

Your Landlord **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks. The National Housing Federation **My Home** Contents Insurance Scheme in conjunction with Jardine Lloyd Thompson Tenant Risks and Allianz Insurance plc can offer tenants and residents the chance to insure the contents of their homes in an easy affordable way.

Payment of the premium

You will need to decide how you would like to pay the premium.

The options available are:

- Fortnightly or Monthly by cash, using a swipe card at any Post Office or Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

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 freezer. There is also cover for personal liability. Full details of the policy cover applying are available on request.

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 applying are available on request.

Extended accidental damage option

You may choose to take out extended accidental damage cover at an extra cost (see premium tables enclosed). Claims for extended accidental damage are subject to a £50 excess (this is the first part of any claim which you must pay).

'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 the full contents. **If you underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

Special low minimum sums insured

The lowest amount that can be insured is:

- £6,000 if you are over the age of 60.
- £9,000 for all other people.

Cost of Insurance

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

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the enclosed rate cards to select the premium you will pay based on your postcode and age.
3. Decide the best way for you to pay your premiums:
 - a) Fortnightly or Monthly by cash at the Post Office or Payzone Outlet using a swipe card which we will give to you.
 - b) Monthly by Direct Debit. (Complete the direct debit form enclosed)
 - c) Annually by Cheque, Postal Order or Debit/Credit Card.
4. Complete the simple application form and return it to:

National Housing Federation

My Home Contents Insurance Scheme

Freepost SL839

Maidenhead

SL6 7XL

[no stamp required]

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 value the contents of your property but first read the section on 'New for Old' insurance on page 2.

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, To arrange immediate cover contact us on 0845 337 2463

Option 2, Complete the form enclosed with this booklet. Make sure that you answer all the questions, including the payment method section and sign the declaration. If you want any help filling in the form, please contact us on 0845 337 2463. Once you have completed the form post it to:

National Housing Federation **My Home** Contents Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL, (no stamp required)

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 maybe cancelled if you don't keep your premiums up to date.

Start date

- Cover will start as soon as your application has been accepted.
- A policy and schedule detailing the sum insured, premium and cover will be sent to you along with a swipe card if your chosen method of payment is fortnightly or monthly by swipe card.

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 30 consecutive days, or if there is any change in your risk circumstances such as a change of address, you will have to advise us in writing.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted onto the scheme.

The National Housing Federation urges all tenants to take out home contents insurance, either through this special scheme or by making your own arrangements.

If you wish to apply complete the application form enclosed or contact us on 0845 337 2463



Summary of Cover

National Housing Federation My Home Contents Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

What is National Housing Federation My Home Contents Insurance and what does it cover me for?

National Housing Federation My Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

It is an annual policy, underwritten by Allianz Insurance plc.

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

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. 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 National Housing Federation My Home Contents Insurance?

For a claim form please contact National Housing Federation My Home Contents Insurance Scheme by telephone on 0845 337 2463.

How do I make a complaint about my National Housing Federation My Home Contents Insurance policy?

If you have a complaint about anything other than the sale of the policy please contact our **Customer Satisfaction Manager at:**

Allianz Insurance plc
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £1000 applies in respect of theft of your belongings from your outbuildings

- A limit of £1000 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Under the extended accidental damage extension (Section T) you are not covered for:-

- * Accidental damage caused by pets
- * Accidental damage to clothing
- * The first £50 of every claim

Cover under section T will only apply if you have paid the additional premium to include this section.

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen. We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged. This is not a maintenance contract. This means that wear and tear or anything that happens gradually is not covered.

Unoccupancy

The policy excludes certain loss or damage if no-one is living at the property for more than 30 consecutive days. If this applies to you, for example by taking a long holiday, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.

IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- 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.
- You must ensure that all material facts are disclosed. A material fact is one that is likely to influence us in the assessment or acceptance of this risk. If you are in any doubt as to whether a fact is material, you must disclose it.
- 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 us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- A copy of the Policy Wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or the Administrator.

Please return the whole completed form including the box marked
Payment Method to:

National Housing Federation My Home Contents Insurance Scheme
Freepost SL839, Maidenhead
SL6 7XL, (no stamp required)

Alternatively you can contact us on 0845 337 2463
to arrange immediate cover.