



# Home Contents Insurance

## Are your home contents insured?

We do not automatically insure your furniture, belongings and decorations against fire, theft, vandalism, or water damage such as burst pipes. We have arranged a home contents insurance scheme with Royal & Sun Alliance Insurance Ltd for our tenants or leaseholders, to give you financial protection should these types of events happen.

If you prefer you can make your own home insurance arrangements.

## Easy Payment

The cost of insurance is payable weekly, fortnightly or monthly by payment card, monthly by direct debit or annually by cheque, debit or credit card. To work out your payment, refer to step 4 on pages 6 & 7.

Please be aware your credit card provider may charge you interest on your credit card, increasing the amount you are paying for your premium.

## 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.

**This document is available in large print and braille if required.**

# 5 EASY STEPS TO PROTECT WHAT YOU OWN

- 1 Read the Insurance Product Information Document provided separately with this pack and the Essential Information Document on page 8 of this application form.
- 2 Add up how much money it would cost to replace your contents as new using the table on page 3.
- 3 Decide what cover you need after reading the Insurance Product Information Document and the cover options in step 3 on pages 4 & 5.
- 4 Check the cost for your choice of cover, with the total contents sum insured you need using the premium tables in step 4 on pages 6 & 7.
- 5 Read, complete and sign the application form and post it to RSA, URIS Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or, having viewed the application form, telephone 0345 6718172 and apply over the phone.

**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.
- £7,000 for all other tenants and leaseholders.

# 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 normal use or ageing 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		Value
<b>Items in downstairs room(s)</b>		<b>Items in kitchen</b>	
	£		£
<b>Items in bedroom(s)</b>		<b>Items in other rooms</b>	
	£		£

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** £

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# WHAT THE POLICY COVERS . . .

## STEP 3

### Decide what cover suits you

There are two levels of cover for you to choose from, Standard and Standard Including Accidental Damage and Personal Belongings. Details of the cover included in each of these are on the next two pages and the different costs are listed in step 4 on pages 6 & 7.

You should choose the level of cover which meets your specific needs.

#### 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 (e.g. 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.

Cover for loss or damage to office homeworking equipment which is computer, telecoms and office equipment, office furniture and stationery used for business purposes. It provides the cost of repair or replacement for specific events including theft, fire and flood up to £1,000.

No excess applies to this cover.

## Standard Cover including Accidental Damage and Personal Belongings

### Accidental damage and Personal Belongings

All the cover provided by 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.
- Anything used for trade, professional or business purposes (except for office homeworking equipment).
- 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 in step 2 on page 3, check below to see how much this will cost.

Your price depends on the cover chosen, how often you would like to pay and your Sum Insured (calculated using the Sum Insured calculator in step 2).

### Tenants aged 60 or over

**Postcodes:** BD, DN, HD, HG, HU, LS, S, WF & YO

Before you decide how often you would like to pay take a look at the example  detailed below.

This shows how much you will pay if you choose the Standard Policy for a £12,000 Sum Insured.

If you pay annually, a one-off payment, it will cost £47.75, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to paying annually:
Weekly	£1.15 each week	£59.80	You will pay £12.05 more
Fortnightly	£2.07 every two weeks	£53.82	You will pay £6.07 more
Monthly	£4.20 a month	£50.40	You will pay £2.65 more

Sum Insured	Weekly 52 Premium		Fortnightly Premium		Monthly Premium		Annual Premium	
	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
£5,000	£0.48	£0.70	£0.86	£1.31	£1.75	£2.72	£19.93	£31.50
£6,000	£0.58	£0.85	£1.04	£1.58	£2.12	£3.29	£24.08	£38.13
£7,000	£0.67	£0.98	£1.20	£1.82	£2.45	£3.79	£27.82	£43.93
£8,500	£0.82	£1.20	£1.47	£2.24	£2.99	£4.65	£34.05	£53.88
£9,000	£0.86	£1.28	£1.55	£2.37	£3.14	£4.93	£35.71	£57.19
£10,000	£0.96	£1.42	£1.73	£2.63	£3.51	£5.47	£39.86	£63.41
£11,000	£1.05	£1.55	£1.89	£2.89	£3.83	£6.00	£43.60	£69.63
£12,000	£1.15	£1.70	£2.07	£3.16	£4.20	£6.57	£47.75	£76.26
£13,000	£1.25	£1.84	£2.25	£3.42	£4.56	£7.11	£51.90	£82.47
£14,000	£1.34	£1.99	£2.41	£3.70	£4.89	£7.68	£55.64	£89.10
£15,000	£1.44	£2.12	£2.59	£3.94	£5.26	£8.18	£59.79	£94.91
£16,000	£1.53	£2.26	£2.74	£4.20	£5.55	£8.72	£63.12	£101.12
£17,000	£1.64	£2.41	£2.93	£4.47	£5.95	£9.29	£67.68	£107.75
£18,000	£1.73	£2.54	£3.11	£4.73	£6.32	£9.83	£71.83	£113.97
£19,000	£1.83	£2.69	£3.27	£5.00	£6.65	£10.40	£75.57	£120.60
£20,000	£1.93	£2.83	£3.45	£5.26	£7.01	£10.93	£79.72	£126.82
£21,000	£2.02	£2.96	£3.61	£5.50	£7.34	£11.44	£83.46	£132.62
£22,000	£2.12	£3.11	£3.79	£5.78	£7.70	£12.01	£87.61	£139.25
£23,000	£2.22	£3.26	£3.97	£6.05	£8.07	£12.58	£91.76	£145.88
£24,000	£2.31	£3.40	£4.13	£6.31	£8.40	£13.11	£95.50	£152.10
£25,000	£2.41	£3.53	£4.31	£6.57	£8.76	£13.65	£99.65	£158.32
£26,000	£2.49	£3.68	£4.46	£6.84	£9.06	£14.22	£102.98	£164.95
£27,000	£2.60	£3.82	£4.66	£7.10	£9.46	£14.76	£107.54	£171.16
£28,000	£2.70	£3.96	£4.83	£7.36	£9.82	£15.30	£111.69	£177.38
£29,000	£2.79	£4.11	£5.00	£7.64	£10.15	£15.87	£115.43	£184.01
£30,000	£2.89	£4.25	£5.18	£7.89	£10.52	£16.40	£119.58	£190.23


All premiums include a transaction fee and Insurance Premium Tax at the applicable rate.

## Cost Of Insurance

Based on the Sum Insured calculator in step 2 on page 3, check below to see how much this will cost. Your price depends on the cover chosen, how often you would like to pay and your Sum Insured (calculated using the Sum Insured calculator in step 2).

### All other tenants

**Postcodes:** BD, DN, HD, HG, HU, LS, S, WF & YO

Before you decide how often you would like to pay take a look at the example  detailed below. This shows how much you will pay if you choose the Standard Policy for a £12,000 Sum Insured. If you pay annually, a one-off payment, it will cost £59.32, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to paying annually:
Weekly	£1.38 each week	£71.76	You will pay £12.44 more
Fortnightly	£2.51 every two weeks	£65.26	You will pay £5.94 more
Monthly	£5.16 a month	£61.72	You will pay £2.60 more

Sum Insured	Weekly 52 Premium		Fortnightly Premium		Monthly Premium		Annual Premium	
	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
£7,000	£0.81	£1.19	£1.47	£2.24	£3.03	£4.68	£34.84	£54.67
£8,500	£0.97	£1.45	£1.77	£2.73	£3.65	£5.71	£41.90	£66.68
£9,000	£1.03	£1.53	£1.88	£2.88	£3.86	£6.03	£44.39	£70.41
£10,000	£1.15	£1.70	£2.09	£3.20	£4.30	£6.71	£49.36	£78.28
£11,000	£1.26	£1.87	£2.30	£3.53	£4.73	£7.38	£54.34	£86.15
£12,000	£1.38	£2.04	£2.51	£3.85	£5.16	£8.06	£59.32	£94.02
£13,000	£1.48	£2.21	£2.71	£4.17	£5.56	£8.73	£63.88	£101.89
£14,000	£1.60	£2.39	£2.92	£4.49	£5.99	£9.40	£68.86	£109.76
£15,000	£1.71	£2.56	£3.13	£4.81	£6.43	£10.08	£73.84	£117.63
£16,000	£1.83	£2.72	£3.34	£5.12	£6.86	£10.72	£78.81	£125.09
£17,000	£1.94	£2.91	£3.55	£5.47	£7.29	£11.46	£83.79	£133.78
£18,000	£2.06	£3.06	£3.76	£5.76	£7.73	£12.07	£88.77	£140.82
£19,000	£2.18	£3.23	£3.97	£6.08	£8.16	£12.74	£93.75	£148.69
£20,000	£2.29	£3.40	£4.18	£6.41	£8.59	£13.41	£98.73	£156.56
£21,000	£2.40	£3.57	£4.38	£6.73	£8.99	£14.09	£103.29	£164.43
£22,000	£2.51	£3.75	£4.59	£7.05	£9.43	£14.76	£108.27	£172.30
£23,000	£2.63	£3.92	£4.80	£7.37	£9.86	£15.44	£113.24	£180.17
£24,000	£2.74	£4.09	£5.01	£7.69	£10.29	£16.11	£118.22	£188.04
£25,000	£2.86	£4.26	£5.22	£8.02	£10.72	£16.78	£123.20	£195.91
£26,000	£2.97	£4.43	£5.43	£8.34	£11.16	£17.46	£128.18	£203.78
£27,000	£3.09	£4.59	£5.64	£8.64	£11.59	£18.10	£133.16	£211.24
£28,000	£3.21	£4.76	£5.85	£8.97	£12.02	£18.77	£138.13	£219.11
£29,000	£3.31	£4.93	£6.05	£9.29	£12.42	£19.45	£142.70	£226.98
£30,000	£3.43	£5.10	£6.26	£9.61	£12.86	£20.12	£147.67	£234.85

All premiums include a transaction fee and Insurance Premium Tax at the applicable rate.

# Essential Information Document

## Renewing 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.

If you pay weekly or fortnightly with your rent or using a payment card you can continue to do this, unless we advise you otherwise. If you choose not to pay using these methods, you'll need to let us know if you want your policy to renew to ensure you remain covered, otherwise you will no longer be insured with us.

To make things easier for you, if you pay by Direct Debit, or you've given us permission to keep your payment details on file, we'll automatically renew your policy at your next renewal. That's unless you have already opted out or we advise you otherwise.

If you'd rather your policy doesn't automatically renew, you can opt out of this at any time by email, by calling us or in writing.

If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

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 Ltd 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 Ltd 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

You can cancel your policy within 14 days of purchase or renewal, or from the day you receive your policy or renewal documents if this is later and we'll refund the premium you've paid, unless you have made a claim.

If you cancel after the first 14 days of purchase or renewal, or from the day you receive your policy or renewal documents if this is later, we'll reduce any refund of premium to be paid to allow for the time you were covered, as long as you have not made a claim during this time.

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. We may refund you for payments you've already made to us for the time you have left on your insurance.

Please contact our Customer Services team to cancel your policy. You'll still be able to claim for any event that happened before your cancellation date.

Full details of cancellation are in your policy wording.

## 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 Service
URIS Group Customer Relations Relations PO Box 1193 Doncaster DN1 9PW	Exchange Tower London E14 9SR

## About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, 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.

URIS Group Ltd administer this product on behalf of Royal & Sun Alliance Insurance Ltd. URIS Group Ltd is authorised and regulated by the Financial Conduct Authority Registration No. 307332.

Marsh Limited are Introducers of this insurance product. Authorised and Regulated by the Financial Conduct Authority for general Insurance Distribution and Credit Broking No. 302751.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

Davies Group process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Davies Group Limited, Registered in England and Wales at 7th Floor, 1 Minster Court, Mincing Lane, London, England, EC3R 7AA. Registered Company No. 06479822.

You will not be charged a fee for this service and your Landlord (as indicated in the application form) will not receive a commission for this service. Marsh Limited acting as introducers of this insurance policy will receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any 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.





## STEP 5 APPLICATION FORM

Read, complete and sign the application form and post it to RSA, URIS Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or, having viewed the application form, telephone 0345 6718172 and apply over the phone.

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 for specific damage and loss against incidents such as fire, theft, flood and escape of water. You should check carefully and choose the limits which best meet your needs. See Step 2 and Step 3 of the application form to help you. You should also read the section 'Making sure your sums insured are adequate'.

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 are a record of the information you've provided to us when creating your policy. They'll form part of your policy terms and conditions. You should tell us if any of these details are incorrect or change. We may reassess your cover, terms and the premiums when we are told about changes in your circumstances. If you do not tell us about changes, or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or a 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)

**If you would like to add a family member as joint policyholder they must also sign this form. As a joint policyholder they will share responsibility with you and you'll both be able to speak to us about your insurance, make changes and cancel the policy. Joint tenant applicants must be named as joint policyholders and they must sign this form otherwise their belongings will not be covered by the policy.**

2. Address of your 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. WDH reference

Tenancy

6. Telephone 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.

7. 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

8. 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.**

- |                                                                                                                                                      | YES                      | NO                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 9. Do you live in the home that you wish to insure?                                                                                                  | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Have you or any member of your family who normally live with you at your current address or elsewhere:                                           |                          |                          |
| a. made any home contents claims in the last 5 years?                                                                                                | <input type="checkbox"/> | <input type="checkbox"/> |
| b. had any insurance policy refused, cancelled, declined, declared void or had special terms or conditions applied?                                  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. been convicted of any offence other than driving or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974? | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Has the home or the land belonging to it been flooded in the last 5 years?                                                                       | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Will the home be left unoccupied for a total of more than 60 days in a year?                                                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Will the home be occupied by anyone other than you or your family?                                                                               | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, how many people other than you or your family will occupy the home with you?                                                                 | <input type="text"/>     |                          |
| 14. Will the home be used for any trade, professional or business purposes other than home office work undertaken by you or your family?             | <input type="checkbox"/> | <input type="checkbox"/> |

**IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ANSWER THE ADDITIONAL QUESTIONS ON THE NEXT PAGE**

### **Making sure your sums insured are adequate**

If you are underinsured this will reduce how much we pay out in the event of a claim. It's important that the sum insured you've chosen is enough to replace all your contents and personal belongings as new. Remember to regularly review your sum insured to make sure this remains adequate to replace all of your contents as new, especially if you buy new items.

If you select a sum insured amount that is less than the cost of replacing all of your items as new (less an amount we take off for normal use or ageing for clothing and household linen), any claim you make will be reduced by the same percentage proportion you have underinsured by. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen sum insured.

You should check that the limits for valuable items, such as jewellery and watches, and for any items you wish to cover away from your home under the optional cover for personal belongings, provide you with the amount of cover you need.

### **Method of Payment**

- Weekly payment card     Fortnightly payment card     Monthly direct debit     Monthly payment card     Annually

If your chosen payment method is Monthly Direct Debit please complete the attached Direct Debit Instruction and return it along with your application form.

### **Payment Card Customers Only**

Please ensure you pay the **EXACT** amount only onto your payment card for your home insurance policy and on the date required. This will ensure your policy doesn't fall into credit or arrears.

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 etc)?
  
  
  
  
  
  
  
  
  
  
- The date of the claim?
  
  
  
  
  
  
  
  
  
  
- The amount of the claim?
  
  
  
  
  
  
  
  
  
  
- What was damaged? (TV, phone, carpets etc)?

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 Ltd 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 Ltd (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.rsainsurance.co.uk/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 had the opportunity to 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 or co-habitees must sign)

**Please initial any alterations on this application form**

### FOR OFFICIAL USE ONLY

Date received:

Premium:

Policy number:

Start date:

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
(Financial Services Register No. 202323).

**delivering promises, improving lives**



**If you have chosen to pay monthly by Direct Debit please complete the Direct Debit Mandate below, and return both pages along with your application form to:  
URIS Group, Quaypoint, Lakeside Boulevard, Doncaster, DN4 5PL.**

If you pay by Direct Debit, to ensure that your Home Contents stay covered, we'll automatically renew your policy next year. We'll send you information on your renewal before its due so you can make sure you're happy with the cover and price before we take payment.

However, you can choose to opt out of your policy automatically renewing now or at any time by email, calling us or in writing. If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

**Please tick your preference (only tick one box)**

**Yes ( )** I would like to remain opted into automatically renewing my policy, which means my policy will continue to renew (unless I am advised otherwise).

**No ( )** I would like to opt out of my policy automatically renewing, which means I will have to contact you prior to renewal to ensure my policy continues and I remain covered, otherwise my policy will be cancelled.

**Direct Debit payments**

To set up your Direct Debit payments please:

- Complete the Direct Debit Instruction as numbered below;
- 1. Name and Address of your Bank or Building Society
  2. Account Holders Name(s)
  3. Account Number
  4. Sort Code
  5. Preferred payment date
  6. Signature(s) and Date
- Return this Direct Debit Instruction along with your application form as soon as possible to the above address.

**Preferred payment date**

Please note you have the option to choose your payment day. Please indicate which date you would like your payments to be collected by selecting the relevant box below:

1 <input type="checkbox"/>	6 <input type="checkbox"/>	11 <input type="checkbox"/>	16 <input type="checkbox"/>	21 <input type="checkbox"/>	26 <input type="checkbox"/>
2 <input type="checkbox"/>	7 <input type="checkbox"/>	12 <input type="checkbox"/>	17 <input type="checkbox"/>	22 <input type="checkbox"/>	27 <input type="checkbox"/>
3 <input type="checkbox"/>	8 <input type="checkbox"/>	13 <input type="checkbox"/>	18 <input type="checkbox"/>	23 <input type="checkbox"/>	28 <input type="checkbox"/>
4 <input type="checkbox"/>	9 <input type="checkbox"/>	14 <input type="checkbox"/>	19 <input type="checkbox"/>	24 <input type="checkbox"/>	
5 <input type="checkbox"/>	10 <input type="checkbox"/>	15 <input type="checkbox"/>	20 <input type="checkbox"/>	25 <input type="checkbox"/>	

## Instruction to your Bank or Building Society to pay by Direct Debit

### 1. Name and full postal address of your Bank or Building

To: The Manager	Bank/Building:
Address:	
Postcode:	

### 2. Name(s) of Account Holder(s)

### 3. Bank/Building Society account number

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### 4. Branch sort code

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Originator's Identification Number for Office Use Only

4	1	8	9	5	7
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### 5. Instruction to your Bank or Building Society

Please pay URIS Group Limited re Royal & Sun Alliance Insurance Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with URIS Group Limited re Royal & Sun Alliance Insurance Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

Date:

## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit URIS Group Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request URIS Group Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by URIS Group Limited or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when URIS Group Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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(Financial Services Register No. 202323).

# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** Just For You Household 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 damage to mirrors, ceramic hobs in free standing in cookers and fixed glass in furniture up to your chosen contents sum insured up to 20% 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 for items away from the home.



#### What is not insured?

- X General maintenance, wear and tear.
- X Any damage deliberately caused by any of the insured.
- X 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.
  - Metered Water and Oil for heating.
- ! 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.



### 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?

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.