

Pay As You Go Home Contents Insurance APPLICATION



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

Harrow Council and Thistle Insurance Services Ltd can offer tenants and residents the chance to insure the contents of their homes.

This pay as you go home contents insurance policy has been designed to meet the demands and needs of those living in social housing who wish to insure their possessions.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact Harrow Council also referred to as the Administrator.

Payment of the premium

Premiums can be paid alongside your rent. Please see the premium tables on pages 5 & 6. When you are accepted onto the scheme you will receive a welcome letter which will advise you of the amount you need to pay and when the first payment has to be made.

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

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your fridge/freezer. There is also cover for personal liability, and cover for damage to your landlords fixtures and fittings which you may be legally responsible for under the terms of your tenancy agreement. Full details of the policy cover and exclusions, which include a £50 excess for all Accidental Damage claims, are available on request before you apply for cover.

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

These are examples of the types of risk your contents will be insured for.

Full details of the policy cover and exclusions are available on request before you apply for cover. Enclosed with this application pack is an Insurance Product Information Document.

Optional Extras

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

- Extended Accidental damage cover
A £50 excess applies in respect of Accidental Damage Claims.
- Personal possessions cover (cover for possessions away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

‘New-for-Old’ insurance

All your home contents are covered by the policy on a ‘new for old’ basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace all of your contents as new.

Special low minimum sums insured

The lowest amount that can be insured is:

- £4,000 all tenants and residents.

Payment Methods

Pay As You Go – If you select to pay weekly - this is called a Pay As You Go policy. This means your insurance cover is in place as long as you continue to pay your premiums.

Cost of Insurance

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

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the premium tables on pages 5 & 6 to select the premium you will pay.

You can use the below to work out your Premium

Standard Cover only, or	£	<div></div> 1	Insert in box 1 or 2 depending on the cover selected the premium for your sum insured.
Standard Cover plus Extended Accidental damage	£	<div></div> 2	
Personal Possession	£	<div></div> 3	If you have selected any of the optional covers insert the premium in boxes3 to 7.
Wheelchairs	£	<div></div> 4	
Hearing Aids	£	<div></div> 5	Add boxes 1 to 6 together and place the total in box 7.
Sheds & Garages	£	<div></div> 6	
Total Weekly Premium	£	<div></div> 7	

If you need help working out your premium you can contact the Administrator on 020 8424 1064.

Do-it-yourself valuation of your household contents

Most people find that their household contents are worth more than they think.

Please use this page to help calculate the total replacement cost of all your contents as new within your property.

Add up the Total Value column and round the total figure up to nearest £1,000, then enter this figure on the application form.

Please keep this sheet for future reference

Rooms/Items:	Total Value
Items in living room 1. e.g. TV, Radio, Video, Hi-Fi, Satellite Equipment, Computer, Suite, Carpet, Tables, Other Furniture, CD's, Videos, Light Fittings, Books, Ornaments, Curtains etc.	
Items in living room 2. e.g. Dining Table, Chairs, Sideboard, Other Furniture, Carpets, Curtains, Light Fittings, Ornaments etc.	
Items in kitchen. e.g. Cooker, Washer, Fridge, Freezer, Pots & Pans, Crockery, Table, Chairs, Floor Covering, Light Fittings, Ornaments, Microwave, Toaster, Kettle, Other Electrical Items etc.	
Items in bedroom 1. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Items in bedroom 2. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Items in bedroom 3. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Other items. e.g. Vacuum Cleaner, Tools, Lawnmower, Gardening Equipment etc.	

How to apply

Option 1: Complete the application form. Make sure that you answer all the questions, and all applicants sign in the signature box(es) on the declaration page. Once you have completed the form, detach it and post it to Harrow Council, Insurance Service, PO Box 1358, Harrow, HA3 3QN. Tel: 020 8424 1064.

If you are completing the form electronically, please use option 2.

Option 2: Complete the application form. Make sure that you answer all the questions, and insert all applicants names in the signature box(es) on the declaration page. Once you have completed the form, save the document and email to: lbhclaims@harrow.gov.uk

Keeping up the payments

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

Start date

Harrow Council will write to you with details of your insurance premium and the date when it starts which will be the date the insurance cover starts.

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance detailing the sum insured, premium and cover will be sent to you as soon as possible.

What is a Pay As You Go policy?

- By choosing a Pay As You Go policy, we will endeavour to provide you with your policy terms including your Certificate of Insurance prior to the Scheme Anniversary.
- The Scheme Anniversary will be the point when we communicate any changes to the terms of your policy, it will also contain a statement of price and information about cancellation.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 60 days in a row, or if there is any change in your risk circumstances such as a change of address, you will have to advise the Administrator either in writing or by phone.
- Remember, it is your responsibility to establish that the sum insured is sufficient to cover all your household items and personal effects as new.
- You do not need to have a clear rent account to be accepted on the scheme.

Harrow Council suggests all tenants take out home contents insurance, either through our specialist scheme or by making your own arrangements.

If you wish to apply complete the application form attached.

Cost of Insurance

Sum Insured	Standard Cover	Standard Cover including Extended Accidental Damage
	Weekly Premium	Weekly Premium
£4,000	£0.41	£0.58
£5,000	£0.51	£0.72
£6,000	£0.61	£0.86
£7,000	£0.71	£1.01
£8,000	£0.81	£1.15
£9,000	£0.91	£1.30
£10,000	£1.02	£1.44
£11,000	£1.12	£1.59
£12,000	£1.22	£1.73
£13,000	£1.32	£1.87
£14,000	£1.42	£2.02
£15,000	£1.52	£2.16
£16,000	£1.62	£2.31
£17,000	£1.73	£2.45
£18,000	£1.83	£2.59
£19,000	£1.93	£2.74
£20,000	£2.03	£2.88
£21,000	£2.13	£3.03
£22,000	£2.23	£3.17
£23,000	£2.34	£3.31
£24,000	£2.44	£3.46
£25,000	£2.54	£3.60
£26,000	£2.64	£3.75
£27,000	£2.74	£3.89
£28,000	£2.84	£4.03
£29,000	£2.94	£4.18
£30,000	£3.05	£4.32
£31,000	£3.15	£4.47
£32,000	£3.25	£4.61
£33,000	£3.35	£4.76
£34,000	£3.45	£4.90
£35,000	£3.55	£5.04
£36,000	£3.66	£5.19
£37,000	£3.76	£5.33
£38,000	£3.86	£5.48
£39,000	£3.96	£5.62
£40,000	£4.06	£5.76

These costs include Insurance Premium Tax at the current rate.

A £50 excess applies in respect of Accidental Damage Claims.

Optional Extras Table

Option Type	Sum Insured	Weekly Premium
Personal Possessions (cover away from the home)	£1,000	£0.64
	£2,000	£1.27
	£3,000	£1.91
Wheelchairs	£1,000	£0.96
	£2,000	£1.92
	£3,000	£2.88
Hearing Aids	£1,000	£1.27
	£2,000	£2.53
	£3,000	£3.80
Structure cover for: Sheds, Garages, Greenhouses	£500	£0.54

All premiums include insurance premium tax at the current rate.

Important Information

What is Pay As You Go Home Contents Insurance and what does it cover me for?

Pay As You Go Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings within your home.

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

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

How do I notify a claim under Pay As You Go Home Contents Insurance

To make a claim please contact Ergo Claims Team, MPL Claims Management Limited. Their details can be found in the policy booklet which will be sent to you.

How do I make a complaint about my Pay As You Go Home Contents policy?

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd.

Their contact details are provided below.

Ergo Claims Team
MPL Claims Management Limited
The Octagon
27 Middleborough
Colchester CO11TG

Email: qunderwriting@mplclaims.com

Tel: 0345 060 0030

Alternatively, you can ask your Administrator to refer the matter on for you.

Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

If we have not resolved your complaint at the end of eight weeks, or if after receiving our final response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service. You will have six months from the date of the final response to make this referral.

- The Application Form is a record of the information you provided us with. This information is used to apply terms and conditions to your policy.
- You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let the Administrator know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to the administrator in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- You are not covered until your application has been accepted by the Administrator.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant of Harrow Council?

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

(Joint tenants + Co-habitees must be named)

Address

Mobile No:

Email address

Post Code

Telephone no.

Date of Birth

Contents Sum Insured required* £ _____

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

a) Do you require extended Accidental Damage Cover?

☐ Yes ☐ No

(at extra cost see premium table on page 5)

A £50 excess applies in respect of Accidental Damage Claims.

b) Personal Possessions (cover away from the home)

☐ £ _____

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

c) Structure cover for Gardens Huts, Garages & Greenhouses

☐ £500

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

☐ £ _____

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

☐ £ _____

Where did you hear about this insurance scheme?

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

For Office Use Only

Premium £

Sent Date / /

To be answered by the applicant

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

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

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

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

- | | Yes | No |
|---|-----------------------|-----------------------|
| 4. Do you ever leave your home empty or unattended for more than 60 days in a row? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

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

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

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

Date(s) of incident(s)

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

Value of goods lost or damaged?

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Do you or anyone living with you have any unspent criminal convictions other than motoring convictions, or have any prosecutions pending? | <input type="radio"/> | <input type="radio"/> |

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

Date of conviction or charge?

Nature of offence?

Penalty received (fine, custody etc.)?

Your age at the time?

Declaration

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

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

1. I/We agree to advise the Administrator if any of the answers to questions 1-8 above should change.
2. I/We declare that all questions have been fully completed and the answers are true and correct to the best of my/our knowledge and belief. Failure to answer truthfully and completely may mean that your policy becomes invalid or does not operate in the event of a claim. If you are in any doubt please contact Harrow Council, Insurance Service, PO Box 1358, Harrow, HA3 3QN.
3. I/We declare that we understand the contents of this completed application including the important information for applicants on page 7 of this form.
4. I/We declare that Great Lakes Insurance UK Ltd may contact my/our present insurer for further information.
5. I/We undertake to pay the premium when called upon to do so.
6. I/We understand that any incident we give details of in this application may be checked against the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd). The aim is to help check the information provided and also to prevent fraudulent claims. When you tell us of an incident that occurs in the future, we will pass information relating to this to this register.

Special Note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 60 days in a row you must contact the Administrator to establish whether cover can continue.

Signature(s)

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

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Date

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

If you are completing the application form electronically please make sure the form is fully completed, save the PDF and email to: lbhclaims@harrow.gov.uk

Great Lakes Insurance UK Ltd - Important Notice

Privacy Notice

Full details of the Great Lakes Insurance UK Limited Privacy Notice are contained in the policy wording.

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645.
Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.
Thistle Insurance Services Ltd is part of the PIB Group.
Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>