TENANTS CONTENTS INSURANCE MADE SIMPLE

Birmingham City Council
Housing Department

in association with

RSA

Birmingham City Council has negotiated a Home Contents Insurance Scheme designed specifically for our tenants.

At these prices, can you afford not to be insured?

- No hidden costs - what you see is what you pay (see overleaf for costs)
- Includes cover for internal fixtures you have installed if damaged by an insured peril
- Includes cover for theft and loss of keys
- No excess payment required if you claim
- New for old cover (except clothing and household linen where an allowance for wear and tear is deducted)
- Low minimum sum insured (see overleaf)
- Easy payments weekly, monthly or annually
- No additional security required on your home
- Optional extensions to cover: Personal Belongings, Wheelchairs and Hearing Aids available

RETURN YOUR APPLICATION FORM TO RSA, WHITE ROSE WAY, DONCASTER, DN4 5NU OR YOU CAN APPLY BY CALLING 0845 6718172

ROYAL & SUN ALLIANCE INSURANCE PLC, ST. MARK'S COURT, CHART WAY, HORSHAM, WEST SUSSEX RH12 1XL

Table to help you calculate your sum insured

	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 Carpets and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding	
Bedrooms Carpets and floor coverings Curtains and fittings Furniture Linen and bedding General items TV, video and visual equipment Valuables	
Other rooms Toys and baby equipment Domestic tools General items	
Total sum insured	

What it will cost

Tenants Aged 60 or over

Sum Insured	Weekly		Monthly		Annually	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£6,000	£0.84	£1.01	£2.88	£3.79	£29.15	£39.80
£7,000	£0.98	£1.18	£3.36	£4.42	£34.01	£46.43
£8,000	£1.11	£1.35	£3.84	£5.05	£38.87	£53.07
£9,000	£1.25	£1.51	£4.32	£5.68	£43.72	£59.70
£10,000	£1.39	£1.68	£4.80	£6.31	£48.58	£66.33
£11,000	£1.53	£1.85	£5.28	£6.94	£53.44	£72.97
£12,000	£1.67	£2.02	£5.76	£7.57	£58.30	£79.60
£13,000	£1.81	£2.19	£6.24	£8.20	£63.16	£86.23
£14,000	£1.95	£2.36	£6.72	£8.84	£68.02	£92.87
£15,000	£2.09	£2.52	£7.20	£9.47	£72.87	£99.50
£16,000	£2.23	£2.69	£7.68	£10.10	£77.73	£106.13
£17,000	£2.37	£2.86	£8.16	£10.73	£82.59	£112.77
£18,000	£2.51	£3.03	£8.64	£11.36	£87.45	£119.40
£19,000	£2.65	£3.20	£9.12	£11.99	£92.31	£126.03
£20,000	£2.79	£3.37	£9.60	£12.62	£97.17	£132.67
£21,000	£2.93	£3.53	£10.08	£13.25	£102.02	£139.30
£22,000	£3.06	£3.70	£10.56	£13.88	£106.88	£145.93
£23,000	£3.20	£3.87	£11.04	£14.52	£111.74	£152.57
£24,000	£3.34	£4.04	£11.52	£15.15	£116.60	£159.20
£25,000	£3.48	£4.21	£12.01	£15.78	£121.46	£165.83
£26,000	£3.62	£4.38	£12.49	£16.41	£126.32	£172.47
£27,000	£3.76	£4.54	£12.97	£17.04	£131.17	£179.10
£28,000	£3.90	£4.71	£13.45	£17.67	£136.03	£185.73
£29,000	£4.04	£4.88	£13.93	£18.30	£140.89	£192.37
£30,000	£4.18	£5.05	£14.41	£18.93	£145.75	£199.00
£31,000	£4.32	£5.22	£14.89	£19.56	£150.61	£205.63
£32,000	£4.46	£5.39	£15.37	£20.20	£155.47	£212.27
£33,000	£4.60	£5.55	£15.85	£20.83	£160.32	£218.90
£34,000	£4.74	£5.72	£16.33	£21.46	£165.18	£225.53
£35,000	£4.88	£5.89	£16.81	£22.09	£170.04	£232.17
£36,000	£5.01	£6.06	£17.29	£22.72	£174.90	£238.80
£37,000	£5.15	£6.23	£17.77	£23.35	£179.76	£245.43
£38,000	£5.29	£6.40	£18.25	£23.98	£184.62	£252.07
£39,000	£5.43	£6.56	£18.73	£24.61	£189.47	£258.70
£40,000	£5.57	£6.73	£19.21	£25.24	£194.33	£265.33

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

What it will cost

All other tenants

Sum Insured	Weekly		Monthly		Annually	
	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage	Standard	Standard incl Accidental Damage
£6,000	N/A	N/A	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A	N/A	N/A
£9,000	£1.39	£1.77	£5.04	£6.77	£55.06	£75.50
£10,000	£1.55	£1.97	£5.60	£7.53	£61.18	£83.89
£11,000	£1.70	£2.16	£6.16	£8.28	£67.29	£92.28
£12,000	£1.86	£2.36	£6.72	£9.03	£73.41	£100.67
£13,000	£2.01	£2.56	£7.28	£9.78	£79.53	£109.06
£14,000	£2.17	£2.76	£7.84	£10.54	£85.65	£117.45
£15,000	£2.32	£2.95	£8.40	£11.29	£91.76	£125.84
£16,000	£2.48	£3.15	£8.96	£12.04	£97.88	£134.22
£17,000	£2.63	£3.35	£9.52	£12.80	£104.00	£142.61
£18,000	£2.79	£3.54	£10.08	£13.55	£110.12	£151.00
£19,000	£2.94	£3.74	£10.64	£14.30	£116.24	£159.39
£20,000	£3.10	£3.94	£11.20	£15.05	£122.35	£167.78
£21,000	£3.25	£4.13	£11.76	£15.81	£128.47	£176.17
£22,000	£3.41	£4.33	£12.32	£16.56	£134.59	£184.56
£23,000	£3.56	£4.53	£12.88	£17.31	£140.71	£192.95
£24,000	£3.72	£4.72	£13.44	£18.06	£146.82	£201.34
£25,000	£3.87	£4.92	£14.00	£18.82	£152.94	£209.73
£26,000	£4.03	£5.12	£14.56	£19.57	£159.06	£218.12
£27,000	£4.18	£5.31	£15.12	£20.32	£165.18	£226.50
£28,000	£4.34	£5.51	£15.68	£21.07	£171.29	£234.89
£29,000	£4.49	£5.71	£16.24	£21.83	£177.41	£243.28
£30,000	£4.65	£5.90	£16.80	£22.58	£183.53	£251.67
£31,000	£4.80	£6.10	£17.36	£23.33	£189.65	£260.06
£32,000	£4.96	£6.30	£17.92	£24.09	£195.76	£268.45
£33,000	£5.11	£6.49	£18.48	£24.84	£201.88	£276.84
£34,000	£5.27	£6.69	£19.04	£25.59	£208.00	£285.23
£35,000	£5.42	£6.89	£19.60	£26.34	£214.12	£293.62
£36,000	£5.58	£7.08	£20.17	£27.10	£220.24	£302.01
£37,000	£5.73	£7.28	£20.73	£27.85	£226.35	£310.40
£38,000	£5.89	£7.48	£21.29	£28.60	£232.47	£318.78
£39,000	£6.04	£7.68	£21.85	£29.35	£238.59	£327.17
£40,000	£6.20	£7.87	£22.41	£30.11	£244.71	£335.56

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

Optional Extra Covers

PERSONAL BELONGINGS

Tenants aged 60 or over

Sum Insured	Weekly	Monthly	Annually
£1,000	£0.49	£2.10	£25.25
£2,000	£0.66	£2.87	£34.39
£3,000	£0.86	£3.72	£44.65

All other tenants

Sum Insured	Weekly	Monthly	Annually
£1,000	£0.78	£3.36	£40.33
£2,000	£1.00	£4.34	£52.13
£3,000	£1.23	£5.33	£63.93

WHEELCHAIRS

Tenants aged 60 or over

Sum Insured	Weekly	Monthly	Annually
£1,000	£0.83	£3.59	£43.12
£2,000	£1.66	£7.19	£86.24
£3,000	£2.49	£10.78	£129.36

All other tenants

Sum Insured	Weekly	Monthly	Annually
£1,000	£1.06	£4.59	£55.10
£2,000	£2.12	£9.18	£110.19
£3,000	£3.18	£13.77	£165.29

HEARING AIDS

Tenants aged 60 or over

Sum Insured	Weekly	Monthly	Annually
£1,000	£0.74	£3.19	£38.32
£2,000	£1.47	£6.39	£76.75
£3,000	£2.21	£9.58	£114.97

All other tenants

Sum Insured	Weekly	Monthly	Annually
£1,000	£0.94	£4.08	£48.97
£2,000	£1.88	£8.16	£97.93
£3,000	£2.83	£12.24	£146.90

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

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.
2. Temporary removal of your contents.
3. Deep freezer contents.
4. Tenant's liability and Third Party liability.
5. Accidental death.
6. Lost or stolen keys.
7. Replacing lost or damaged documents.
8. Domestic animals.
9. Theft of money by bogus officials.
10. Temporary Increase in the Sum Insured - Wedding and Religious Festivals.
11. Visitors personal belongings.
12. 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.
13. Loss of metered water and oil.
14. Students possessions.
15. Contents in the open.
16. Professional removals.
17. Trees and shrubs.

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 contents sum insured for valuables which are items of jewellery, watches, furs, pictures, clocks, collections of coins, works of art, medals or stamps and property made of precious metal. Limit any one valuable – £1,250.
   b - £500 limit on money and credit cards.
   c - Satellite dishes – up to £250.
2. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
3. Tenants legal liability – up to 20% of the contents sum insured.
4. Cost of alternative accommodation – up to 20% of the contents sum insured.
5. Personal and occupiers liability to third parties – up to £2.5 million.
6. Liability to domestic employees – up to £5 million.
7. Theft of contents from domestic outbuildings or garages – up to £2,000.
8. Cost of replacing documents – up to £250.
9. Accidental death – £5,000.
10. Theft of money by bogus officials – up to £300.
11. Accidental death cover for your cat or dog – up to £200 to replace your pet.
12. Contents in domestic garages owned/rented within the British Isles – up to £2,000.
13. Visitors personal belongings – up to £250.
14. Metered water or oil – up to £1,000.
15. Contents in the open – up to £250.
16. Student Possessions – up to £2500.
17. Trees and shrubs – up to £250.
18. 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 - no limit except for satellite dishes up to £200.
19. Temporary Increase in the Sum Insured - Wedding and Religious Festivals - up to 20% of Contents Sum Insured.

OPTIONAL EXTENSIONS

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. 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.

This is a brief summary of cover. There are conditions and limitations 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 and regulated by the Financial Services Authority

Birmingham City Council
Housing Department

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 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.

Full Name of Applicant Mr/Mrs/Miss/Ms
(Joint tenants and co-habitees must be named and must sign this form)

Address of your home to be insured

Postcode

Tenancy 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.

	YES	NO
1. Have you or any member of your household who normally reside with you at your current address or elsewhere		
a) made a claim to any insurer in the last five years in respect of household contents insurance?	☐	☐
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?	☐	☐
c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer?	☐	☐
d) been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?	☐	☐
e) had insurance under Birmingham City Council scheme cancelled?	☐	☐

IF YOU HAVE ANSWERED YES TO QUESTIONS 1A TO 1E, PLEASE GIVE FULL DETAILS ON A SEPARATE SHEET OF PAPER STATING THE QUESTION NUMBER AND INCLUDE DATES AND LOSS AMOUNTS.

AMOUNT TO BE INSURED

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

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)? ☐
b) Do you require the extension in cover for Personal Belongings (see cost of cover tables)? ☐ £
c) Do you require the extension in cover for Wheelchairs (see cost of cover tables)? ☐ £
d) Do you require the extension in cover for Hearing Aids (see cost of cover tables)? ☐ £

Method of Payment

Weekly ☐ **Monthly (Swipecard)** ☐ **Monthly (Direct Debit)** ☐ **Annually** ☐

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 within the next few days. If you have any queries before you have received the details please feel free to call RSA on 0845 071 0143 and they will be pleased to help you. You have the right to take your case to the Financial Ombudsman Service.

For your protection telephone calls may be monitored or recorded.

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.

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.

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.

Signature of Applicant _____ Date _____

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

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Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL
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We've thought about your insurance, have you?

Apply today for peace of mind at a reasonable cost

fire : flood : burglary

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