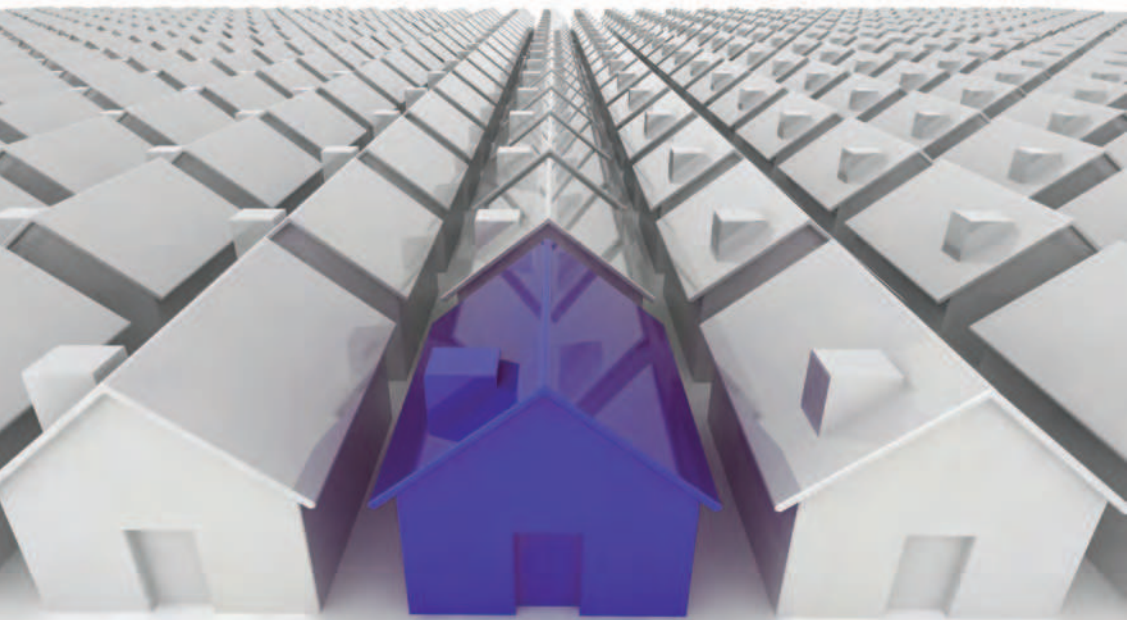


UNDERWRITTEN BY

Allianz 



Pay As You Go Home Contents Insurance



Application

Peace of mind at an affordable cost

Fife Council **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks.

You need to take out your own insurance. Under a special scheme arranged with Allianz Insurance plc, it's easy for you to protect your belongings.

You can arrange your insurance at a special low cost rate.
The scheme is open to all tenants and residents.

Payment of the premium

You will need to decide how you would like to pay the premium.

The options available are:

- Fortnightly or Monthly by cash, using a swipe card at any Post Office or any Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

Insurance for your furniture, TV, clothing, carpets, electrical items and general household goods

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your freezer. There is also cover for personal liability. Extended Accidental Damage Cover is included as standard. Full details of the policy cover applying are available on request.

Insurance against fire, theft, vandalism, water damage and other household risks

These are examples of the types of risk your contents will be insured for.
Full details of the policy cover applying are available on request.

Optional Extras

In addition to your standard contents cover, you have the option to add any of the following additional covers at an extra cost:

- Personal possessions cover (cover away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant of Fife Council?

Your Full Name (Mrs/Ms/Miss/Mr/other)

(Joint tenants + Co-habitees must be named)

Address

Email address

Post Code

Telephone no.

Date of Birth

Contents Sum Insured required £ _____

If you require any of the additional covers below (at extra cost) please tick the appropriate box and specify the amount of cover you require

a) Personal Possessions (cover away from the home)
(available in bands of £1,000 up to max £3,000)

 £

b) Gardens Huts, Garages & Greenhouses

 £500

c) Hearing Aids (available in bands of £1,000 up to max £3,000)

 £

d) Wheelchairs (available in bands of £1,000 up to max £3,000)

 £

Where did you hear about this insurance scheme?

It is important that the sum insured chosen (in round sums of £1000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

This policy is underwritten by Allianz Insurance plc. A company of the Allianz Group. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB. United Kingdom.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

For Office Use Only

Area

Premium £

Certificate number

Input Date

/ /

Sent Date

/ /

Helpline: **0845 601 7007** (it may be cheaper to call 01628 586187 from a mobile)

To be answered by the applicant

**PLEASE ANSWER ALL THE QUESTIONS BELOW.
WE CAN ONLY CONSIDER YOUR APPLICATION ONCE ALL
THESE QUESTIONS HAVE BEEN ANSWERED.**

(Please tick the correct box in answer to the questions below)

- | | Yes | No |
|--|-----------------------|-----------------------|
| 1. Is your home self-contained with its own separate lockable front door? | <input type="radio"/> | <input type="radio"/> |
| 2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? | <input type="radio"/> | <input type="radio"/> |
| 3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? | <input type="radio"/> | <input type="radio"/> |

If you have answered NO to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | Yes | No |
|---|-----------------------|-----------------------|
| 4. Do you ever leave your home empty or unattended for more than 35 days? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | Yes | No |
|---|-----------------------|-----------------------|
| 7. Have any incidents occurred in the last three years which would have caused you to make a claim for household contents or personal effects, whether or not you were insured at the time? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please give us the following information (use a separate sheet if more space is needed)

Date(s) of incident(s)

What caused the loss (theft, water damage etc.)?

Value of goods lost or damaged?

Were you insured at the time?

If so, how much did the insurers pay in settlement of the claim?

Since the loss have all items which were damaged/lost been replaced?

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Have you or anyone living with you ever been convicted or charged with any offence, other than driving offences, or is any prosecution or police enquiry pending? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please tell us:

Date of conviction or charge?

Nature of offence?

Penalty received (fine, custody etc.)?

Your age at the time?

Declaration

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

(to be completed after entering the information requested opposite and overleaf)

1. I/We agree to advise the Company if any of the answers given above should change.
2. I/We declare that all questions have been fully completed and the answers are true and correct to the best of my/our knowledge and belief. Failure to answer truthfully and completely may mean that your policy becomes invalid or does not operate in the event of a claim. If you are in any doubt please contact Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL (no stamp required) or telephone 0845 601 7007.
3. I/We declare that we understand the contents of this completed application including the important information for applicants at the start of this form.
4. I/We declare that Allianz Insurance plc may contact my/our present insurer for further information.
5. I/We undertake to pay the premium when called upon to do so.
6. I/We understand that the information on this form and information about any incident I/we may give details of may be passed to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS limited may pass my/our insurers information it has received from other insurers about other incidents involving anyone insured under the policy.

Special Note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 35 consecutive days you must contact Crystal Insurance to establish whether cover can continue.

Signature(s)

Joint tenants should both sign unless
they are married to each other

Signature(s)

Joint tenants should both sign unless
they are married to each other

Date

This document is available in large print and Braille if required.

Payment Method

I wish to pay the premium (*tick box*)

- Fortnightly** by Cash at any Post Office or Payzone Outlet, (a swipe card will be sent to you with our policy booklet).
- Monthly by Cash** at any Post Office or Payzone Outlet, (a swipe card will be sent to you with our policy booklet).
- Monthly by Direct Debit** (please complete the Direct Debit form enclosed)
- Annually** by Cheque, Postal Order (both payable to: Crystal Insurance Scheme) or Debit/Credit Card.

Only Fill In This Section If You Are Paying Annually Through Your Bank Credit/Debit Card

- I hereby authorise Crystal Insurance Scheme to collect my annual premium through my Bank Debit/Credit Card.

Issue No.

Card No:

Expiry Date:

Signature(s):

Date:

Now return the whole completed form to: Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL (no stamp required).

If you are paying the premium by Direct Debit don't forget to enclose your completed Direct Debit form.

UNDERWRITTEN BY

Allianz 

Allianz Insurance plc

A Company of the Allianz Group. Registered in England number 84638.

Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB. United Kingdom.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Important Notice

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Allianz Insurance plc.

Insurance Administration

The insurer, its associate companies and agents may use the personal data that you supplied for the purpose of insurance administration. This data may be disclosed to the insurers, your intermediary and regulatory bodies such as the Financial Services Authority (FSA) for the purpose of administering and regulating your insurance. Your information may also be used for offering renewal, conducting research, statistical purposes and crime prevention. We may share these details with other insurance organisations (such as Loss Adjustors, or Investigators) to help handle claims. Your personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK law. We will store your details but will not keep them for longer than necessary. Under the terms of the data Protection Act 1998 you are entitled to a copy of all the information we hold about you for which we may charge you a fee.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention, Detection and Claims History

Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance. Under the conditions of your policy you must tell us about an incident (such as fire or a theft) which may or may not give rise to a claim. When you tell

us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it. You should show this notice to anyone who has an interest in property insured under this policy. Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at a time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Law Applicable to Contract

The law of England and Wales will apply to this contract. You should show these notices to anyone who has an interest in the property insured under the policy.

Fife Council **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks. You need to take out your own insurance. Under a special scheme arranged with Allianz Insurance plc, it's easy for you to protect your belongings.

You can arrange your insurance at a special low cost rate. The scheme is open to all tenants and residents.

Payment of the premium

You will need to decide how you would like to pay the premium.

The options available are:

- Fortnightly or Monthly by cash, using a swipe card at any Post Office or any Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

Insurance for your furniture, TV, clothing, carpets, electrical items and general household goods

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your freezer. There is also cover for personal liability. Extended Accidental Damage Cover is included as standard. Full details of the policy cover applying are available on request.

Insurance against fire, theft, vandalism, water damage and other household risks

These are examples of the types of risk your contents will be insured for. Full details of the policy cover applying are available on request.

Optional Extras

In addition to your standard contents cover, you have the option to add any of the following additional covers at an extra cost:

- Personal possessions cover (cover away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

'New-for-Old' insurance

All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. **If you underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

Special low minimum sums insured

The lowest amount that can be insured is:

- £4,000 for residents of sheltered housing only.
- £6,000 if you are aged 55 or over.
- £9,000 for all other people.

Cost of Insurance

You can work out the cost of your insurance by following these four easy steps:

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the enclosed rate cards to select the premium you will pay, based on your postcode and age.
3. Decide the best way for you to pay your premiums:
 - a) Fortnightly or Monthly by cash at the Post Office or any Payzone Outlet using a swipe card which we will give to you.
 - b) Monthly by Direct Debit. (Complete the direct debit form enclosed)
 - c) Annually by Cheque, Postal Order or Debit/Credit Card.
4. Complete the simple application form, detach it and return it to:

Crystal Insurance Scheme
Freepost SL839
Maidenhead
SL6 7XL
(no stamp required)

How to apply

Complete the form at the back of this booklet. Make sure that you answer all the questions, including the payment method section and sign the declaration. If you want any help filling in the form, please contact us on 0845 601 7007. Once you have completed the form, detach it and post it to:

Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL, (no stamp required)

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will not be allowed to make a claim unless your payments are up to date.
- Your insurance maybe cancelled if you don't keep your premiums up to date.

Start date

- Cover will start as soon as your application has been accepted.
- A policy and schedule detailing the sum insured, premium and cover will be sent to you along with a swipe card if your chosen method of payment is fortnightly or monthly by swipe card.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 35 consecutive days, or if there is any change in your risk circumstances such as a change of address, you will have to advise Crystal Insurance Scheme on 0845 601 7007.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted on the scheme.

Fife Council urges all tenants to take out home contents insurance, either through our special scheme or by making your own arrangements.

If you wish to apply complete the application form attached.

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Crystal Insurance Scheme and what does it cover me for?

Crystal Insurance Scheme is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, full details are shown in the full policy wording which is available on request.

How do I notify a claim under Crystal Insurance Scheme

For a claim form please contact Crystal Insurance Scheme by telephone on 0845 601 7007.

How do I make a complaint about my Crystal Insurance Scheme policy?

If you have a complaint about anything other than the sale of the policy please contact our

Customer Satisfaction Manager at:

Allianz Insurance Plc
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529717

Email: allianzretailcomplaints@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Services does not affect your legal rights.

Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under sections V, W, X & Y will only apply if you have paid the additional premium to include this section.

Under the extended accidental damage extension (Section U) you are not covered for:-

- Accidental damage caused by pets
- Accidental damage to clothing

Under the Personal Possessions option (Section V) you are not covered for:-

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use
- Loss or damage while your home is unoccupied

Under the Garden huts, garages and greenhouses option (Section W) you are not covered for:-

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

Under the Wheelchair & Hearing aid options (Section X&Y) you are not covered for:-

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries
- Loss or damage caused by
 - corrosion, repair or refurbishment
 - domestic pets
 - confiscation or detention by customs or other official bodies

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually is not covered.

Unoccupancy

The policy excludes certain loss or damage if no-one is living at the property for more than 35 consecutive days. If this applies to you, for example by taking a long holiday, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.

IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let Crystal Insurance Scheme know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- A copy of the Policy Wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or your Administrator.

Please detach and return the whole completed Application form including the box marked

Payment Method to:

Crystal Insurance Scheme

Freepost SL839, Maidenhead

SL6 7XL, (no stamp required).

'New-for-Old' insurance

All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. **If you underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

Special low minimum sums insured

The lowest amount that can be insured is:

- £4,000 for residents of sheltered housing only.
- £6,000 if you are aged 55 or over.
- £9,000 for all other people.

Cost of Insurance

You can work out the cost of your insurance by following these four easy steps:

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the enclosed rate cards to select the premium you will pay, based on your postcode and age.
3. Decide the best way for you to pay your premiums:
 - a) Fortnightly or Monthly by cash at the Post Office or any Payzone Outlet using a swipe card which we will give to you.
 - b) Monthly by Direct Debit. (Complete the direct debit form enclosed)
 - c) Annually by Cheque, Postal Order or Debit/Credit Card.
4. Complete the simple application form, detach it and return it to:

Crystal Insurance Scheme
Freepost SL839
Maidenhead
SL6 7XL
(no stamp required)

How to apply

Complete the form at the back of this booklet. Make sure that you answer all the questions, including the payment method section and sign the declaration. If you want any help filling in the form, please contact us on 0845 601 7007. Once you have completed the form, detach it and post it to:

Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL, (no stamp required)

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will not be allowed to make a claim unless your payments are up to date.
- Your insurance maybe cancelled if you don't keep your premiums up to date.

Start date

- Cover will start as soon as your application has been accepted.
- A policy and schedule detailing the sum insured, premium and cover will be sent to you along with a swipe card if your chosen method of payment is fortnightly or monthly by swipe card.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 35 consecutive days, or if there is any change in your risk circumstances such as a change of address, you will have to advise Crystal Insurance Scheme on 0845 601 7007.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted on the scheme.

Fife Council urges all tenants to take out home contents insurance, either through our special scheme or by making your own arrangements.

If you wish to apply complete the application form attached.

Rating Table

	Fortnightly by Cash	Monthly by Cash	Monthly by Direct Debit	Annually
Sum Insured	Standard Cover inc Extended Acc Damage	Standard Cover inc Extended Acc Damage	Standard Cover inc Extended Acc Damage	Standard Cover inc Extended Acc Damage
£4,000	£0.87	£1.39	£1.01	£11.64
£6,000	£1.09	£1.87	£1.52	£17.45
£7,000	£1.20	£2.12	£1.77	£20.36
£8,000	£1.32	£2.36	£2.02	£23.27
£9,000	£1.43	£2.60	£2.27	£26.18
£10,000	£1.54	£2.84	£2.53	£29.09
£11,000	£1.65	£3.09	£2.78	£32.00
£12,000	£1.76	£3.33	£3.03	£34.91
£13,000	£1.87	£3.57	£3.28	£37.82
£14,000	£1.99	£3.81	£3.54	£40.73
£15,000	£2.10	£4.06	£3.79	£43.64
£16,000	£2.21	£4.30	£4.04	£46.55
£17,000	£2.32	£4.54	£4.29	£49.45
£18,000	£2.43	£4.78	£4.55	£52.36
£19,000	£2.55	£5.03	£4.80	£55.27
£20,000	£2.66	£5.27	£5.05	£58.18
£21,000	£2.77	£5.51	£5.30	£61.09
£22,000	£2.88	£5.75	£5.56	£64.00
£23,000	£2.99	£6.00	£5.81	£66.91
£24,000	£3.11	£6.24	£6.06	£69.82
£25,000	£3.22	£6.48	£6.32	£72.73
£26,000	£3.33	£6.72	£6.57	£75.64
£27,000	£3.44	£6.97	£6.82	£78.55
£28,000	£3.55	£7.21	£7.07	£81.46
£29,000	£3.66	£7.45	£7.33	£84.36
£30,000	£3.78	£7.69	£7.58	£87.27
£31,000	£3.89	£7.94	£7.83	£90.18
£32,000	£4.00	£8.18	£8.08	£93.09
£33,000	£4.11	£8.42	£8.34	£96.00
£34,000	£4.22	£8.66	£8.59	£98.91
£35,000	£4.34	£8.90	£8.84	£101.82

Fortnightly and monthly premiums include a transaction charge. All premiums are inclusive of Insurance Premium Tax charged at the current rate.



Rating Table – Optional Extras

Personal Possessions away from the home

Sum Insured	Fortnightly by Cash	Monthly by Cash or Direct Debit	Annually
£1,000	£0.77	£1.67	£20.04
£2,000	£1.40	£3.03	£36.40
£3,000	£1.76	£3.81	£45.76

Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash	Monthly by Cash or Direct Debit	Annually
£1,000	£1.18	£2.55	£30.62
£2,000	£2.36	£5.10	£61.24
£3,000	£3.53	£7.66	£91.87

Hearing Aids

Sum Insured	Fortnightly by Cash	Monthly by Cash or Direct Debit	Annually
£1,000	£1.41	£3.06	£36.75
£2,000	£2.83	£6.12	£73.49
£3,000	£4.24	£9.19	£110.24

Garages, Sheds & Greenhouses

Sum Insured	Fortnightly by Cash	Monthly by Cash or Direct Debit	Annually
£500	£0.47	£1.02	£12.25

All premiums include Insurance Premium Tax at the current rate.

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Crystal Insurance Scheme and what does it cover me for?

Crystal Insurance Scheme is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, full details are shown in the full policy wording which is available on request.

How do I notify a claim under Crystal Insurance Scheme

For a claim form please contact Crystal Insurance Scheme by telephone on 0845 601 7007.

How do I make a complaint about my Crystal Insurance Scheme policy?

If you have a complaint about anything other than the sale of the policy please contact our

Customer Satisfaction Manager at:

Allianz Insurance Plc
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529717

Email: allianzretailcomplaints@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Services does not affect your legal rights.

Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under sections V, W, X & Y will only apply if you have paid the additional premium to include this section.

Under the extended accidental damage extension (Section U) you are not covered for:-

- Accidental damage caused by pets
- Accidental damage to clothing

Under the Personal Possessions option (Section V) you are not covered for:-

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use
- Loss or damage while your home is unoccupied

Under the Garden huts, garages and greenhouses option (Section W) you are not covered for:-

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

Under the Wheelchair & Hearing aid options (Section X&Y) you are not covered for:-

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries
- Loss or damage caused by
 - corrosion, repair or refurbishment
 - domestic pets
 - confiscation or detention by customs or other official bodies

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually is not covered.

Unoccupancy

The policy excludes certain loss or damage if no-one is living at the property for more than 35 consecutive days. If this applies to you, for example by taking a long holiday, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.

IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let Crystal Insurance Scheme know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- A copy of the Policy Wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or your Administrator.

Please detach and return the whole completed Application form including the box marked

Payment Method to:

Crystal Insurance Scheme

Freepost SL839, Maidenhead

SL6 7XL, (no stamp required).