



Contents Insurance Prospectus and Application Form

The affordable way to protect your possessions



Scottish Federation of
Housing Associations



JARDINE LLOYD THOMPSON
Tenant Risks



Have you ever thought...

what would happen if you had a burglary?

How would you replace your precious possessions?

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

Please Note:

Your housing organisation is not responsible for replacing your damaged contents.

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

So why not take out insurance now?

BEFORE YOU NEED IT.

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. Other, less alarming things happen too. Freezers defrost, washing machines overflow. Dealing with the damage can cost a lot of money. That's where insurance comes in.

Scottish Federation of Housing Associations (SFHA) Diamond Insurance Scheme in conjunction with Jardine Lloyd Thompson Tenant Risks can offer tenants and owner occupiers the chance to insure the contents of their homes in an easy and affordable way. Working with Royal & Sun Alliance Insurance plc, a home contents policy specially designed for Housing organisation tenants and owner occupiers has been produced. It's simple, straightforward and value for money.

One reason we've chosen Royal & SunAlliance is that they are one of the oldest and largest insurance groups in the country. As a group they're known for being forward-looking and efficient in the running of their business, which is why they can offer such reasonable terms.

Jardine Lloyd Thompson Tenant Risks have 20 years experience of dealing with Insurance for tenants and owner occupiers and any questions about the cover, cost or how to make a claim should be referred to them at:

**SFHA Diamond Insurance Scheme
Freepost SL839**

Maidenhead SL6 7XL

Telephone: 0845 601 6006

E-mail: sfhadiamond@jltgroup.com

Contents Insurance Policy Summary

Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see 'Your Right to Cancel' for more information.

Table 1 – Contents Insurance

The following will automatically be included:

Features & Benefits	Significant Exclusions or Limitations	Policy section
New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> For clothing and household linen a deduction may be made for wear and tear. If the sum insured selected is less than the full replacement value, your claim may be reduced. 	1. Perils Covered
Lost or Stolen Keys We will replace or install locks to any external doors of your home if the keys have been lost or stolen.	The most we will pay is £100.	2. Additional Cover
Freezer Food Loss or damage caused by a rise or fall in temperature.		2. Additional Cover
Christmas & Wedding Gifts The amount insured is increased by 10% during November, December and January and for 14 days before and after the wedding day.		2. Additional Cover
Valuables Possessions such as jewellery, watches and furs are insured for a total value up to 10% of your sum insured.	Claims are limited to £500 for any one item.	1. Perils Covered
Tenants Own Improvements We will insure internal fixtures installed by you, such as fitted kitchens, wardrobes and laminate flooring. The sum insured will be shown on your schedule of cover.	Conservatories and greenhouses are excluded.	1. Perils Covered
Tenants Liability We cover you for sums you are liable for under the terms of your tenancy agreement for damage to the building and internal decorations as a result of an insured event.	<ul style="list-style-type: none"> Loss or damage from fire, subsidence, heave or landslip, and damage to gates, hedges and fences is excluded. The most we will pay is 20% of the sum insured. 	3. Tenants Liability
Accidental Death We will insure you or any member of your household against death which occurs within 3 months following: an accident, assault or fire occurring in or about your home, an accident while travelling by train, bus or taxi or an assault in the street.	The amount we will pay is limited to £2,500.	4. Accidental Death
Domestic Animals Your cats or dogs are insured against death resulting from an accident.	Slaughter without our consent, breeding or death as a result of surgery not caused by accidental bodily injury or not necessary to save the animals life.	5. Domestic Animals

keyfacts™

General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions	Policy section
<ul style="list-style-type: none"> No cover is provided for wear and tear, maintenance or anything that happens gradually. If you leave your home unoccupied for more than 35 consecutive days, some covers will not apply. 	See Sections specified in Table 1

Excess & Limits	Policy section
Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections -specified in Table 1

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your Certificate of Insurance.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Contents Insurance policy you should call the Claims Helpline on 0845 601 6006 as soon as possible. You must give us any information

or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the SFHA Diamond Insurance Scheme at Freepost SL839, Maidenhead SL6 1XL. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Contents Insurance

Customer Relations Manager
Royal & SunAlliance
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by cash or by cheque. Monthly instalments can be paid by direct debit or swipe card.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date, otherwise we will automatically renew the policy.

If you pay by direct debit we will continue collecting premiums. For other payment by cash, cheque or swipe card, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel this policy by giving us fourteen days notice in writing to the address shown on your policy documentation. If you cancel the policy, you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel the policy by giving you at least seven days notice at your last known address. If we cancel the policy we may refund premium paid for the remainder of the current insurance period.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

Contents Insurance For Tenants is underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234 .

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.

For your protection, telephone calls will be recorded and may be monitored.

Working out how much to insure for

The table on page 6 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**.

Costing your belongings

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

This means, for example, that if your home is broken into and your television is stolen, Royal & SunAlliance 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.

So, when calculating your replacement costs give:

- the current replacement cost of all items.
- the current replacement cost less an allowance for wear and tear on clothing and household linen.

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 10% of the total Sum Insured. For any one valuable the maximum amount is £500.

Making certain you are adequately insured

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

- £6,000 for senior citizens (over 60 years)
- £9,000 for all other tenants/owner occupiers

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

Premium Charges

Please refer to the premium table on page 7. All premiums quoted are inclusive of Insurance Premium Tax at the current rate.

Replacement Cost

Lounge	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture General items (eg. ornaments) TV, video, audio and visual equipment Valuables 	
Kitchen	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture General items 	
Dining Room	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Furniture Valuables 	
Bathroom	<ul style="list-style-type: none"> Carpets and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding (allow for wear and tear) 	
Bedrooms	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Toys and baby equipment Domestic tools General items 	
Total sum insured		

What will it cost

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

	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Sum Insured	£ Monthly	£ Monthly	£ Monthly	£ Annual	£ Annual	£ Annual
£6,000*	2.54	3.67	4.70	25.44	39.00	51.36
£7,000*	2.96	4.28	5.48	30.48	46.32	60.72
£8,000*	3.38	4.90	6.26	35.52	53.76	70.08
£9,000	3.81	5.51	7.05	40.68	61.08	79.56
£10,000	4.23	6.12	7.83	45.72	68.40	88.92
£11,000	4.65	6.73	8.61	50.76	75.72	98.28
£12,000	5.08	7.34	9.40	55.92	83.04	107.76
£13,000	5.50	7.96	10.18	60.96	90.48	117.12
£14,000	5.92	8.57	10.96	66.00	97.80	126.48
£15,000	6.34	9.18	11.74	71.04	105.12	135.84
£16,000	6.77	9.79	12.53	76.20	112.44	145.32
£17,000	7.19	10.40	13.31	81.24	119.76	154.68
£18,000	7.61	11.02	14.09	86.28	127.20	164.04
£19,000	8.04	11.63	14.88	91.44	134.52	173.52
£20,000	8.46	12.24	15.66	96.48	141.84	182.88
£21,000	8.88	12.85	16.44	101.52	149.16	192.24
£22,000	9.31	13.46	17.23	106.68	156.48	201.72
£23,000	9.73	14.08	18.01	111.72	163.92	211.08
£24,000	10.15	14.69	18.79	116.76	171.24	220.44
£25,000	10.57	15.30	19.57	121.80	178.56	229.80
£26,000	11.00	15.91	20.36	126.96	185.88	239.28
£27,000	11.42	16.52	21.14	132.00	193.20	248.64
£28,000	11.84	17.14	21.92	137.04	200.64	258.00
£29,000	12.27	17.75	22.71	142.20	207.96	267.48
£30,000	12.69	18.36	23.49	147.24	215.28	276.84

* Available to Senior Citizens (over 60 years) only

Post Code	Area 1	Area 2	Area 3
Aberdeen (AB)	ALL		
Dundee (DD)	5-11	1-4	
Dumfries (DG)	ALL		
Edinburgh (EH)	10,14,18-55	1-9,11-13,15-17	
Falkirk (FK)	ALL		
Glasgow (G)	58,59,63,65,66,82-84	11-15,40-46,52,60-62 64,67-81	1-10,20-39,51,53
Inverness (IV)	ALL		
Kilmarnoch (KA)	ALL		
Kirkwall (KW)	ALL		
Kirkcaldy (KY)	ALL		
Motherwell (ML)	10-12	1-9	
Paisley (PA)	16-78	1-15	
Perth (PH)	ALL		
Galashiels (TD)	ALL		
Lerwick (ZE)	ALL		

How to pay

You can pay your premiums by one of the following methods:

- By cheque for the full annual amount to SFHA Diamond Insurance Scheme, and receive the benefit of a reduced premium.
- By monthly instalments or a one off annual amount of cash or cheque with a Guarantee Card through Girobank at any Post Office. If you choose this method you will receive a Girobank swipe card which you will need to present to the cashier at the Post Office each time you make a payment.
- By monthly Direct Debit from your Bank Current Account - if you choose this method you will receive a Direct Debit Mandate for signature, which you will need to complete and return to the Diamond Insurance Scheme within 7 days.

When your Policy will start

Your insurance will begin on the date you are notified that your application has been accepted. To make sure that you are always covered, you must keep up your payments.

If you cancel your policy within the first 30 days, as long as you have not made a claim, we will refund all the premium you have paid.

Security Advice

Our advice is that all locking and security devices should be 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. Complete the application form overleaf, making sure you have answered all the questions and signed the declaration.
2. Return it to:
SFHA Diamond Insurance Scheme
FREEPOST (SL839)
MAIDENHEAD
SL6 7XL
(No stamp required)
3. If you have any further questions regarding this insurance simply telephone SFHA Diamond Insurance Scheme on 0845 601 6006.

The SFHA Diamond Insurance Scheme is a product name arranged and administered on behalf of the Scottish Federation of Housing Association by Jardine Lloyd Thompson Tenant Risks. A division of JLT Corporate Risks Limited. Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 224 2321 96



Contents Insurance for Tenants and Owner Occupiers Application Form

- 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 any 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.
- Wherever we ask questions on this application form about Your Household, we mean You and Your Family (including your partner and all children) who normally live with you.

Name of Housing Organisation

(Joint tenants and co-habitees must be named)

Full Name/s

Address of your home

Postcode

Date of Birth

Tel No.

Precise Occupation

Cover to start on

Please answer all of the following Questions

Have you or any member of your household

- a) made a claim to any insurers in the last three years in respect of household contents insurance? **Yes** **No**
- b) suffered any loss or damage while not insured but which would have resulted in a claim if a household contents policy had been in force at the time? **Yes** **No**
- c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer? **Yes** **No**
- d) been convicted of any offence (other than parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974)? **Yes** **No**

* If you have answered **YES** to any of the above questions, give full details overleaf (including loss amounts) in the **Additional Information** box overleaf.

It is important that the sum chosen is sufficient to replace ALL your Household Goods and Personal Effects. If the Sum Insured is inadequate you will have to bear a rateable proportion of any claim.

- a Home Contents (note minimum amounts) £ _____
- b Tenants' Own Improvements (e.g. fitted kitchens, bathrooms, wardrobes etc) £ _____
- Total Amount Insured £ _____

AMOUNT TO BE INSURED

Minimum sums insured are £9,000 or £6,000 if you are a senior citizen

Method of Payment

- Annual by Cheque Annual by Girobank Swipe Card Monthly Girobank Swipe Card Monthly Direct Debit



Additional Information

If you have ticked ANY of the shaded boxes on this Application Form please give FULL details here or on a separate sheet of paper. Please state Question number.

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 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 the property insured under this policy.

- **Data Protection**

All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance 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 systems of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors.

The Royal & Sun Alliance Insurance Group of companies may pass your personal data to other companies for processing on it's 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 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

(Joint tenants or co-habitees must sign)

Date

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PLEASE INITIAL ANY ALTERATIONS ON THIS PROPOSAL FORM

**PLEASE RETURN THIS FORM TO SFHA DIAMOND INSURANCE SCHEME,
FREEPOST (SL839), MAIDENHEAD, SL6 7XL**