



# Contents Insurance Prospectus and Application Form



Scottish Federation of  
Housing Associations



# SCOTTISH FEDERATION OF HOUSING ASSOCIATIONS REMINDS ALL TENANTS AND OWNER OCCUPIERS TO TAKE OUT HOUSEHOLD CONTENTS INSURANCE

*You can do this either through this scheme arranged by Scottish Federation of Housing Associations or by making your own private arrangements. Many tenants and owner occupiers believe that the Landlord automatically insures their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes.*

## ***THIS IS NOT THE CASE.***

Unfortunately some tenants and owner occupiers 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 only available to housing association tenants and owner occupiers.

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### **Easy payment**

The cost of the insurance is payable fortnightly, monthly by payment card, monthly by direct debit or annually by payment card, annually by cheque postal order, credit or debit card.

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### **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. 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. You also have the options to add cover for Personal Belongings, Hearing Aids, Wheelchairs and Garden Huts, 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 35 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.

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## “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.**

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## 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 and payment queries please call 08456 718 172.

**For your protection telephone calls may be recorded or monitored.**

6. Post the completed application form to: RSA, Direct Group Property Services, 4 Sidings Court, Doncaster, DN4 5NU.

**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.**

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## 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.
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## 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.

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## 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 paid, unless we have already been notified of a claim.

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### Working out how much to insure for

The table opposite 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**.

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### 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, 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.

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.
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### 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.

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### 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 tenants and owner occupiers aged 60 and over
- £9,000 for all other tenants and 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.*

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### Premium Charges

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

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**Lounge**

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

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**Kitchen**

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

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**Hall, stairs and landings**

Carpets and floor coverings  
Curtains and fittings  
Furniture  
General items

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**Dining Room**

Carpets and floor coverings  
Curtains and fittings  
Furniture  
Valuables

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**Bathroom**

Carpets and floor coverings  
Curtains and fittings  
Fixtures and fittings  
Linen and bedding (allow for wear and tear)

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**Bedrooms**

Carpets and floor coverings  
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)

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**Other rooms**

Toys and baby equipment  
Domestic tools  
General items

**Total sum insured**

# 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.
14. 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.

## 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. Tenants legal liability - up to 20% of the contents sum insured.
6. Cost of alternative accommodation including the cost of kennel accommodation for domestic pets – up to 20% of the sum insured.
7. Personal and occupiers liability to third parties – up to £2.5 million.
8. Liability to domestic employees – up to £5 million.
9. Theft from domestic outbuildings and garages up to £2,000.
10. Loss of metered water & oil – up to £1,000.
11. Temporary increase in sum insured – up to 10%.
12. Cost of replacing documents – up to £200.
13. Accidental death – £5,000.
14. Theft of money by bogus officials – up to £200.
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.
17. Accidental Death cover for your cat or dog - up to £200 to replace your pet.

## 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: Up to £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, Garages and Greenhouses: cover available for garden huts, garages and greenhouses against loss or damage by fire, flood storm, theft, escape of water and other similar causes – £500.

**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.**



# APPLICATION FORM

Is this a new application?

Is this a change? If so give details

**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.

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.

1. Name of Applicant/Tenant(s)/Owner Occupiers/Co-habitees (Mr/Mrs/Miss/Ms)

**Joint Tenant(s), Owner Occupiers and co-habitees 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 main applicant is aged 60 and over, please tick box

4. Date of Birth

5. Precise Occupation(s)

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 Do you require the full accidental damage option (see cost of cover tables)?

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, Garages and Greenhouses?  £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.**

10. Have you or any member of your household who normally live with you at your current address or elsewhere: **YES NO**

a. been refused insurance or had special terms or conditions imposed by an insurer?

b. been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?

c. made a claim to any insurer in the last three years in respect of household contents insurance?

d. suffered loss or damage while not insured which WOULD have resulted in a claim if a household contents policy had been in force at the time?

**IF YOU HAVE ANSWERED YES TO QUESTIONS 10a, 10b, 10c OR 10d, PLEASE GIVE DETAILS ON A SEPARATE SHEET OF PAPER AND STATE QUESTION NUMBER.**

### METHOD OF PAYMENT

Fortnightly (Payment Card)  Monthly (Payment Card)  Monthly (Direct Debit)  Annually (Payment Card)  Annually (Cheque/Postal Order)  Annually (Credit/Debit Card)

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. **All information disclosed will be shared with Scottish Federation of Housing Associations and the RSA Group for marketing of the scheme**

## 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 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.

### 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 the 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 information 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 information, 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.

Information disclosed will be shared with Marsh UK Limited as brokers to the SFHA Diamond Insurance scheme who will then share this with Scottish Federation of Housing Associations for the marketing of the scheme.

Signature of Applicant  Date

*(Joint tenants, owner occupiers 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 1XL

Authorised and regulated by the Financial Services Authority

### FOR OFFICIAL USE ONLY

Date Received

Premium: