Ageas Insurance Limited - Important Notice

Privacy Notice

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

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 FRN 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

221877 Camden V1+EXT 01/2021

Camden

Pay As You Go

Home Contents Insurance

APPLICATION

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant of The London Borough of Camden?

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)

b) Personal Possessions
£1,000 + £0.57 a week ◯ £2,000 + £1.14 a week ◯ £3,000 + £1.71 a week ◯

c) Wheelchairs/Mobility Scooters
£1,000 + £0.86 a week ◯ £2,000 + £1.72 a week ◯ £3,000 + £2.58 a week ◯

d) Hearing Aids
£1,000 + £1.13 a week ◯ £2,000 + £2.27 a week ◯ £3,000 + £3.40 a week ◯

e) Buildings cover for sheds, garages & greenhouses
£500 + £0.48 a week ◯

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.

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?	◯	◯
2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?	◯	◯
3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?	◯	◯

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?	◯	◯
5. Is your home used for running a business?	◯	◯
6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer?	◯	◯

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?	◯	◯

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?	◯	◯

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 your neighbourhood housing office.
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 Ageas Insurance Limited 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 database. 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 the database.

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

Signature(s)

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

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 and click the 'SUBMIT' button to submit your application.

Underwritten by **Ageas Insurance Limited**
Registered office: Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA
ageas.co.uk
Registered in England and Wales Company No 354568
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

The London Borough of Camden **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks.

The London Borough of Camden 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 The London Borough of Camden also referred to as the Administrator.

Payment of the premium

Premiums can be paid alongside your rent. Please see the premium tables on pages 6 & 7. 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 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
- 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:

- £6,000 if you are over the age of 60.
- £7,000 for all other people.

Payment Methods

Pay As You Go – If you select to pay by (weekly, fortnightly or monthly) 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 6 & 7 to select the premium you will pay.

You can use the below to work out your Premium

Standard Cover or	£		1
Standard Cover plus Accidental Damage	£		2
Personal Possession	£		3
Wheelchairs & Mobility Scooters	£		4
Hearing Aids	£		5
Sheds & Garages	£		6
Total Weekly Premium	£		7

Insert in box 1 or 2 depending on the cover and payment method selected the premium for your sum insured.

If you have selected any of the optional covers insert the premium in boxes 3 to 6.

Add boxes 1 to 6 together and place the total in box 7.

If you need help working out your premium you can contact your the Administrator on 020 9474 2390.

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

Complete the form enclosed with this booklet. Make sure that you answer all the questions, and sign the declaration. If you want help filling in the form, please contact the Administrator.

Return the application form, either post or hand it in to:
Rent Support Team, London Borough of Camden, Town Hall, Judd Street, London, WC1H 9JE.

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

The London Borough of Camden will write to you with details of your new rent, 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. Your premium will be added to your rent account.

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 the to 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 need to have a clear rent account to be accepted on the scheme.

The London Borough of Camden 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

	Standard Cover	Standard Cover Plus Extended Accidental Damage Cover
Sum Insured	Weekly Payments	Weekly Payments
* £6,000	£0.55	£0.75
£7,000	£0.64	£0.88
£8,000	£0.74	£1.00
£9,000	£0.83	£1.13
£10,000	£0.92	£1.25
£11,000	£1.01	£1.38
£12,000	£1.10	£1.50
£13,000	£1.20	£1.63
£14,000	£1.29	£1.75
£15,000	£1.38	£1.88
£16,000	£1.47	£2.00
£17,000	£1.56	£2.13
£18,000	£1.66	£2.25
£19,000	£1.75	£2.38
£20,000	£1.84	£2.50
£21,000	£1.93	£2.63
£22,000	£2.02	£2.75
£23,000	£2.12	£2.88
£24,000	£2.21	£3.00
£25,000	£2.30	£3.13
£26,000	£2.39	£3.25
£27,000	£2.48	£3.38
£28,000	£2.58	£3.50
£29,000	£2.67	£3.63
£30,000	£2.76	£3.75
£31,000	£2.85	£3.88
£32,000	£2.94	£4.00
£33,000	£3.04	£4.13
£34,000	£3.13	£4.25
£35,000	£3.22	£4.38

All premiums include Insurance Premium Tax at the current rate.
*£6,000 - £35,000 only available to tenants aged 60 and over.
£7,000 - £35,000 available to all other tenants.

Optional Extras Table

Option Type	Sum Insured	TENANTS Weekly Payments
Personal Possessions (away from the home)	£1,000 £2,000 £3,000	£0.58 £1.16 £1.74
Hearing Aids	£1,000 £2,000 £3,000	£1.16 £2.32 £3.47
Wheelchairs/Mobility Scooters	£1,000 £2,000 £3,000	£0.88 £1.75 £2.63
Buildings Cover for: Sheds, Garages, Greenhouses	£500	£0.49

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 (not used for business purposes) 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 Ageas Insurance 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 you have a complaint about the insurance policy or the handling of a claim you can write to us at the address shown below or email us through our website at www.ageas.co.uk/make-a-complaint (please include your policy number and claim number if appropriate).

Our address:
Customer Services Adviser
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

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

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances. If you choose to take a dispute to the courts, this contract is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

- 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.

Notes