

TENANTS CONTENTS INSURANCE MADE SIMPLE



***Castle Morpeth
Housing, Milecastle
and Nomad E5, (ISOS
Housing Group) have
negotiated a
Home Contents
Insurance Scheme
designed specifically
for our tenants and
leaseholders.***

***At these prices, can
you afford not to be
insured?***

**Castle Morpeth
Housing
Milecastle
NomadE5**

Part of the Isos Group
in association with



- No hidden costs - what you see is what you pay (see overleaf for costs)
- Includes cover for internal fixtures you have installed if damaged by an insured peril
- Includes cover for theft and loss of keys
- No excess payment required if you claim
- New for old cover (except clothing and household linen where an allowance for wear and tear is deducted)
- Low minimum sum insured (see overleaf)
- Easy payments weekly, fortnightly, monthly or annually
- No additional security required on your home
- Optional extensions to cover: Accidental Damage, Personal Belongings, Wheelchairs and Hearing Aids available

**Return your application form to :
RSA, Direct House, 4 Sidings Court, Doncaster, DN4 5NU**



Cost of Cover

STANDARD COVER COVERING POSTAL CODES CA AND DH

Tenants and Leaseholders aged 60 and over and in receipt of state pension.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £6,000).

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	£0.75	£1.24	£2.46	£24.25
£7,000	£0.88	£1.45	£2.87	£28.29
£8,000	£1.00	£1.66	£3.28	£32.34
£9,000	£1.13	£1.87	£3.69	£36.38
£10,000	£1.25	£2.07	£4.10	£40.42
£11,000	£1.38	£2.28	£4.51	£44.46
£12,000	£1.50	£2.49	£4.92	£48.50
£13,000	£1.63	£2.70	£5.33	£52.54
£14,000	£1.75	£2.90	£5.74	£56.59
£15,000	£1.88	£3.11	£6.15	£60.63
£16,000	£2.00	£3.32	£6.56	£64.67
£17,000	£2.13	£3.53	£6.97	£68.71
£18,000	£2.25	£3.73	£7.38	£72.75
£19,000	£2.38	£3.94	£7.79	£76.80
£20,000	£2.50	£4.15	£8.20	£80.84
£21,000	£2.63	£4.35	£8.61	£84.88
£22,000	£2.75	£4.56	£9.02	£88.92
£23,000	£2.88	£4.77	£9.43	£92.96
£24,000	£3.00	£4.98	£9.84	£97.01
£25,000	£3.13	£5.18	£10.25	£101.05
£26,000	£3.25	£5.39	£10.66	£105.09
£27,000	£3.38	£5.60	£11.07	£109.13
£28,000	£3.50	£5.81	£11.48	£113.17
£29,000	£3.63	£6.01	£11.89	£117.22
£30,000	£3.75	£6.22	£12.30	£121.26
£31,000	£3.88	£6.43	£12.71	£125.30
£32,000	£4.01	£6.64	£13.12	£129.34
£33,000	£4.13	£6.84	£13.53	£133.38
£34,000	£4.26	£7.05	£13.94	£137.42
£35,000	£4.38	£7.26	£14.35	£141.47
£36,000	£4.51	£7.46	£14.76	£145.51
£37,000	£4.63	£7.67	£15.17	£149.55
£38,000	£4.76	£7.88	£15.58	£153.59
£39,000	£4.88	£8.09	£15.99	£157.63
£40,000	£5.01	£8.29	£16.40	£161.68

STANDARD COVER INCLUDING ACCIDENTAL DAMAGE COVERING POSTAL CODES CA AND DH

Tenants and Leaseholders aged 60 and over and in receipt of state pension.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £6,000).

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	£0.91	£1.59	£3.29	£34.01
£7,000	£1.06	£1.86	£3.84	£39.67
£8,000	£1.21	£2.12	£4.39	£45.34
£9,000	£1.37	£2.39	£4.93	£51.01
£10,000	£1.52	£2.65	£5.48	£56.68
£11,000	£1.67	£2.92	£6.03	£62.35
£12,000	£1.82	£3.18	£6.58	£68.01
£13,000	£1.97	£3.45	£7.13	£73.68
£14,000	£2.12	£3.71	£7.67	£79.35
£15,000	£2.28	£3.98	£8.22	£85.02
£16,000	£2.43	£4.25	£8.77	£90.69
£17,000	£2.58	£4.51	£9.32	£96.35
£18,000	£2.73	£4.78	£9.87	£102.02
£19,000	£2.88	£5.04	£10.41	£107.69
£20,000	£3.03	£5.31	£10.96	£113.36
£21,000	£3.19	£5.57	£11.51	£119.02
£22,000	£3.34	£5.84	£12.06	£124.69
£23,000	£3.49	£6.10	£12.61	£130.36
£24,000	£3.64	£6.37	£13.16	£136.03
£25,000	£3.79	£6.63	£13.70	£141.70
£26,000	£3.94	£6.90	£14.25	£147.36
£27,000	£4.10	£7.16	£14.80	£153.03
£28,000	£4.25	£7.43	£15.35	£158.70
£29,000	£4.40	£7.69	£15.90	£164.37
£30,000	£4.55	£7.96	£16.44	£170.04
£31,000	£4.70	£8.23	£16.99	£175.70
£32,000	£4.86	£8.49	£17.54	£181.37
£33,000	£5.01	£8.76	£18.09	£187.04
£34,000	£5.16	£9.02	£18.64	£192.71
£35,000	£5.31	£9.29	£19.18	£198.37
£36,000	£5.46	£9.55	£19.73	£204.04
£37,000	£5.61	£9.82	£20.28	£209.71
£38,000	£5.77	£10.08	£20.83	£215.38
£39,000	£5.92	£10.35	£21.38	£221.05
£40,000	£6.07	£10.61	£21.93	£226.71

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".



STANDARD COVER COVERING POSTAL CODES CA AND DH

All other Tenants and Leaseholders.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £9,000).

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A
£9,000	£1.17	£2.03	£4.03	£43.20
£10,000	£1.30	£2.25	£4.48	£48.00
£11,000	£1.43	£2.48	£4.93	£52.80
£12,000	£1.56	£2.70	£5.37	£57.60
£13,000	£1.69	£2.93	£5.82	£62.40
£14,000	£1.82	£3.15	£6.27	£67.20
£15,000	£1.95	£3.38	£6.72	£72.00
£16,000	£2.08	£3.60	£7.17	£76.80
£17,000	£2.21	£3.83	£7.61	£81.60
£18,000	£2.34	£4.05	£8.06	£86.40
£19,000	£2.47	£4.28	£8.51	£91.20
£20,000	£2.60	£4.50	£8.96	£96.00
£21,000	£2.73	£4.73	£9.41	£100.80
£22,000	£2.86	£4.95	£9.85	£105.60
£23,000	£2.99	£5.18	£10.30	£110.40
£24,000	£3.12	£5.40	£10.75	£115.20
£25,000	£3.25	£5.63	£11.20	£120.00
£26,000	£3.38	£5.85	£11.65	£124.80
£27,000	£3.51	£6.08	£12.09	£129.60
£28,000	£3.64	£6.30	£12.54	£134.40
£29,000	£3.77	£6.53	£12.99	£139.20
£30,000	£3.90	£6.75	£13.44	£144.00
£31,000	£4.03	£6.98	£13.89	£148.81
£32,000	£4.16	£7.20	£14.33	£153.61
£33,000	£4.29	£7.43	£14.78	£158.41
£34,000	£4.42	£7.65	£15.23	£163.21
£35,000	£4.55	£7.88	£15.68	£168.01
£36,000	£4.68	£8.10	£16.12	£172.81
£37,000	£4.81	£8.33	£16.57	£177.61
£38,000	£4.94	£8.55	£17.02	£182.41
£39,000	£5.07	£8.78	£17.47	£187.21
£40,000	£5.20	£9.00	£17.92	£192.01

STANDARD COVER INCLUDING ACCIDENTAL DAMAGE COVERING POSTAL CODES CA AND DH

All other Tenants and Leaseholders.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £9,000).

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A
£9,000	£1.51	£2.73	£5.59	£61.65
£10,000	£1.68	£3.03	£6.22	£68.50
£11,000	£1.85	£3.34	£6.84	£75.35
£12,000	£2.01	£3.64	£7.46	£82.20
£13,000	£2.18	£3.94	£8.08	£89.05
£14,000	£2.35	£4.25	£8.70	£95.90
£15,000	£2.52	£4.55	£9.32	£102.74
£16,000	£2.69	£4.85	£9.95	£109.59
£17,000	£2.85	£5.15	£10.57	£116.44
£18,000	£3.02	£5.46	£11.19	£123.29
£19,000	£3.19	£5.76	£11.81	£130.14
£20,000	£3.36	£6.06	£12.43	£136.99
£21,000	£3.52	£6.37	£13.05	£143.84
£22,000	£3.69	£6.67	£13.68	£150.69
£23,000	£3.86	£6.97	£14.30	£157.54
£24,000	£4.03	£7.28	£14.92	£164.39
£25,000	£4.20	£7.58	£15.54	£171.24
£26,000	£4.36	£7.88	£16.16	£178.09
£27,000	£4.53	£8.19	£16.78	£184.94
£28,000	£4.70	£8.49	£17.41	£191.79
£29,000	£4.87	£8.79	£18.03	£198.64
£30,000	£5.03	£9.10	£18.65	£205.49
£31,000	£5.20	£9.40	£19.27	£212.34
£32,000	£5.37	£9.70	£19.89	£219.19
£33,000	£5.54	£10.01	£20.51	£226.04
£34,000	£5.71	£10.31	£21.14	£232.89
£35,000	£5.87	£10.61	£21.76	£239.74
£36,000	£6.04	£10.92	£22.38	£246.59
£37,000	£6.21	£11.22	£23.00	£253.44
£38,000	£6.38	£11.52	£23.62	£260.29
£39,000	£6.55	£11.83	£24.24	£267.14
£40,000	£6.71	£12.13	£24.87	£273.99

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".



Cost of Cover

STANDARD COVER COVERING POSTAL CODES NE AND SR

Tenants and Leaseholders aged 60 and over and in receipt of state pension.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £6,000).

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	£0.82	£1.40	£2.84	£28.76
£7,000	£0.96	£1.64	£3.32	£33.55
£8,000	£1.10	£1.87	£3.79	£38.34
£9,000	£1.24	£2.11	£4.26	£43.14
£10,000	£1.37	£2.34	£4.74	£47.93
£11,000	£1.51	£2.58	£5.21	£52.72
£12,000	£1.65	£2.81	£5.68	£57.51
£13,000	£1.79	£3.04	£6.16	£62.31
£14,000	£1.92	£3.28	£6.63	£67.10
£15,000	£2.06	£3.51	£7.11	£71.89
£16,000	£2.20	£3.75	£7.58	£76.69
£17,000	£2.34	£3.98	£8.05	£81.48
£18,000	£2.47	£4.21	£8.53	£86.27
£19,000	£2.61	£4.45	£9.00	£91.06
£20,000	£2.75	£4.68	£9.47	£95.86
£21,000	£2.89	£4.92	£9.95	£100.65
£22,000	£3.02	£5.15	£10.42	£105.44
£23,000	£3.16	£5.39	£10.90	£110.23
£24,000	£3.30	£5.62	£11.37	£115.03
£25,000	£3.44	£5.85	£11.84	£119.82
£26,000	£3.57	£6.09	£12.32	£124.61
£27,000	£3.71	£6.32	£12.79	£129.41
£28,000	£3.85	£6.56	£13.26	£134.20
£29,000	£3.99	£6.79	£13.74	£138.99
£30,000	£4.12	£7.02	£14.21	£143.78
£31,000	£4.26	£7.26	£14.69	£148.58
£32,000	£4.40	£7.49	£15.16	£153.37
£33,000	£4.54	£7.73	£15.63	£158.16
£34,000	£4.67	£7.96	£16.11	£162.96
£35,000	£4.81	£8.19	£16.58	£167.75
£36,000	£4.95	£8.43	£17.05	£172.54
£37,000	£5.08	£8.66	£17.53	£177.33
£38,000	£5.22	£8.90	£18.00	£182.13
£39,000	£5.36	£9.13	£18.48	£186.92
£40,000	£5.50	£9.37	£18.95	£191.71

STANDARD COVER INCLUDING ACCIDENTAL DAMAGE COVERING POSTAL CODES NE AND SR

Tenants and Leaseholders aged 60 and over and in receipt of state pension.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £6,000).

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	£1.00	£1.78	£3.74	£39.26
£7,000	£1.16	£2.08	£4.36	£45.81
£8,000	£1.33	£2.37	£4.98	£52.35
£9,000	£1.49	£2.67	£5.60	£58.90
£10,000	£1.66	£2.97	£6.23	£65.44
£11,000	£1.83	£3.26	£6.85	£71.98
£12,000	£1.99	£3.56	£7.47	£78.53
£13,000	£2.16	£3.86	£8.09	£85.07
£14,000	£2.32	£4.15	£8.72	£91.61
£15,000	£2.49	£4.45	£9.34	£98.16
£16,000	£2.66	£4.75	£9.96	£104.70
£17,000	£2.82	£5.04	£10.58	£111.25
£18,000	£2.99	£5.34	£11.21	£117.79
£19,000	£3.15	£5.63	£11.83	£124.33
£20,000	£3.32	£5.93	£12.45	£130.88
£21,000	£3.49	£6.23	£13.07	£137.42
£22,000	£3.65	£6.52	£13.70	£143.97
£23,000	£3.82	£6.82	£14.32	£150.51
£24,000	£3.98	£7.12	£14.94	£157.05
£25,000	£4.15	£7.41	£15.56	£163.60
£26,000	£4.32	£7.71	£16.19	£170.14
£27,000	£4.48	£8.01	£16.81	£176.69
£28,000	£4.65	£8.30	£17.43	£183.23
£29,000	£4.82	£8.60	£18.06	£189.77
£30,000	£4.98	£8.90	£18.68	£196.32
£31,000	£5.15	£9.19	£19.30	£202.86
£32,000	£5.31	£9.49	£19.92	£209.40
£33,000	£5.48	£9.79	£20.55	£215.95
£34,000	£5.65	£10.08	£21.17	£222.49
£35,000	£5.81	£10.38	£21.79	£229.04
£36,000	£5.98	£10.68	£22.41	£235.58
£37,000	£6.14	£10.97	£23.04	£242.12
£38,000	£6.31	£11.27	£23.66	£248.67
£39,000	£6.48	£11.57	£24.28	£255.21
£40,000	£6.64	£11.86	£24.90	£261.76

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".



STANDARD COVER COVERING POSTAL CODES NE AND SR

All other Tenants and Leaseholders.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £9,000).

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A
£9,000	£1.38	£2.45	£4.97	£54.32
£10,000	£1.53	£2.72	£5.53	£60.35
£11,000	£1.68	£2.99	£6.08	£66.39
£12,000	£1.83	£3.27	£6.63	£72.42
£13,000	£1.99	£3.54	£7.18	£78.46
£14,000	£2.14	£3.81	£7.74	£84.49
£15,000	£2.29	£4.08	£8.29	£90.53
£16,000	£2.44	£4.35	£8.84	£96.56
£17,000	£2.60	£4.63	£9.39	£102.60
£18,000	£2.75	£4.90	£9.95	£108.63
£19,000	£2.90	£5.17	£10.50	£114.67
£20,000	£3.06	£5.44	£11.05	£120.70
£21,000	£3.21	£5.72	£11.60	£126.74
£22,000	£3.36	£5.99	£12.16	£132.77
£23,000	£3.51	£6.26	£12.71	£138.81
£24,000	£3.67	£6.53	£13.26	£144.84
£25,000	£3.82	£6.80	£13.81	£150.88
£26,000	£3.97	£7.08	£14.37	£156.91
£27,000	£4.13	£7.35	£14.92	£162.95
£28,000	£4.28	£7.62	£15.47	£168.98
£29,000	£4.43	£7.89	£16.03	£175.02
£30,000	£4.58	£8.16	£16.58	£181.05
£31,000	£4.74	£8.44	£17.13	£187.09
£32,000	£4.89	£8.71	£17.68	£193.13
£33,000	£5.04	£8.98	£18.24	£199.16
£34,000	£5.20	£9.25	£18.79	£205.20
£35,000	£5.35	£9.53	£19.34	£211.23
£36,000	£5.50	£9.80	£19.89	£217.27
£37,000	£5.65	£10.07	£20.45	£223.30
£38,000	£5.81	£10.34	£21.00	£229.34
£39,000	£5.96	£10.61	£21.55	£235.37
£40,000	£6.11	£10.89	£22.10	£241.41

STANDARD COVER INCLUDING ACCIDENTAL DAMAGE COVERING POSTAL CODES NE AND SR

All other Tenants and Leaseholders.

Find your postcode, then look in the table below that to find your premium (Minimum sum insured £9,000).

Sum Insured	Weekly	Fortnightly	Monthly	Annually
£6,000	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A
£9,000	£1.75	£3.22	£6.68	£74.48
£10,000	£1.94	£3.58	£7.43	£82.76
£11,000	£2.14	£3.93	£8.17	£91.04
£12,000	£2.33	£4.29	£8.91	£99.31
£13,000	£2.52	£4.65	£9.65	£107.59
£14,000	£2.72	£5.01	£10.40	£115.86
£15,000	£2.91	£5.36	£11.14	£124.14
£16,000	£3.11	£5.72	£11.88	£132.42
£17,000	£3.30	£6.08	£12.62	£140.69
£18,000	£3.49	£6.44	£13.37	£148.97
£19,000	£3.69	£6.79	£14.11	£157.24
£20,000	£3.88	£7.15	£14.85	£165.52
£21,000	£4.08	£7.51	£15.59	£173.80
£22,000	£4.27	£7.87	£16.34	£182.07
£23,000	£4.47	£8.23	£17.08	£190.35
£24,000	£4.66	£8.58	£17.82	£198.62
£25,000	£4.85	£8.94	£18.56	£206.90
£26,000	£5.05	£9.30	£19.31	£215.17
£27,000	£5.24	£9.66	£20.05	£223.45
£28,000	£5.44	£10.01	£20.79	£231.73
£29,000	£5.63	£10.37	£21.53	£240.00
£30,000	£5.82	£10.73	£22.28	£248.28
£31,000	£6.02	£11.09	£23.02	£256.55
£32,000	£6.21	£11.44	£23.76	£264.83
£33,000	£6.41	£11.80	£24.50	£273.11
£34,000	£6.60	£12.16	£25.25	£281.38
£35,000	£6.80	£12.52	£25.99	£289.66
£36,000	£6.99	£12.87	£26.73	£297.93
£37,000	£7.18	£13.23	£27.47	£306.21
£38,000	£7.38	£13.59	£28.22	£314.49
£39,000	£7.57	£13.95	£28.96	£322.76
£40,000	£7.77	£14.30	£29.70	£331.04

- There is No Excess.
- All premiums include Insurance Premium Tax at the current rate.
- The "Standard Cover" premiums include accidental damage cover for mirrors, fixed glass in furniture, TVs, DVD and video players & recorders and Hi-Fi equipment. If you want to cover accidental damage to other home contents as well, use the premium tables for "Standard Cover incl Accidental Damage" instead of the "Standard Cover" tables.
- If you want to pay extra premium to cover personal belongings, wheelchairs and hearing aids outside your home, you can do so. See the premiums under "Optional Extensions to Cover".



Optional Extensions to Cover

Tenants and Leaseholders aged 60 and over and in receipt of state pension.

These are optional extensions which are available if you want to insure against loss or damage outside your home. If you want the extra cover, the appropriate premium shown in the table will be added to your main contents premium.

All premiums include Insurance Premium Tax at the current rate.

Personal Belongings

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£0.48	£0.96	£2.08	£24.91
£2,000	£0.65	£1.31	£2.84	£34.02
£3,000	£0.85	£1.69	£3.67	£44.05

Wheelchairs

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£0.82	£1.64	£3.54	£42.54
£2,000	£1.64	£3.27	£7.09	£85.08
£3,000	£2.45	£4.91	£10.63	£127.62

Hearing Aids

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£0.73	£1.45	£3.15	£37.81
£2,000	£1.45	£2.91	£6.30	£75.62
£3,000	£2.18	£4.36	£9.45	£113.42

All other Tenants and Leaseholders.

These are optional extensions which are available if you want to insure against loss or damage outside your home. If you want the extra cover, the appropriate premium shown in the table will be added to your main contents premium.

All premiums include Insurance Premium Tax at the current rate.

Personal Belongings

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£0.77	£1.53	£3.32	£39.79
£2,000	£0.99	£1.98	£4.29	£51.43
£3,000	£1.21	£2.43	£5.26	£63.07

Wheelchairs

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£1.05	£2.09	£4.53	£54.35
£2,000	£2.09	£4.18	£9.06	£108.71
£3,000	£3.14	£6.27	£13.59	£163.06

Hearing Aids

Sum Insured	Weekly Payment Card	Fortnightly Payment Card	Monthly Direct Debit	Annually
£1,000	£0.93	£1.86	£4.03	£48.31
£2,000	£1.86	£3.72	£8.05	£96.61
£3,000	£2.79	£5.57	£12.08	£144.92

SUMMARY OF COVER

LOSS OR DAMAGE TO CONTENTS WHILE IN YOUR HOME OR STUDENT LODGINGS BY:

1. Fire, explosion, lightning, earthquake.
2. Water or oil escaping from any fixed water or heating installation or domestic appliance.
3. The building being hit by an aircraft, flying object or anything falling from them, or by a vehicle, train or animal.
4. Falling trees or branches.
5. Riot, civil commotion, strikes, labour or political disturbances.
6. Malicious people or vandals.
7. Storm or flood.
8. Theft or attempted theft.

COVER ALSO INCLUDES

1. Rent or other accommodation if your home cannot be lived in due to specified causes.
2. Temporary removal of your contents.
3. Deep freezer contents.
4. Tenant's liability and Third Party liability.
5. Accidental death.
6. Lost or stolen keys.
7. Replacing lost or damaged documents.
8. Domestic animals.
9. Theft of money by bogus officials.
10. Temporary Increase in the Sum Insured - Wedding and Christmas gifts.
11. Visitors personal belongings.
12. Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players, computer equipment, fixed aerials, masts and satellite dishes. Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture.
13. Loss of metered water and oil.
14. Students possessions.
15. Contents in the open.
16. Professional removals.
17. Trees and shrubs.

POLICY EXCLUSIONS

1. Accidental damage to contents is limited to that shown under Cover Limits opposite, unless the Full Accidental Damage cover option is chosen.
2. Scorching without a fire actually starting.

3. Mechanical breakdown of electrical equipment.
4. Personal belongings away from or outside your home, unless the personal belongings cover option is chosen.

COVER LIMITS

1.
 - a - 1/3rd of the contents sum insured for valuables which are items of jewellery, watches, furs, pictures, clocks, collections of coins, works of art, medals or stamps and property made of precious metal. Limit any one valuable – £1,250.
 - b - £500 limit on money and credit cards.
 - c - Satellite dishes – up to £250.
2. Cost of replacing locks to external doors up to £500 following loss or theft of keys.
3. Tenants legal liability – up to 20% of the contents sum insured.
4. Cost of alternative accommodation – up to 20% of the contents sum insured.
5. Personal and occupiers liability to third parties – up to £2.5 million.
6. Liability to domestic employees – up to £5 million.
7. Theft of contents from domestic outbuildings or garages – up to £2,000.
8. Cost of replacing documents – up to £250.
9. Accidental death – £5,000.
10. Theft of money by bogus officials – up to £200.
11. Accidental death cover for your cat or dog – up to £200 to replace your pet.
12. Contents in domestic garages owned/rented within the British Isles – up to £2,000.
13. Visitors personal belongings – up to £250.
14. Metered water or oil – up to £1,000.
15. Contents in the open – up to £250.
16. Student Possessions – up to £200.
17. Trees and shrubs – up to £250.
18. Accidental damage to televisions, video players and recorders, hi-fi systems, satellite decoders, DVD players, computer equipment, fixed aerials, masts and satellite dishes. Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture - no limit except for satellite dishes up to £200.

OPTIONAL EXTENSIONS

Accidental Damage Extension to the Contents

Accidental damage to your contents in your home, excluding damage to contact lenses, food, drink, plants, clothing, sporting equipment whilst in use and damage as a result of household removals. If you require this extension, please ensure you tick the box on the application form.

Personal Belongings

Up to £3,000 cover available for Personal Belongings, pedal cycles and sports equipment whilst in the British Isles and temporarily elsewhere in Europe up to the maximum of 14 days. If you require this extension,

please ensure you tick the box and enter the amount of cover required on the application form.

Hearing Aids and Wheelchairs

Up to £3,000 cover available for Hearing Aids and Wheelchairs which are owned by any member of your household or for which they are responsible, whilst in the British Isles and temporarily elsewhere in Europe up to the maximum of 14 days. If you require either of these extensions, please ensure you tick the appropriate boxes and enter the amount of cover you require on the application form.

This is a brief summary of cover. There are conditions and limitations in the policy wording, a copy of which will be provided on request.

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 and regulated by the Financial Services Authority



APPLICATION FORM

Is this a New Application?
 Is this a Change?
 If so, give details

Please use block letters and tick correct boxes where appropriate

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.
 The questions on the form relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If you are in doubt, please advise us. Remember to sign and date the Declaration at the end of the form. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

Full Name of Applicant

(Joint tenants, leaseholders and co-habitees must be named and must sign this form)

Address of your home to be insured

Postcode

Tenancy No. **Date of Birth** **Tel No.**

Precise Occupation **Cover to start on**

Please answer all of the following Questions

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 reside with you.

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. Have you or any member of your household who normally reside with you at your current address or elsewhere | <input type="checkbox"/> | <input type="checkbox"/> |
| a) made a claim to any insurer in the last five years in respect of household contents insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) suffered any loss or damage while not insured but which would have resulted in a claim if a household contents policy had been in force at the time? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) been convicted of any offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974? | <input type="checkbox"/> | <input type="checkbox"/> |
| e) had insurance under the Housing Group scheme cancelled? | <input type="checkbox"/> | <input type="checkbox"/> |

IF YOU HAVE ANSWERED YES TO QUESTIONS 1A TO 1E, PLEASE GIVE FULL DETAILS ON A SEPARATE SHEET OF PAPER STATING THE QUESTION NUMBER AND INCLUDE DATES AND LOSS AMOUNTS.

AMOUNT TO BE INSURED

To the nearest £1,000 (note minimum amounts)

It is important that the sum chosen is sufficient to replace ALL your Household Goods and Personal Belongings. If the Sum Insured is inadequate you will have to bear a rateable proportion of any claim.

- | | |
|--|--|
| a) Do you require the full accidental damage option (see cost of cover tables)? | <input type="checkbox"/> |
| b) Do you require the extension in cover for Personal Belongings (see cost of cover tables)? | <input type="checkbox"/> £ <input style="width: 80px;" type="text"/> |
| c) Do you require the extension in cover for Wheelchairs (see cost of cover tables)? | <input type="checkbox"/> £ <input style="width: 80px;" type="text"/> |
| d) Do you require the extension in cover for Hearing Aids (see cost of cover tables)? | <input type="checkbox"/> £ <input style="width: 80px;" type="text"/> |

Method of Payment

Weekly payment card **Fortnightly payment card** **Monthly payment card** **Monthly direct debit** **Annually by cheque/postal order** **Annually by credit/debit card**

IMPORTANT INFORMATION

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.

Law Applicable to the Contract

UK Law allows the parties to this contract a choice of the Law applicable to the contract. This contract is governed by the Law of Scotland if you live in Scotland and English Law if you live elsewhere in the UK except as specified to the contrary elsewhere in your policy.

Policies are underwritten by Royal & Sun Alliance Insurance plc in the United Kingdom.

Complaints Procedure

We have a complaints procedure in place, both with an independent facility and in-house. For further details please refer to your policy document.

You will receive your policy documents within the next few days. If you have any queries before you have received the details please feel free to call RSA on 0845 071 0143 and they will be pleased to help you. You have the right to take your case to the Financial Ombudsman Service.

For your protection telephone calls may be monitored or recorded.

Data Protection

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data system of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. On receipt of your written notice we will refund any premiums already paid, unless we have been notified of a claim.

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 will certainly 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 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

(Joint tenants, leaseholders or co-habitees must sign)

PLEASE INITIAL ANY ALTERATIONS ON THIS APPLICATION FORM

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 and regulated by the Financial Services Authority.



