

Prospectus/Application



Simple

Simple insurance making peoples lives easier

ROYAL &
SUNALLIANCE

Harrogate
BOROUGH COUNCIL

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 Harrogate Borough Council have negotiated a new scheme with Royal & Sun Alliance Insurance plc, one of the UK's leading insurers.

Harrogate Borough Council Tenants 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 of Harrogate Borough Council. It's simple and value for money, with premiums payable weekly, monthly or annually.

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 . . .

Damage to your belongings in given circumstances

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).

Accidental damage

Accidental damage to televisions, video players and recorders, DVD players, satellite decoders, mirrors, ceramic hobs in cookers and fixed glass in furniture.

Freezer contents

Unlimited.

Lost or Stolen Keys

£200.

Tenants Liability

Up to 20% of the sum insured for damage to buildings and internal decorations

Liability to third parties

£2,500,000 maximum per claim for damage to other people and their property for which you may be held liable through negligence.

Accidental Death

£1,000 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.

Bogus Officials

Theft of money by bogus officials - up to £200

Domestic Animals

Accidental Death cover for your cat or dog - up to £200 to replace your pet.

No excess applies

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 **Sum Insured**.

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 10% of the total Sum Insured.

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 or residents or Sheltered or Supported Accommodation.
- £9,000 for all other residents

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

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

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What it will cost

SUM INSURED	WEEKLY PREMIUM	MONTHLY PREMIUM	ANNUAL PREMIUM
£6,000*	£0.82	£3.09	£37.08
£7,000*	£0.95	£3.61	£43.26
£8,000*	£1.09	£4.12	£49.44
£9,000	£1.22	£4.46	£55.62
£10,000	£1.36	£5.15	£61.80
£11,000	£1.50	£5.67	£67.98
£12,000	£1.63	£6.18	£74.16
£13,000	£1.77	£6.70	£80.34
£14,000	£1.90	£7.21	£86.52
£15,000	£2.04	£7.73	£92.70
£16,000	£2.18	£8.24	£98.88
£17,000	£2.31	£8.76	£105.06
£18,000	£2.45	£9.27	£111.24
£19,000	£2.58	£9.79	£117.42
£20,000	£2.72	£10.30	£123.60
£21,000	£2.86	£10.82	£129.78
£22,000	£2.99	£11.33	£135.96
£23,000	£3.13	£11.85	£142.14
£24,000	£3.26	£12.36	£148.32
£25,000	£3.40	£12.88	£154.50
£26,000	£3.54	£13.39	£160.68
£27,000	£3.67	£13.91	£166.86
£28,000	£3.81	£14.42	£173.04
£29,000	£3.94	£14.94	£179.22
£30,000	£4.08	£15.45	£185.40

***Only available to senior citizens or residents of sheltered or supported accommodation.**

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

How to Pay

You can pay your annual premium in one lump sum, by cash, cheque, Girobank credit or postal order (payable to Royal & Sun Alliance Insurance plc).

or

You can pay by weekly or monthly instalments through Girobank at your local post office.

If you choose to do this, you will receive a Girobank payment card when you receive your policy.

or

You can pay by monthly Direct Debit through your bank.

Remember to tick the appropriate method of payment box on the Application Form.

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 the Council 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 the Council, 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.

Please return your form to:

Royal & SunAlliance
PO Box 394
Winchester
SO23 8XQ

If you have any further questions regarding this scheme simply telephone Royal & SunAlliance on:

08457 337788

(Local rates)

and ask to speak to Household Operations, advising that you are a Harrogate Borough Council tenant.

Application form for Tenants

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
Werneth House
79 Manchester Road
Oldham OL8 4TZ

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

The Customer Relations Manager
Royal & SunAlliance
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;

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

