

RESIDENTS CONTENTS INSURANCE JUST FOR YOU



in association with



SCNI has negotiated a Home Contents Insurance Scheme designed specifically for social housing residents across Northern Ireland.

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 fortnightly, monthly or annually
- No additional security required on your home
- Cover for contents in the open
- Cover for students possessions

Return your application form to Royal & Sun Alliance Insurance plc, Direct House, Lacy Way, Lowfields Business Park, Elland, HX5 9DB or you can apply over the phone by calling 08456 718 172

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

COST OF INSURANCE

| | SUM INSURED | FORTNIGHTLY SWIPE CARD | MONTHLY SWIPE CARD | MONTHLY DIRECT DEBIT | ANNUAL PAYMENT |
|-------------------------------------------------------------------------------|-------------|------------------------|--------------------|----------------------|----------------|
| * Only available to residents aged 60 or over and in receipt of state pension | £6,000* | £1.97 | £3.77 | £3.51 | £40.19 |
| | £7,000* | £2.23 | £4.33 | £4.10 | £46.89 |
| | £8,000* | £2.48 | £4.89 | £4.68 | £53.59 |
| | £9,000 | £2.74 | £5.45 | £5.27 | £60.29 |
| | £10,000 | £3.00 | £6.01 | £5.85 | £66.99 |
| | £11,000 | £3.26 | £6.57 | £6.44 | £73.69 |
| | £12,000 | £3.52 | £7.13 | £7.02 | £80.39 |
| | £13,000 | £3.77 | £7.69 | £7.61 | £87.09 |
| | £14,000 | £4.03 | £8.25 | £8.19 | £93.79 |
| | £15,000 | £4.29 | £8.81 | £8.78 | £100.49 |
| | £16,000 | £4.55 | £9.36 | £9.36 | £107.18 |
| | £17,000 | £4.81 | £9.92 | £9.95 | £113.88 |
| | £18,000 | £5.06 | £10.48 | £10.53 | £120.58 |
| | £19,000 | £5.32 | £11.04 | £11.12 | £127.28 |
| | £20,000 | £5.58 | £11.60 | £11.70 | £133.98 |
| | £21,000 | £5.84 | £12.16 | £12.29 | £140.68 |
| | £22,000 | £6.10 | £12.72 | £12.87 | £147.38 |
| | £23,000 | £6.35 | £13.28 | £13.46 | £154.08 |
| | £24,000 | £6.61 | £13.84 | £14.04 | £160.78 |
| | £25,000 | £6.87 | £14.40 | £14.63 | £167.48 |
| | £26,000 | £7.13 | £14.95 | £15.21 | £174.17 |
| | £27,000 | £7.39 | £15.51 | £15.80 | £180.87 |
| | £28,000 | £7.64 | £16.07 | £16.38 | £187.57 |
| £29,000 | £7.90 | £16.63 | £16.97 | £194.27 | |
| £30,000 | £8.16 | £17.19 | £17.55 | £200.97 | |

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

The policy is underwritten by Royal & Sun Alliance Insurance plc
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

We've thought about your insurance, have you?

***Apply today for peace of mind
at a reasonable cost***

fire : flood : burglary

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.

POLICY EXCLUSIONS

1. Accidental damage to contents is limited to that shown under Cover Limits opposite.
2. Scorching without a fire actually starting.
3. Mechanical breakdown of electrical equipment.
4. Personal possessions away from or outside your home.

COVER LIMITS

1. a - 1/3 of the sum insured subject to a single article limit of £1,250 for pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs and 1/3 of the sum insured subject to a single article limit of £1,250 for any other property made of precious metal.
b - £200 on money and credit cards
c - audio or visual discs, tapes or cassettes of any kind including computer software – £750.
2. Loss of or damage to deep freezer contents – up to sum insured.
3. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
4. Damage to interior decorations by specified causes – fixed allowance of £100 per bedroom and £150 for each other room.
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% of contents sum insured.
12. 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 – up to 10% of the sum insured.
13. Cost of replacing documents – up to £200.
14. Accidental death – £5,000.
15. Theft of money by bogus officials – up to £200.
16. Loss of, or damage in specified circumstances including theft, fire and flood to your contents while in the open - up to £250
17. Loss of, or damage to contents which belong to or are the legal responsibility of students while temporarily removed from your home - up to £2000

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/Resident(s)/Co-habitees (Mr/Mrs/Miss/Ms)

Joint resident(s) 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 and receiving state pension, 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 | Tenants Own Improvements (eg. fitted kitchens, bathrooms, wardrobes, laminate flooring etc.) | £ |
| | Total Amount to be Insured | | £ |

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 joint tenant or co-habitee.

| 10. Have you or anyone permanently living with you at your current address or elsewhere: | YES | NO |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| a. been refused insurance or had special terms or conditions imposed by an insurer? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. had insurance under the SCNI scheme cancelled? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. 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"/> |
| d. made a claim to any insurer in the last five years in respect of household contents insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. 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? | <input type="checkbox"/> | <input type="checkbox"/> |

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

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.

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 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 system 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 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 residents or co-habitees must sign)

PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

Royal & Sun Alliance Insurance plc, No. 93792

Registered in England & 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:

