



Contents Insurance Application Form

Either complete and sign the application form and post it to RSA, Uris Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or telephone 0345 671 8172 and apply over the phone instead.

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 (RSA) and is only available to housing association tenants and owner occupiers.

Easy payment

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

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 accompanying Insurance Product Information Document. 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.

An Insurance Product Information Document has been provided with this application form 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.

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

“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.

How to apply

1. Read the Insurance Product Information Document and Essential Information Document.
2. Complete the application form, making sure you answer all the questions.
Remember to tick the appropriate method of payment on the application form.
3. Check your total sum insured figure is adequate.
4. Supply any additional information required.
5. Read the Declaration. Sign the bottom of the application form and post it to RSA, Uris Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or telephone 0345 671 8172 and apply over the phone instead.
6. For general enquiries and payment queries please call 03456 718 172.

For your protection telephone calls may be recorded or monitored.

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.
-

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.

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.

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.

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.
-

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.

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.

Premium Charges

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

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 (allow for wear and tear)

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)

Other rooms

- Toys and baby equipment
- Domestic tools
- General items

Total sum insured

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 plc 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 plc (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/>



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.

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 policy provides cover for customers who wish to insure the contents of their home.

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. Remember to sign and date the Declaration at the end of this form. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

1. Name of Housing Provider

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

Joint Tenant(s) and co-habitees must be named and must sign this form otherwise cover for them will not be in force.

3. Address of the home to be insured

Postcode

4. If main applicant is aged 60 and over and in receipt of state pension, please tick box

5. Date of Birth

6. Precise Occupation(s)

7. Rent reference number

8. Telephone number

9. 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

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. Date when you want insurance to start

11. 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 offence or offences which are spent under the Rehabilitation of Offenders Act 1974?

☐

☐

c. made a claim to any insurer in the last five 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?

☐

☐

12. Has the home or the land belonging to it been flooded in the last 5 years?

☐

☐

13. Will the home be left unoccupied for a total of more than 35 days in a year?

☐

☐

14. Will the home be occupied by anyone other than you or your family?

☐

☐

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

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE GIVE DETAILS IN THE BOX BELOW AND IF NECESSARY ON A SEPARATE SHEET OF PAPER AND STATE QUESTION NUMBER.

METHOD OF PAYMENT

Fortnightly
(Payment Card)

☐

Monthly
(Payment Card)

☐

Monthly
(Direct Debit)

☐

Annually
(Cheque/Postal Order)

☐

Annually
(Credit/Debit Card)

☐

If your chosen payment method is Monthly Direct Debit please complete the attached Direct Debit Instruction and return it along with your application form.

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 Thistle Insurance Services Ltd and the RSA Group for scheme management purposes.**

If you have answered 'YES' to Question 11a, 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?

If you have answered 'YES' to Question 11b, please provide the following information:

- What was the conviction for?
- The date it was received?
- What sentence was given?
- What country was the conviction received in?
- What is the date of birth of the person who committed the offence?

If you have answered 'YES' to Question 11c, please provide the following information about the claim:

- The cause of the claim (Fire, Theft, Accidental Damage etc)?
- The date of the claim?
- The amount of the claim?
- What was damaged? (TV, phone, carpets etc)?

If you have answered 'YES' to Question 11d, please provide the following information about the loss or damage:

- The cause of the loss or damage (Fire, Theft, Accidental Damage etc)?
- The date of the loss or damage?
- The amount of the loss or damage?
- What was lost or damaged? (TV, phone, carpets etc)?

If you have answered 'YES' to Question 12, please provide the following information:

- How many times has your property been flooded in the last 5 years?
- What measures been put in place to prevent further flooding of the property?

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 have read the Insurance Product Information Document and the 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.

Information disclosed will be shared with 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	
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 by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

FOR OFFICIAL USE ONLY	
Date Received	Premium:

If you have chosen to pay by Direct Debit, please complete this form and return it along with your application form to RSA, Uris Group, Quaypoint, Lakeside Boulevard, Doncaster, DN4 5PL.



Direct Debit payments

To set up your Direct Debit payments please:

- ✓ Complete the Direct Debit Instruction as numbered below;
 1. Name and Address of your Bank or Building Society
 2. Account Holders Name(s)
 3. Account Number
 4. Sort Code
 5. Signature(s) and Date
- ✓ Return this Direct Debit Instruction along with your application form as soon as possible to the above address.
- ✓ Preferred payment date
Please note you have the option to choose your payment day. Please indicate which date you would like your payments to be collected by ticking the relevant box below:

1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	
18	19	20	21	22	23			
24	25	26	27	28				

Instruction to your Bank or Building Society to pay by Direct Debit

1. Name and full postal address of your Bank or Building Society branch.

To: The Manager _____
 Bank/Building Society _____

 _____ Postcode _____

2. Name(s) of account holder(s):

3. Branch sort code: (from the top right hand corner of your cheque)

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4. Bank or Building Society account number:

Originator's Identification Number

4

1

8

9

5

7



5. Instruction to your Bank or Building Society:

Please pay Uris Group re Royal & Sun Alliance Insurance Group plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Uris Group Limited re Royal & Sun Alliance Insurance Group plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

Date:

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 Direct Debit. 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 plc 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 plc 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	Financial Ombudsman Service
Uris Group Customer Relations PO Box 1193 Doncaster DN1 9PW	Exchange Tower London E14 9SR

About us

This product is underwritten by Royal & Sun Alliance Insurance plc, 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

The Diamond Insurance Scheme is a product name arranged by Thistle Tenant Risks on behalf of the Scottish Federation of Housing Associations and administered by the RSA Group. Royal & Sun Alliance Insurance plc, No 93792 Registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.