

Home Contents Insurance



We remind all tenants and leaseholders to take out household contents insurance.

You can do this either through this scheme, arranged by WDH, or by making your own private arrangements.

WDH do not automatically insure furniture, belongings and decorations against fire, theft, vandalism or water damage (such as burst pipes).

Unfortunately, some tenants and leaseholders only realise this after the damage has been done. WDH has made 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 and is only available to WDH tenants and leaseholders.

Weekly payment with your rent

The cost of insurance is payable weekly and premiums can be paid when you pay your rent or service charge. To work out your weekly payment, refer to the table on page 8 of the attached document.

What is covered?

Most of your household goods and contents including pedal cycles are insured when in your home.

They are covered against loss or damage caused by specific events such as theft, fire and flood but accidental loss in the home is not covered. Also insured are lost or stolen keys, freezer contents and your own legal liability to the public and cost of alternative accommodation.

We are committed to providing equal access to information. If you would like this information in another format please phone us on 0345 8 507 507.

Six easy steps to protect what you own

1. Read the Insurance Product Information Document and the Essential Information Document.
2. Add up how much money it would cost to replace your contents as new using the table on page 5.
3. Decide what cover you need after reading the cover options on pages 6 and 7.
4. Check the cost for your choice of cover, with the total contents sum insured you need using the rating tables within this pack.
5. Complete and sign the application form, making sure you answer all the questions and supply any additional information required.
 - If you are not sure about anything please ask us for help.
 - For general enquiries, please call RSA on 0345 6 718 172.
 - For payment enquiries, please call OneCALL on 0345 8 507 507.
6. Post or hand the completed form to your nearest service access point. Addresses can be found in your Tenants Handbook or on our website www.wdh.co.uk/ContactUs

Calls may be recorded or monitored.

Home Contents Insurance

The lowest amount that can be insured is:

- £5,000 for tenants and leaseholders aged 60 or over; and
- £7,000 for all other tenants and leaseholders.

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: WDH Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The Contents sum insured is shown on your schedule.



What is insured?

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs and any other property made of precious metal are covered in total up to 1/3 of the contents sum insured, with a single item limit of £1,250.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture up to 10% of the contents sum insured.
- ✓ Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home up to 10% of the contents sum insured.
- ✓ Cover for loss or theft of keys to the external doors of your home up to £500.
- ✓ Third Party Liability cover up to £2,500,000.
- ✓ Tenants liability, up to 20% of the contents sum insured.
- ✓ Tenants improvements cover up to 20% of the contents sum insured.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Loss or damage by specific perils to your contents in communal areas are covered up to £250.
- ✓ Cover for shopping in transit up to £250.
- ✓ Accidental loss of metered water or oil cover up to £1,000.

Optional cover you may have chosen

Full accidental damage cover including £1,000 Personal Belongings cover, with a single item limit of £250, for items away from the home.



What is not insured?

- ✗ General maintenance, wear and tear, mechanical or electronic breakdown.
- ✗ Any damage deliberately caused by any of the insured.
- ✗ Any loss, damage or liability occurring before the insurance period starts insured.



Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days you won't be covered for:
 - Escape of water or oil.
 - Malicious damage or vandalism.
 - Theft or attempted theft.
 - Theft or accidental loss of metered water, liquid petroleum gas or oil.
 - Metered Water and Oil for heating.
 - Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture.
 - Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment.
- ! You are not covered for malicious damage, theft or attempted theft while your home or any part of it is lent, let or sub-let, unless there are clear signs of forcible and violent entry or exit.

If you have chosen optional cover you won't be covered for

Full Accidental Damage

- damage to clothing, food, drink or plants.

Personal Belongings

- loss or damage by domestic pets
- sports equipment whilst in use
- money and credit cards
- theft of a pedal cycle when left in a public place unless attached by a security device to a permanently fixed structure.



Where am I covered?

- ✓ The product provides cover for your contents inside your home that is based in the British Isles and some cover within the European Union. See your policy schedule and policy wording for further details.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

Please speak with your administrator about the options available to you.



When does the cover start and end?

The cover start date you choose to set on your application form, must be more than 10 days in the future. Cover is subject to your application being acceptable under this scheme. Your cover start and end date is found on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number in your policy documentation.

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
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 Finance Services Register by visiting the FCA's website www.fca.org.uk/register

You will not be charged a fee for this service. Your Landlord (as indicated in the application form) will receive a commission from Royal & SunAlliance Insurance plc in relation to an insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your landlord

Do-It-Yourself Valuation of Household Contents

Step 2

Add up how much money it would cost to replace your contents as new. 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.

Room / items	Value		
Items in downstairs room(s)		Items in kitchen	
	£		£
Items in bedroom(s)		Items in other room(s)	
	£		£

Please round this up to the next £1,000 and enter this figure on the application form and keep this sheet for future reference.

Total

£

We are committed to providing equal access to information.

If you would like this information in another format, please phone OneCALL on 0345 8 507 507.

What the policy covers...

Step 3 Decide what cover suits you

Standard cover

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 (for example from a washing machine or bath).

Tenants liability - Up to 20% of the sum insured for damage to buildings, internal decorations and accidental breakage of sanitary ware fixed to and forming part of the home.

Accidental breakage of mirrors, ceramic hobs in cookers or glass which forms part of the furniture in the home – Up to 10% of the contents sum insured.

Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players and fixed computer equipment in the home, and fixed aerials, masts and satellite dishes attached to the home – Up to 10% of the contents sum insured.

Fridge / freezer contents – Contents sum insured.

Locks and keys – Up to £500.

£5,000 Accidental 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.

Contents while in the open on the land belonging to your home are insured against loss or damage in specified circumstances including theft, fire and flood – Up to £250.

Student possessions which belong to or are the legal responsibility of students while temporarily removed from your home to student lodgings are insured against loss of or damage in specified circumstances including theft, fire and flood - Up to £2,500.

Theft of money by bogus officials - Up to £300.

Valuables are items which are particularly prone to theft, such as jewellery, watches, clocks, furs, articles of precious metal, pictures, works of art, binoculars, cameras and equipment and stamp, coin and medal collections. Valuables are covered in total up to 1/3 of the contents sum insured and a single item limit of £1,250 applies.

No excess applies to this cover.

Standard cover including accidental damage and personal belongings

Accidental damage and personal belongings

All the cover provided by WDH standard cover, plus cover for:

- Accidental damage to the contents of your home. Excludes damage to clothing, contact lenses, food, drink and plants.
- Personal belongings including pedal cycles and sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days. Personal belongings cover is limited to £1,000 with a single article limit of £250.

No excess applies to this cover.

Policy exclusions

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 60 days in a row.

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.

Step 4

Cost of Insurance

Based on the sum insured calculator on page 5, check below to see how much this will cost. Your price depends on the cover chosen and your Sum Insured.

Sum Insured	Standard Cover		Standard Cover including Accidental Damage and Personal Belongings	
	Weekly Premium Tenants aged 60 or over	Weekly Premium All other tenants	Weekly Premium Tenants aged 60 or over	Weekly Premium All other tenants
*£5,000	£0.51	n/a	£0.81	n/a
*£6,000	£0.61	n/a	£0.97	n/a
£7,000	£0.71	£0.88	£1.12	£1.39
£8,500	£0.86	£1.06	£1.37	£1.69
£9,000	£0.91	£1.13	£1.45	£1.79
£10,000	£1.01	£1.25	£1.61	£1.99
£11,000	£1.11	£1.38	£1.77	£2.19
£12,000	£1.21	£1.50	£1.93	£2.39
£13,000	£1.31	£1.63	£2.09	£2.59
£14,000	£1.41	£1.75	£2.26	£2.79
£15,000	£1.52	£1.88	£2.41	£2.99
£16,000	£1.62	£2.00	£2.57	£3.18
£17,000	£1.72	£2.13	£2.74	£3.40
£18,000	£1.82	£2.25	£2.90	£3.58
£19,000	£1.92	£2.38	£3.06	£3.78
£20,000	£2.02	£2.50	£3.22	£3.98
£21,000	£2.12	£2.62	£3.37	£4.18
£22,000	£2.22	£2.75	£3.54	£4.38
£23,000	£2.32	£2.88	£3.70	£4.58
£24,000	£2.42	£3.00	£3.86	£4.78
£25,000	£2.53	£3.13	£4.03	£4.98
£26,000	£2.63	£3.25	£4.19	£5.17
£27,000	£2.73	£3.38	£4.35	£5.37
£28,000	£2.83	£3.50	£4.51	£5.57
£29,000	£2.93	£3.63	£4.67	£5.77
£30,000	£3.03	£3.75	£4.83	£5.97

*** Only available to tenants aged 60 or over**

All premiums are inclusive of Insurance Premium Tax at the current rate.
 Premiums are payable over 48 weeks alongside your rent or service charge.
 Note: Insurance Premiums do not qualify for Housing Benefit.

Step 5 Application Form



Complete and sign the application form and either post or hand it to your nearest service access point. Addresses can be found in your Tenants Handbook or on our website www.wdh.co.uk/ContactUs.

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 contents cover meets the demands and needs of customers who need to repair or replace their home contents as new against specific damage and loss such as theft and escape of water.

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. In certain circumstances, your policy might be invalid, and you may not be entitled to a refund of premium. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

1. Name of Applicant 1
(Mr / Mrs / Miss / Ms)

Name of Applicant 2
(Mr / Mrs / Miss / Ms)

**Joint Tenant(s) 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 either applicant is aged 60 or over, please tick box

4. Date of birth Applicant 1 Applicant 2

5. Precise occupation(s) Applicant 1 Applicant 2

6. WDH reference Tenancy

7. Phone number

Please provide a contact number (mobile phone if possible) we can use if we need to contact you about your application form. This may help speed up the process.

8. Amount of insurance cover required

a. Home Contents
(note minimum amounts)

£

b. Level of cover required (Please tick)

Standard

Standard + full accidental damage
and personal belongings

9. Date when you want insurance to start

The start date you select must be more than 10 days in the future to allow time for your application to be received and processed.

Please note that you will not be insured until your application is accepted and you receive your documentation.

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. Have you or any member of your family who normally live with you at your current address or elsewhere:

Yes

No

a. made any household contents claims in the last five years?

b. had insurance cancelled, declined or declared void or had special terms or conditions applied?

c. been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1947?

11. Has the home or the land belonging to it been flooded in the last five years?

12. Will the home be left unoccupied for a total of more than 60 days in a year?

13. 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 answer the additional questions on the next page

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.

If you have answered 'YES' to Question 10a, please provide the following information about the claim:

- The cause of the claim? (Fire, theft, accidental damage and so on)

- The date of the claim?

- The amount of the claim?

- What was damaged? (TV, phone, carpets and so on)

If you have answered 'YES' to Question 10b, 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?

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 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/>

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 could 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.

Signature of
Applicant

Date

Signature of
Applicant

Date

(Joint tenants of co-habitees must sign) **Please initial any alterations on this application form.**

For WDH use only	
Date received:	Premium:
Policy number:	Start date:

Step 6

Post or hand the completed form to your nearest service access point.
Addresses can be found in your Tenants Handbook or on our website
www.wdh.co.uk/ContactUs.