

HOME CONTENTS INSURANCE

Keyfacts

This Home Contents Insurance is designed specifically for tenants of West Dunbartonshire Council.

It offers a number of benefits which are of real value:

- Very Low Cost
- Convenient payment methods
- Fast, efficient claims service

Have you ever considered what you would do if the unthinkable happened?

What if you were burgled, suffered a burst water pipe or even a fire?

You may not realise if but your Landlord is not responsible for your personal belongings. If the contents of your home needed replacing, it would be down to you to pay for them.

Could you afford to refurnish out of your own pocket? Home Contents Insurance could save you a lot of money, not to mention heartache if you were unfortunate enough to suffer a major loss. How many times have you heard of people who have been flooded out or burgled only to realise that they had let their insurance lapse or just forgotten to organise it in the first place?

Please consider this insurance very carefully.

For just a few pence a week you can leave your house safe in the knowledge that the things you value are covered by UK Underwriting Ltd.

This insurance will cover all of your household contents against a wide range of unforeseen hazards including new for old cover (except for clothing and bed linen).

The policy has no excess is written in plain English and avoids 'insurance small print'.

WHAT DOES THE POLICY COVER?

Keyfacts

Home Contents Insurance Policy Summary

Some important facts about the insurance are summarised below. This summary does not describe all the terms and conditions of the policy. A copy of the policy is available on request.

Insurer : AXA Insurance UK PLC and Primary Insurance Company Limited.

Features and Benefits Included Automatically	Significant Exclusions or Limitations	Policy Section
Contents household goods Personal effects and clothing the property of you or your family	<ul style="list-style-type: none"> ▪ Loss or damage when the home is unoccupied ▪ Collision arising inside the home ▪ Damage by persons lawfully on the premises. ▪ Property in the open 	1 to 10
Contents temporarily removed from the home	<ul style="list-style-type: none"> ▪ Theft unless from building and involving use of force. ▪ Outside the United Kingdom. ▪ Any claim exceeding 15% of the contents sum insured. 	13
Money and Credit Cards	<ul style="list-style-type: none"> ▪ Losses not reported to the Police or Credit Card issuer within 24 hours of discovery. ▪ Depreciation. ▪ Any claim exceeding £300. 	14
Accidental damage to Pictures Glass and Ceramic Fitments	<ul style="list-style-type: none"> ▪ When the home is unoccupied. ▪ Any claim exceeding £300. 	15
Escape of Water or Oil (including metered Water or Oil following accidental damage)	<ul style="list-style-type: none"> ▪ Loss by vaporisation. ▪ Loss of metered water or oil limited to £300. 	22
Frozen Food	<ul style="list-style-type: none"> ▪ Deliberate act of supply authority ▪ Any claim exceeding £200. 	17
Replacement Locks	<ul style="list-style-type: none"> ▪ Any claim exceeding £300. 	18
Personal Liability Damages awarded against you or your family in respect of your legal liability.	<ul style="list-style-type: none"> ▪ Any claim exceeding £1,000,000 ▪ Animals other than domestic pets. ▪ Any professions, business or employment. 	24

Unoccupied means containing insufficient furniture for full occupation or furnished but has not been lived in for more than 30 consecutive days prior to loss or damage.

Cover is valid for 12 months – we recommend that you update the cover periodically to ensure it remains adequate.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please note that this right does not apply if the policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you have a claim, please telephone us on Customer Services Team on 01389 737867 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on Customer Services Team on 01389 737867.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Primary Insurance Company Limited is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to Euro 20,000 or 90% of the net loss whichever is the lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

HOW MUCH DOES THE INSURANCE COST?

The premium chart shows the cost on a sum insured basis. All you need to do is work out how much cover you require and read down to your sum insured. The chart gives the exact cost for your chosen payment method.

How Can I Pay?

Premiums payable can be paid at any allpay.net point and also at the Post Office.

Please make sure that the information on the application form is true and complete to the best of your knowledge. Failure to disclose all material information may result in a claim being rejected, reduced or the policy being invalidated.

In particular you should make sure that the sum insured you select reflects the total replacement value of all your household contents (please refer to 'How much should I insure for?').

How Do I Apply?

Once you have worked out how much you will be paying simply complete the attached application form and send it to:

West Dunbartonshire Council, Garshake Road, Dumbarton G82 3PU

You will be notified in writing of the date cover is to commence.

If you would like more information please call our Customer Services Team on 01389737867.

Important Notice

Please note, failure to keep up with your payments will result in the cancellation of the policy.

**IMPORTANT INFORMATION
KEYS FACTS**

About our Insurance Services

Who are FARR?

FARR are the Insurance Broker that arranges the Home Contents Insurance facility that is promoted via your landlord. FARR is wholly owned by the Erinaceous Group of Companies. Our address is 27-30 Railway Street, Chelmsford, Essex, CM1 1QS

Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Whose Products Do We Offer?

We can only offer products from UK Underwriting Ltd in respect of Tenants Contents.

What Service Will We Provide You With?

You will not receive advice or a recommendation from us and we may ask you some questions before quoting a premium. You will then need to make a choice whether to proceed or not.

Fees & Charges

We do not charge for our services.

Who regulates Us?

Farr are authorised and regulated by the FSA our reference is 308719. These details can be checked on the FSA's Register by visiting the FSA's Website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Insurance companies (third insurance directives) Regulations 1994

Under E.C. legislation we are required to provide you with the following information before you insure with us:-

UK law allows the parties to this contract a choice of Law applicable to the contract. The contract is governed by English law except as specified to the contrary elsewhere in the policy.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

What To Do If You Have a Complaint

If you wish to make a complaint about the service we have provided, please contact the Customer Services Team on 01389 737867.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Information Exchange Notice

By signing overleaf I/We consent to the information on this form and on any claim. I/We make being supplied to IDS Ltd so that it can be made available to other insurers. I/We also agree that, in response to any searches you may make in connection with this application or any claim. IDS Ltd may supply information it has received from other insurers about other claims I/We have made.

NAME & ADDRESS

TITLE	INITIAL	SURNAME	TELEPHONE (DAYS)
<input type="text" value="MR/MRS/MISS/MS"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

YOUR HOUSING ASSOCIATION/COUNCIL	TELEPHONE (EVE)
<input type="text"/>	<input type="text"/>

ADDRESS	SUM INSURED
<input type="text"/>	<input type="text"/>

TOWN	COUNTY	TICK HERE TO PAY	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> ANNUALLY	<input type="checkbox"/> MONTHLY CASH
POSTCODE	DATE OF BIRTH	<input type="checkbox"/> MONTHLY DD	<input type="checkbox"/> FORTNIGHTLY CASH
<input type="text"/>	<input type="text"/>		

INSURANCE DETAILS

	Yes	NO	
A. Had a home contents policy cancelled?	<input type="checkbox"/>	<input type="checkbox"/>	If 'Yes' please give details here: <input style="width: 100%; height: 100%;" type="text"/>
B. Had a claim or suffered an event that would have been a claim in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	
C. Been convicted of an offence other than motoring?	<input type="checkbox"/>	<input type="checkbox"/>	
D. Got an outstanding County Court Judgement?	<input type="checkbox"/>	<input type="checkbox"/>	

APPLICANTS DECLARATION : I DECALRE THAT

- The information I have given is true and complete to the best of my knowledge and belief
- The sum insured under this application is the full value of the household contents to be Insured (less wear and tear where appropriate).
- This proposal is the basis of the Contract between me and the insurers, I acknowledge That, if I cancel, I must give written notice.

SIGNATURE

I understand that my personal details may be passed to or used by UK Underwriting, Wessex Administration Services, GAB Robins UK, **allpay.net** and FARR for the purpose of administering my insurance which may include underwriting, processing or claims Handling. I have read and understood the information overleaf.

DATE

FOR OFFICIAL USE ONLY

Date Received:

Checked 'ok'

Further Information Required

Rent Up To Date

HOW MUCH SHOULD I INSURE FOR?

It is very important that you include all of your home contents when working out your sum insured otherwise a claim may not be paid in full. To help you we have drawn up a list of things you should remember in each room.

- Bedroom

- Carpets/Curtains
 - Furniture
 - Bedding
 - TV's etc
 - Valuables

- Living Room

- Carpets/curtains
 - Furniture
 - TV's etc
 - Valuables
 - Ornaments

- Kitchen

- Carpets or other floor covering
 - Curtains or blinds
 - Kitchen appliances
 - Crockery/cutlery/other utensils
 - Food and drink (including freezer)

- Bathroom

- Carpets/curtains or blinds
 - Linen

- Hallway

- Carpets/curtains
 - Furniture

- Dining Room

- Carpets/Curtains
 - Furniture
 - Valuables

- Garage

- Tools
 - Gardening Equipment

	Sum Insured	Insurance Premium	Insurance Premium Tax	Total Weekly Payment
Only available to Tenants over 60	£6,000	£0.60	£0.04	£0.64
	£7,000	£0.70	£0.05	£0.75
	£8,000	£0.80	£0.05	£0.85
	£9,000	£0.90	£0.06	£0.96
	£10,000	£1.00	£0.06	£1.06
	£11,000	£1.10	£0.07	£1.17
	£12,000	£1.20	£0.07	£1.27
	£13,000	£1.30	£0.08	£1.38
	£14,000	£1.40	£0.08	£1.48
	£15,000	£1.50	£0.09	£1.59
	£16,000	£1.60	£0.09	£1.69
	£17,000	£1.70	£0.10	£1.80
	£18,000	£1.80	£0.10	£1.90
	£19,000	£1.90	£0.11	£2.01
	£20,000	£2.00	£0.11	£2.11
	£21,000	£2.10	£0.12	£2.22
	£22,000	£2.20	£0.12	£2.32
	£23,000	£2.30	£0.13	£2.43
	£24,000	£2.40	£0.13	£2.53
	£25,000	£2.50	£0.14	£2.64
	£26,000	£2.60	£0.14	£2.74
	£27,000	£2.70	£0.15	£2.85
	£28,000	£2.80	£0.15	£2.95
	£29,000	£2.90	£0.16	£3.06
	£30,000	£3.00	£0.16	£3.16
	£31,000	£3.10	£0.17	£3.27
	£32,000	£3.20	£0.17	£3.37
	£33,000	£3.30	£0.18	£3.48
	£34,000	£3.40	£0.18	£3.58
	£35,000	£3.50	£0.19	£3.69

Insurance premiums do not qualify for Housing Benefit. Premiums include Insurance Premium Tax.