



Household Contents Insurance Application Form

Please complete and sign your application form and return to Newark & Sherwood District Council, Castle House, Great North Road, Newark, Nottinghamshire, NG24 1BY.

NEWARK & SHERWOOD DISTRICT COUNCIL REMINDS ALL CUSTOMERS TO TAKE OUT HOUSE- HOLD CONTENTS INSURANCE

Many customers believe that Newark & Sherwood District Council automatically insure their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes. **THIS IS NOT THE CASE.**

Unfortunately some customers only realise this after the damage has been done. We make 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 available only to Newark & Sherwood District Council customers.

There are 2 cover levels for you to decide from: Simple and Simple+

Simple



- Most of your household goods and contents including pedal cycles and computer equipment are insured when in your home.
- They are covered against loss or damage caused by specific events such as theft, fire and flood.
- Also insured are lost or stolen keys, freezer contents, your own legal liability to the public and the cost of alternative accommodation.
- Improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not conservatories).
- Some Accidental Breakage cover is provided automatically for accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the home.



Simple +

- Simple+ includes full Accidental Damage cover.

You also have the option to add cover for Personal Belongings, Hearing Aids, Wheelchairs or Pedal Cycles to Simple or Simple+. The costs for covers are all detailed within this pack

5 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 using the diagram below
- 3 Decide what cover you need after reading the cover options on page 4
- 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 Please complete and sign your application form and return to Newark & Sherwood District Council, Castle House, Great North Road, Newark, Nottinghamshire, NG24 1BY.

**For payments enquiries please call 0800 561 0100
for general enquiries please call 03456 718 172**

STEP 2

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.

£.....
Total cost to replace all contents below

Bedrooms Furniture, linen, bedding, TV, video, visual equipment, valuables and general items £.....		Hall, Stairs & Landing Furniture and general items £.....	Bathroom Fixtures, fittings and linen £.....
Dining Room Furniture and valuables £.....	Kitchen Household appliances, cooking utensils, cutlery, crockery, cleaning equipment and materials, food, drink and valuables £.....	All Rooms Carpets, floor coverings, curtains and fittings £.....	Lounge Furniture, TV, video, visual equipment, valuables and general items £.....
		Other Rooms Toys, baby equipment, domestic tools and general items £.....	

WHAT THE POLICY COVERS...

STEP 3

Decide what cover suits you

Simple

Your household contents and personal belongings - furniture, TV, clothing, carpets and electrical goods (excluding hearing aids) - 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 and internal decorations.

Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the home.

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 £500.

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.

Trees, shrubs, plants, hedges and lawns on the land belonging to your home are insured against specified circumstances including theft, fire and vandalism - Up to £250.

Valuables are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, works of art 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 £1,500 applies.

No excess applies to this cover.

Simple +

All the cover provided by Simple, plus cover for accidental damage to the contents of your home - Excludes damage to clothing, contact lenses, food, drink and plants.

No excess applies to this cover.

Optional Extras

Personal Belongings

Up to £3,000 cover available for personal belongings, including sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days. Please note: Personal Belongings cover is subject to a single article limit of £350.

Hearing Aids

Up to £3,000 cover available for hearing aids inside and outside the home whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days.

Wheelchairs

Up to £3,000 cover available for wheelchairs whilst in the British Isles and temporarily elsewhere in Europe up to a maximum of 14 days.

Pedal Cycles

Up to £3,000 cover available for loss or damage to your Pedal Cycles against specified causes such as fire, theft, storm and flood.

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.

WHAT IT WILL COST

STEP 4

Based on the sum insured calculator in Step 2, check below to see how much this will cost.

The following prices are available for postcodes: NG

Your price depends on, the cover chosen and your Sum Insured (calculated on page 3).

Sum Insured	Weekly (48)	
	Simple	Simple +
£4,000	£0.49	£1.05
£5,000	£0.61	£1.31
£6,000	£0.73	£1.57
£7,000	£0.86	£1.83
£8,000	£0.98	£2.09
£9,000	£1.10	£2.36
£10,000	£1.22	£2.62
£11,000	£1.34	£2.88
£12,000	£1.47	£3.14
£13,000	£1.59	£3.40
£14,000	£1.71	£3.67
£15,000	£1.83	£3.93
£16,000	£1.96	£4.19
£17,000	£2.08	£4.45
£18,000	£2.20	£4.71
£19,000	£2.32	£4.97
£20,000	£2.44	£5.24
£21,000	£2.57	£5.50
£22,000	£2.69	£5.76
£23,000	£2.81	£6.02
£24,000	£2.93	£6.28
£25,000	£3.05	£6.55
£26,000	£3.18	£6.81
£27,000	£3.30	£7.07
£28,000	£3.42	£7.33
£29,000	£3.54	£7.59
£30,000	£3.67	£7.85
£31,000	£3.79	£8.12
£32,000	£3.91	£8.38
£33,000	£4.03	£8.64
£34,000	£4.15	£8.90
£35,000	£4.28	£9.16
£36,000	£4.40	£9.43
£37,000	£4.52	£9.69
£38,000	£4.64	£9.95
£39,000	£4.77	£10.21
£40,000	£4.89	£10.47

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

Your Sum Insured is calculated using the house diagram on page 3

WHAT IT WILL COST

OPTIONAL EXTRAS

The following prices are available for all postcode areas

Personal Belongings	
Sum Insured	Weekly (48)
£1,000	£0.96
£2,000	£1.92
£3,000	£2.88

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

Wheelchairs	
Sum Insured	Weekly (48)
£1,000	£1.20
£2,000	£2.40
£3,000	£3.60

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

Hearing Aids	
Sum Insured	Weekly (48)
£1,000	£1.20
£2,000	£2.40
£3,000	£3.60

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

Pedal Cycles	
Sum Insured	Weekly (48)
£1,000	£1.69
£2,000	£3.39
£3,000	£5.08

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

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 Service
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 Financial 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 & Sun Alliance Insurance plc 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

Please complete and sign your application form and return to Newark & Sherwood District Council, Castle House, Great North Road, Newark, Nottinghamshire, NG24 1BY.

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 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.

Name of your Council/Housing Association

Newark & Sherwood District Council

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

Date of Birth (Applicant 1)

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

Date of Birth (Applicant 2)

Joint applicants must be named and must sign this form otherwise cover for them will not be in force.

Address of your home to be insured

Postcode

Precise Occupations:

Applicant 1

Applicant 2

Rent Reference Number

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.

Cover Required (Please tick one)

Simple

Simple+

Amount of insurance cover required (to the nearest £1,000)

£

Do you require the extension in cover for Personal Belongings (see cost of cover tables)?

£

Do you require the extension in cover for Wheelchairs (see cost of cover tables)?

£

Do you require the extension in cover for Hearing Aids (see cost of cover tables)?

£

Do you require the extension in cover for Pedal Cycles (see cost of cover tables)?

£

Date you want the insurance to start from

The start date you select must be more than 10 days in the future to allow time for your application to be processed. Please note that you will not be insured until your application is accepted and you receive your documentation.

Continue Application Form



STEP 5 APPLICATION FORM *(continued)*

Whenever we ask questions on the application form about your family, we mean you or any of the following people providing they normally live with you; your husband; wife or partner; children (including foster children) your relatives; your domestic employees.

- | | |
|---|---|
| 1. 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 5 years? | <input type="checkbox"/> <input type="checkbox"/> |
| b) had insurance cancelled, declined or declared void or had special terms or conditions applied? | <input type="checkbox"/> <input type="checkbox"/> |
| c) Been convicted of any offence other than parking or speeding offence or offences which are spent under the Rehabilitation of Offenders Act 1974? | <input type="checkbox"/> <input type="checkbox"/> |
| 2. Has the home or the land belonging to it been flooded in the last 5 years? | <input type="checkbox"/> <input type="checkbox"/> |
| 3. Will the home be left unoccupied for a total of more than 60 days in a year? | <input type="checkbox"/> <input type="checkbox"/> |
| 4. 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 style="width: 80px; height: 25px;" type="text"/> |

If you have answered yes to the above questions, please give details below.

Method of Payment (Please Select)

Weekly
alongside Rent

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 1a, 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)	

STEP 5 APPLICATION FORM *(continued)*

If you have answered 'yes' to Question 1b, 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?

If you have answered 'yes' to Question 1c, please provide the following information:

What was the conviction for?

The date it was received?

What sentence was given?

What country was the conviction received in?

What is the date of birth of the person who committed the offence?

If you have answered 'yes' to Question 2, please provide the following information:

How many times has your property been flooded in the last 5 years?

What measures been put in place to prevent further flooding of the property?

Continue Application Form



STEP 5 APPLICATION FORM *(continued)*

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 to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy.

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 1	Date
Signature of Applicant 2	Date

Royal & Sun Alliance Insurance plc, 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.

