



Prospectus/Application

# Simple

*simple insurance making peoples lives easier*





# Have you ever thought..?

**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 kitchen. Could you afford to re-equip it out of your own pocket?**

We are pleased to tell you that Kirklees Neighbourhood Housing have negotiated a scheme with Royal & Sun Alliance Insurance plc, one of the UK's leading insurers.

Kirklees Neighbourhood Housing Tenants and Leaseholders now have the chance to insure the contents of their homes in an easy and affordable way.

Working with us, Royal & SunAlliance has produced a home contents policy specially designed for the tenants and leaseholders of Kirklees Neighbourhood Housing. It's simple and value for money, with premiums payable weekly over 48 weeks alongside your rent.

This is a voluntary scheme and you are of course free to make your own arrangements to insure the contents of your home.

***This leaflet tells you about this special policy and how you can apply. So why not take out insurance now? **Before you need it.*****

# What the Policy covers...

<b>Damage to your belongings in given circumstances</b>	Your household contents and personal belongings - furniture, TV, clothing, carpets and electrical goods - are insured against loss or damage while they are in your home.  The insurance covers specified circumstances including theft, vandalism, fire, flood and escaping water (eg from a washing machine or bath).
<b>Accidental damage</b>	Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and computer equipment, and accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture.
<b>Freezer contents</b>	Unlimited.
<b>Lost or Stolen Keys</b>	£500
<b>Tenants Liability</b>	Up to 20% of the sum insured for damage to buildings and internal decorations.
<b>Liability to third parties</b>	£2,500,000 maximum per claim for accidental bodily injury, death or disease to any person or accidental loss or damage to property which you may be held liable for through negligence.
<b>Accidental Death</b>	£5,000 Death benefit as a result of an accident in the home, while travelling as a fare paying passenger by train, bus or taxi or an assault in the street.
<b>Bogus Officials</b>	Theft of money by bogus officials - up to £200
<b>Domestic Animals</b>	Accidental Death cover for your cat or dog - up to £200 to replace your pet.
<b>Loss of metered water and oil for heating</b>	Loss of metered water and oil for heating up to £1,000
<b>Contents in the open</b>	Contents while in the open on the land belonging to your home are insured against loss or damage in specified circumstances including theft, fire and flood – up to £250
<b>Students Possessions</b>	Contents which belong to or are the legal responsibility of students while temporarily removed from your home to student lodgings are insured against loss of or damage in specified circumstances including theft, fire and vandalism - up to £250
<b>Trees and Shrubs</b>	Your trees, shrubs, plants, hedges and lawns on the land belonging to your home are insured against specified circumstances including theft, fire and vandalism – up to £250
<b>Professional Removals</b>	Accidental Damage or loss while a professional removal firm are moving your contents from your home directly to your new permanent home in the British Isles – up to the sum insured on contents
<b>No excess applies</b>	



# Optional Extensions available to the Policy cover...

- Accidental Damage Extension to the Contents** Accidental Damage to your contents while they are in your home or its domestic outbuildings or garages all on the same site.  
If you require this extension, please ensure you tick the box on the application form.
- 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 the maximum of 14 days.  
If you require this extension, please ensure you tick the box and enter the amount of cover required on the application form.
- Hearing Aids and Wheelchairs** Up to £3,000 cover available for Hearing Aids and Wheelchairs which are owned by any member of your household or for which they are responsible, whilst in the British Isles and temporarily elsewhere in Europe up to the maximum of 14 days.  
If you require either of these extensions, please ensure you tick the appropriate boxes and enter the amount of cover you require on the application form

## What the Policy does not cover...

**Please note this Policy is not a maintenance contract, it does not cover all losses.**

The Policy does not cover:

- Loss or damage by scorching without a fire actually starting.
- Loss or damage by wear and tear, maintenance, electrical, mechanical or electronic breakdown, leaks and anything which happens gradually, radioactive contamination, war risks, sonic bangs, pollution or contamination, rot, date change and computer viruses and terrorism.
- Any items used for business or professional purposes.
- Losses by certain causes when the home has been unoccupied for more than 35 days in a row.
- Loss of value in property.
- Any claim that is notified to us more than 60 days after the event.

*This is only a brief summary of what the Policy does and does not cover. Full details of the conditions and exclusions are given in the Policy; a specimen Policy document is available on request.*

*You should read your Policy carefully. Make sure it meets your needs.*

## Working out how much to insure for

The table on the next page 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 and enter it in the space provided. Then add up the entries. This is your Contents **Sum Insured** which you should put on your application form.

## Costing your belongings

The policy insures your household contents and personal belongings other than clothing and household linen on a **new for old** basis.

This means that no deduction is made for wear, tear and depreciation.

You do however have a duty to maintain your household contents and personal belongings in sound condition and good repair.

So, in calculating your replacement costs give the current replacement cost of all items, less an allowance for wear and tear for clothing and household linen.

## Valuables

These are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, works of art and stamp, coin and medal collections.

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 on Contents.

## 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 leaseholders aged 60 or over and in receipt of state pension.
- £9,000 for all other tenants and leaseholders.

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



# Table to help you calculate your sum insured

	Replacement Cost
<b>Lounge</b> Carpets and floor coverings Curtains and fittings Furniture General items (eg. ornaments) TV, video, audio and visual equipment Valuables	
<b>Kitchen</b> Carpets and floor coverings Curtains and fittings Household appliances Cooking utensils, cutlery and crockery Cleaning equipment and materials Food and drink Valuables	
<b>Hall, stairs and landings</b> Carpets and floor coverings Curtains and fittings Furniture General items	
<b>Dining Room</b> Carpets and floor coverings Curtains and fittings Furniture Valuables	
<b>Bathroom</b> Carpets and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding	
<b>Bedrooms</b> Carpets and floor coverings Curtains and fittings Furniture Linen and bedding General items TV, video and visual equipment Valuables	
<b>Other rooms</b> Toys and baby equipment Domestic tools General items	
<b>Total sum insured</b>	

# What it will cost

SUM INSURED	WEEKLY (48 WEEKS)			
	STANDARD		STANDARD INCL ACCIDENTAL DAMAGE	
	Tenants and Leaseholders aged under 60	Tenants and Leaseholders aged 60 or over and in receipt of state pension	Tenants and Leaseholders aged under 60	Tenants and Leaseholders aged 60 or over and in receipt of state pension
£6,000	N/A	£0.69	N/A	£0.94
£7,000	N/A	£0.80	N/A	£1.11
£8,000	N/A	£0.92	N/A	£1.27
£9,000	£1.31	£1.04	£1.80	£1.42
£10,000	£1.45	£1.15	£2.00	£1.58
£11,000	£1.60	£1.27	£2.20	£1.73
£12,000	£1.74	£1.38	£2.41	£1.90
£13,000	£1.90	£1.50	£2.60	£2.05
£14,000	£2.04	£1.61	£2.81	£2.21
£15,000	£2.19	£1.72	£3.00	£2.36
£16,000	£2.33	£1.84	£3.20	£2.52
£17,000	£2.47	£1.96	£3.40	£2.69
£18,000	£2.62	£2.07	£3.60	£2.84
£19,000	£2.76	£2.19	£3.80	£3.00
£20,000	£2.91	£2.30	£4.00	£3.15
£21,000	£3.06	£2.42	£4.20	£3.32
£22,000	£3.21	£2.54	£4.40	£3.47
£23,000	£3.35	£2.64	£4.60	£3.63
£24,000	£3.50	£2.76	£4.80	£3.79
£25,000	£3.64	£2.88	£5.01	£3.94
£26,000	£3.78	£2.99	£5.20	£4.11
£27,000	£3.93	£3.11	£5.41	£4.26
£28,000	£4.07	£3.22	£5.60	£4.42
£29,000	£4.23	£3.34	£5.81	£4.57
£30,000	£4.37	£3.46	£6.00	£4.73
£31,000	£4.52	£3.56	£6.20	£4.89
£32,000	£4.66	£3.68	£6.40	£5.05
£33,000	£4.81	£3.80	£6.60	£5.21
£34,000	£4.95	£3.91	£6.80	£5.36
£35,000	£5.09	£4.03	£7.00	£5.53
£36,000	£5.24	£4.14	£7.20	£5.68
£37,000	£5.38	£4.26	£7.40	£5.84
£38,000	£5.54	£4.38	£7.61	£5.99
£39,000	£5.68	£4.49	£7.80	£6.15
£40,000	£5.83	£4.60	£8.01	£6.32

*Nil Excess*

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

## Personal Belongings

SUM INSURED	Tenants and Leaseholders aged under 60	Tenants and Leaseholders aged 60 or over and in receipt of state pension
	WEEKLY (48 WEEKS)	WEEKLY (48 WEEKS)
£1,000	£0.95	£0.60
£2,000	£1.22	£0.81
£3,000	£1.51	£1.05

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



## Wheelchairs

	Tenants and Leaseholders aged under 60	Tenants and Leaseholders aged 60 or over and in receipt of state pension
SUM INSURED	WEEKLY (48 WEEKS)	WEEKLY (48 WEEKS)
£1,000	£1.30	£1.02
£2,000	£2.60	£2.04
£3,000	£3.90	£3.04

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

## Hearing Aids

	Tenants and Leaseholders aged under 60	Tenants and Leaseholders aged 60 or over and in receipt of state pension
SUM INSURED	WEEKLY (48 WEEKS)	WEEKLY (48 WEEKS)
£1,000	£1.16	£0.90
£2,000	£2.31	£1.81
£3,000	£3.47	£2.71

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

## How to Pay

You can pay by 48 weekly instalments. You will receive a separate plastic payment card for this purpose. You may also pay weekly or monthly by direct debit.

Please contact KNH for details .

## When your Policy will start

Your insurance will begin on the date you are accepted onto the scheme.

To make sure you are always covered, you must keep up your payments.

## 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

You must be a Tenant or Leaseholder of KNH to be eligible for this insurance policy. Should you cease to be a Tenant or Leaseholder, e.g. you move to another landlord or you purchase the property from KNH, you will no longer be eligible for this insurance and cover provided by this policy will cease. You must make alternative arrangements.

# What to do now

Complete the Application Form attached, making sure you have answered all the questions and signed and dated the Declaration.

If you have any further questions regarding this scheme simply telephone KNH on:

**01484 223262**

Please return your form to:

Kirklees Neighbourhood Housing  
Rent Assistance Team  
Perseverance House  
St Andrews Road  
Aspley  
Huddersfield HD1 6RZ

Telephone calls may be recorded or monitored for your protection

## Application form for Tenants and Leaseholders

The questions on this form and any other details which we specifically ask, 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 in response to these questions you are in any doubt whether a fact is material you should disclose it.

You should always keep a record of the information supplied. The insurers will on request provide a copy of the Application Form and/or a specimen of the policy.

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 the property insured under the policy.



## Law applicable to the Contract

UK Law allows the parties to this Contract a choice of 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.

## 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 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.

## Complaints Procedure

If you are not happy with the service of Royal & SunAlliance you can contact the manager of the department handling the matter at;

Royal & Sun Alliance Insurance plc  
Household Operations  
PO Box 4162  
17 York Street  
Manchester  
M2 3RS

In the unlikely event that you are still not satisfied and want to make a formal complaint, please contact;

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

If the matter is not resolved to your satisfaction you will be provided with the Company's final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. Their address is;

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



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.

# APPLICATION FORM

## KIRKLEES NEIGHBOURHOOD HOUSING

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 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.

<b>Full Name of Applicant</b> <i>(Joint tenants, leaseholders and co-habitees must be named and must sign this form)</i>	Mr/Mrs/Miss/Ms				
<b>Address of your home to be insured</b>					
				Postcode	
Rent Account No.		Date of Birth		Tel No.	
Precise Occupation				Cover to start on	

### 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.

- |   |                          |                          |
|---|--------------------------|--------------------------|
| <b>1. Have you or any member of your household who normally reside with you at your current address or elsewhere</b>                                    | YES                      | NO                       |
| a) made a claim to any insurer in the last five years in respect of household contents insurance?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d) been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?    | <input type="checkbox"/> | <input type="checkbox"/> |
| e) had insurance under the Housing Association scheme cancelled?  | <input type="checkbox"/> | <input type="checkbox"/> |

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

### AMOUNT TO BE INSURED

To the nearest £1,000  £

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

- |  |   |
|--|---|
| a) Do you require the full accidental damage option (see cost of cover tables)?              | <input type="checkbox"/>                        |
| b) Do you require the extension in cover for Personal Belongings (see cost of cover tables)? | <input type="checkbox"/> £ <input type="text"/> |
| c) Do you require the extension in cover for Wheelchairs (see cost of cover tables)?         | <input type="checkbox"/> £ <input type="text"/> |
| d) Do you require the extension in cover for Hearing Aids (see cost of cover tables)?        | <input type="checkbox"/> £ <input type="text"/> |

## 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 (attach details). 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 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.

- 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 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 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 Applicant

Date

*(Joint tenants, leaseholders or co-habitees must sign)*

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