pay you the current cost of replacing it.

This does not apply to clothes and household linen, where an allowance for wear and tear may be deducted.

When you are working out the cost of your insurance, you will need to work out how much it will cost to replace all of your contents as new.

## Valuables

These are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, and collections of coins, medals or stamps. If you believe that some of your possessions have a high value, you may wish to have them valued independently by an expert, for example a jeweller.

The maximum amount of cover provided for your valuables under this Policy is 1/3rd of the total Sum Insured. For any one valuable the maximum amount is £1,250.

## Optional Extras

In addition to your standard contents cover, you have the option to add any of the following additional covers at an extra cost:

- Extended accidental damage cover
- Personal effects cover (cover for possessions away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

## Making certain you are adequately insured

The scheme offers low, minimum Sums Insured to ensure that you only pay for the cover you need. These are:

- £7,500 for senior Citizens (aged 60 years and over).
- £10,000 for all other tenants.

*However, it is important not to take these as recommended figures. If you undervalue your contents your claim will not be paid in full.*

**Replacement Cost**

**Lounge**

- Carpets and floor coverings
- Curtains and fittings
- Furniture
- General items (eg. ornaments)
- TV, video, audio and visual equipment
- Valuables

**Kitchen**

- Carpets and floor coverings
- Curtains and fittings
- Household appliances
- Cooking utensils, cutlery and crockery
- Cleaning equipment and materials
- Food and drink
- Valuables

**Hall, stairs and landings**

- Carpets and floor coverings
- Curtains and fittings
- Furniture
- General items

**Dining Room**

- Carpets and floor coverings
- Curtains and fittings
- Furniture
- Valuables

**Bathroom**

- Rugs and floor coverings
- Blinds and fittings
- Fixtures and fittings
- Towels and Linen (allow for wear and tear)

**Bedrooms**

- Carpets and floor covering
- Curtains and fittings
- Furniture
- Linen and bedding (allow for wear and tear)
- General items
- TV, video and visual equipment
- Valuables
- Clothing (allow for wear and tear)

**Other rooms**

- Toys and baby equipment
- Domestic tools
- General items

**Total sum insured**

## Payment of the premium

The weekly premium will be added to your rent account and should be paid to West Lothian Council with your normal rent payment.

You can pay your premiums either weekly or over longer intervals, but please ensure all premiums are paid in advance or your cover might not be valid.

## When your Policy will start

The start date you select must be more than 5 days in the future to allow time for your application to be processed.

Please note that you will not be insured until your application is accepted and you receive your documentation.

A policy wording, Insurance Product Information Document, and certificate of insurance detailing the sum insured, premiums and cover will be sent to you to confirm your application has been accepted and cover is now in place. To make sure you are always covered, you must keep up your payments.

## Security Advice

Make sure that all locking and security devices are brought into operation whenever:

- there is no person in charge of the home within the boundaries of the land belonging to the home;
- the occupants retire at night (locking devices on windows in occupied rooms need not be brought into operation).

## What to do now

1. Read the Insurance Product Information Document, the Essential Information Document and Terms of Business Document.
2. Fully complete the application form attached, making sure you have answered all the questions and signed the declaration.
3. Return it to the Council, at the address below.

## How to apply

Complete the application form and post to:

West Lothian Council  
Civic Centre  
Howden South Road  
Livingston  
West Lothian  
EH54 6FF.

If you want any help filling in the form, please contact West Lothian Council.

## Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will not be allowed to make a claim unless your payments are up to date.
- Your insurance may be cancelled if you don't keep your premiums up to date.

## Start date

West Lothian Council will write to you with details of your new rent, insurance premium and the date when it starts which will be the date the insurance cover starts.

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance detailing the sum insured, premium and cover will be sent to you as soon as possible. Your premium will be added to your rent account.

## What is a Pay As You Go policy?

- By choosing a Pay As You Go policy, we will endeavour to provide you with your policy terms including your Certificate of Insurance prior the to Scheme Anniversary.
- The Scheme Anniversary will be the point when we communicate any changes to the terms of your policy, it will also contain a statement of price and information about cancellation.

## How do I notify a claim?

To report a claim please contact West Lothian Council to request a claim form.

## 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 35 days in a row, or if there is any change in your risk circumstances such as a change of address, you will have to advise the Administrator either in writing or by phone.
- Remember, it is your responsibility to establish that the sum insured is sufficient to cover all your household items and personal effects as new.
- You do need to have a clear rent account to be accepted on the scheme.

# Cost of Insurance

You may wish to use the do-it-yourself valuation sheet on page 3, to help you work out how much cover you need.

	Standard Cover		Standard Cover Plus Extended Accidental Damage Cover		Standard Cover		Standard Cover Plus Extended Accidental Damage Cover	
	Sum Insured	Weekly Premium	Weekly Premium	Weekly Premium	Sum Insured	Weekly Premium	Weekly Premium	Weekly Premium
For tenants aged 60 and over	£7,500	£0.71	£1.06		£21,000	£1.98	£2.98	
	£8,000	£0.76	£1.13		£22,000	£2.08	£3.12	
	£8,500	£0.81	£1.20		£23,000	£2.17	£3.26	
	£9,000	£0.85	£1.28		£24,000	£2.27	£3.40	
	£9,500	£0.90	£1.36		£25,000	£2.36	£3.55	
	£10,000	£0.94	£1.42		£26,000	£2.46	£3.68	
	£11,000	£1.04	£1.56		£27,000	£2.55	£3.83	
	£12,000	£1.13	£1.70		£28,000	£2.65	£3.98	
	£13,000	£1.23	£1.85		£29,000	£2.74	£4.11	
	£14,000	£1.32	£1.98		£30,000	£2.83	£4.26	
	£15,000	£1.42	£2.13		£31,000	£2.93	£4.40	
	£16,000	£1.51	£2.27		£32,000	£3.02	£4.55	
	£17,000	£1.61	£2.41		£33,000	£3.12	£4.68	
	£18,000	£1.70	£2.55		£34,000	£3.21	£4.83	
	£19,000	£1.80	£2.70		£35,000	£3.32	£4.97	
	£20,000	£1.89	£2.83					

\* £7,500 - £35,000 is only available to tenants aged 60 and over.  
 £10,000 - £35,000 available to all other tenants.

Option Type	Sum Insured	Weekly Premium
Personal Effects (cover away from the home)	£1,000	£0.41
	£2,000	£1.64
	£3,000	£3.65
Wheelchairs	£1,000	£1.39
	£2,000	£2.78
	£3,000	£4.16
Hearing Aids	£1,000	£1.39
	£2,000	£2.78
	£3,000	£4.16
Cover for the structure of: Sheds, Garages, Greenhouses	£500	£0.16

All premiums include Insurance Premium Tax at the current rate.

# Essential Information Document

## How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

Unless you advise us before the renewal date that you wish to cancel your cover, the policy will automatically renew if you pay by instalments. If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

## Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd 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.

## The Law and Language that applies to your policy

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 the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

## Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

## How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this verbally or in writing. You can find full details of how to claim in your Policy documentation.

## Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance. If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. If we cancel your policy we may refund you for payments you've already made to us for the time you have left on your insurance. If your policy is cancelled you'll still be able to claim for any event that happened before the cancellation date.

## Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

### Customer Relations Team

RSA  
Customer Relations Team  
PO Box 255  
Wymondham  
NR18 8DP

### Financial Ombudsman Service

Exchange Tower  
London  
E14 9SR

## About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

You will not be charged a fee for this service. Your Landlord (as indicated in the application form) will receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your landlord..



# Contents Insurance for Tenants APPLICATION FORM



## Please read the important information which follows

We'll give information to help you make an informed choice but won't provide advice on whether our products are suitable for you. This contents cover meets the demands and needs of customers who need to repair or replace their home contents as new against specific damage and loss such as theft and escape of water.

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.

*(Joint tenants and co-habitees must be named)*

Full Name/s

Address of your home to be insured

Postcode

Date of Birth       Tel No.

Precise Occupation

## AMOUNT TO BE INSURED

To the nearest £1,000 (note minimum amounts) £

• Do you require the full accidental damage option? If yes, please tick the box

**It is important that the sum(s) chosen are sufficient to replace ALL your Household Goods and Personal Belongings. If the Sums Insured are inadequate you will have to bear a proportion of any claim. Please refer to the premium tables for the cost of cover.**

**Do you require at an additional cost any of the following cover options:**

- |   |                          |                        |                |
|---|--------------------------|------------------------|----------------|
| a) Personal Effects cover                     | <input type="checkbox"/> | £ <input type="text"/> | maximum £3,000 |
| b) Garden Huts, Garages and Greenhouses cover | <input type="checkbox"/> | £500                   |                |
| c) Hearing Aid cover                          | <input type="checkbox"/> | £ <input type="text"/> | maximum £3,000 |
| d) Wheelchair cover                           | <input type="checkbox"/> | £ <input type="text"/> | maximum £3,000 |

Date you want the insurance to start from

The start date you select must be more than 5 days in the future to allow time for your application to be processed. Please note that you will not be insured until your application is accepted and you receive your documentation.

**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 reside with you.

- Have you or any member of your household who normally live with you at your current address or elsewhere
  - made any household contents claims in the last 5 years? **Yes**  **No**
  - had insurance cancelled, declined or declared void or had special terms or conditions applied? **Yes**  **No**
  - been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974? **Yes**  **No**
- Has the home or the land belonging to it been flooded in the last 5 years? **Yes**  **No**
- Will the home be left unoccupied for a total of more than 35 days in a year? **Yes**  **No**
- Will the home be occupied by anyone other than you or your household? **Yes**  **No**

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

If you have answered yes to the above questions, please give details below.



If you have answered 'YES' to **Question 1b**, please provide the following information:

- What action was taken by the insurer?

- Why did they take that action?

- The date this happened?

- Have you had insurance since?





## Important

Please read the following carefully before you sign and date the Declaration.

- **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.

- **Eligibility Disclaimer**

Royal & Sun Alliance Insurance Ltd has the right to refuse any application which does not meet its underwriting eligibility criteria under the scheme.

- **How We Use Your Information**

Your policy is underwritten by Royal & Sun Alliance Insurance Ltd (RSA), and your data is provided to RSA in order for them to provide you with the cover you require. To find out how RSA use your personal data, and what your rights are in relation to that information, a copy of their privacy policy can be found online at <https://www.rsagroup.com/support/legal-information/partner-privacy-policy/>

## 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 could 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 have read the Insurance Product Information Document, Essential Information Document.

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 Proposer/s

Date

Signature of Proposer/s

Date

*(Joint tenants or co-habitees must sign, unless married to one another)*

**PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM**

## For Office Use Only

Area

Premium £

Certificate No

Input Date

Date Sent

**PLEASE RETURN THIS FORM TO:  
WEST LOTHIAN COUNCIL, CIVIC CENTRE, HOWDEN SOUTH ROAD,  
LIVINGSTON, WEST LOTHIAN, EH54 6FF**

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.

Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

هذه المعلومات متوفرة بلغة بريل وعلى شريط وبخط كبير وبلغات الجالية.  
الرجاء الإتصال بخدمة الترجمة على الهاتف 01506 280000

এই তথ্য আপনি ব্রেইল, টেপ, বড় অক্ষরে এবং কমিউনিটির বিভিন্ন ভাষাগুলিতেও পাবেন। অনুগ্রহ করে ইন্টারপ্রিটেশন অ্যান্ড ট্রান্সলেশন সার্ভিসের সঙ্গে যোগাযোগ করুন। টেলি: 01506 280000

這份資料是可以凸字、錄音帶、大字印刷及社區語言的式本提供。請聯絡傳譯及翻譯服務部，電話：01506 280000

ਇਹ ਜਾਣਕਾਰੀ (ਬ੍ਰੇਲ) ਠੋਕਰੀਨ ਦੇ ਪੜ੍ਹਣ ਵਾਲੀ ਲਿਖੀ, ਟੇਪ, ਵੱਡੇ ਫਿੰਟ ਅਤੇ ਸਮਾਜ ਦੀਆਂ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਉਪਲਬਧ ਹੈ। ਸ਼ਿਫਾ ਕਰਕੇ ਇੰਟਰਪ੍ਰੀਟੇਸ਼ਨ ਅਤੇ ਟਰਾਂਸਲੇਸ਼ਨ ਸਰਵਿਸ ਨੂੰ ਇਸ ਨੰਬਰ ਤੇ ਸੰਪਰਕ ਕਰੋ : 01506 280000

یہ معلومات بریل (انحصار کے رسم الخط)، ٹیپ، بڑے حروف کی طباعت اور کمیونٹی میں بول جانے والی زبانوں میں دستیاب ہے۔  
برابریاتی نظریے نیٹنگ آئیڈز اسٹیٹنگ سرورس سے ٹیلیفون نمبر 01506 280000 پر رابطہ قائم کریں۔

Informacje te mogą być przelozone na jezyk Braille'a, dostepne na tasmie magnetofonowej lub wydane duzym drukiem oraz przetlumaczone na jezyki mniejszosci narodowych.  
Prosimy o kontakt z Uslugami Tlumaczeniowymi pod numerem 01506 280000

Information is available in braille, tape, large print and community languages. Contact the interpretation and translation service on **01506 280000**.

Text phones offer the opportunity for people with a hearing impairment to access the council. The text phone number is **18001 01506 464427**. A loop system is also available in all offices.

Published by West Lothian Council

This document is available in large print and Braille if required.