

# HOME CONTENTS INSURANCE



Low Cost Home Insurance



# Home Contents Insurance

**T**his Home Contents Insurance is designed specifically for tenants and leaseholders. It offers a number of benefits which are of real value:

- **Very low cost**
- **Convenient payment methods**
- **Fast, efficient claims service**

Have you ever considered what you would do if the unthinkable happened?

What if you were burgled, suffered a burst water pipe or even a fire?

You may not realise it but your Landlord is not responsible for your personal belongings. If the contents of your home needed replacing, it would be down to you to pay for them.

Could you afford to furnish out of your own pocket?

Home Contents Insurance could save you a lot of money, not to mention heartache if you were unfortunate enough to suffer a major loss. How many times have you heard of people who have been flooded out or burgled only to realise that they had let their insurance lapse or just forgotten to organise it in the first place?

Please consider this insurance very carefully.

For just a few pence a week you can leave your house safe in the knowledge that the things you value are covered by UK Underwriting Ltd.

This insurance will cover all of your household contents against a wide range of unforeseen hazards including new for old cover (except for clothing and bed linen).

The policy has no excess, is written in plain English and

avoids 'insurance small print'.



# What Does The Policy Cover?

## keyfacts

### Home Contents Insurance Policy Summary

Some important facts about the insurance are summarised below. This summary does not describe all the terms and conditions of the policy. A copy of the policy is available on request.

**Insurer:** AXA Insurance UK plc and Primary Insurance Company Limited

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Contents household goods personal effects and clothing the property of <b>you</b> or <b>your family</b>	<ul style="list-style-type: none"><li>• Loss or damage when the home is unoccupied</li><li>• Collision arising inside the home</li><li>• Damage by persons lawfully on the premises</li><li>• Property in the open</li></ul>	1 to 10
Contents temporarily removed from the home	<ul style="list-style-type: none"><li>• Theft unless from building and involving use of force</li><li>• Outside the United Kingdom</li><li>• Any claim exceeding 15% of the contents sum insured</li></ul>	13
Money and Credit Cards	<ul style="list-style-type: none"><li>• Losses not reported to the Police or Credit Card issuer within 24 hours of discovery</li><li>• Depreciation</li><li>• Any claim exceeding £300</li></ul>	14
Accidental damage to Pictures Glass and Ceramic Fittings	<ul style="list-style-type: none"><li>• When the home is unoccupied</li><li>• Any claim exceeding £300</li></ul>	15
Escape of Water or Oil (including metered Water or Oil following accidental damage)	<ul style="list-style-type: none"><li>• Loss by vaporisation</li><li>• Loss of metered water or oil limited to £300</li></ul>	22
Frozen Food	<ul style="list-style-type: none"><li>• Deliberate act of supply authority</li><li>• Any claim exceeding £200</li></ul>	17
Replacement Locks	<ul style="list-style-type: none"><li>• Any claim exceeding £300</li></ul>	18
Personal Liability Damages awarded against you or your family in respect of your legal liability	<ul style="list-style-type: none"><li>• Any claim exceeding £1,000,000</li><li>• Animals other than domestic pets</li><li>• Any professions, business or employment</li></ul>	24

Unoccupied means containing insufficient furniture for full occupation or furnished but has not been lived in for more than 30 consecutive days prior to loss or damage.

Cover is valid for 12 months – we recommend that you update the cover periodically to ensure it remains adequate.

### **CANCELLATION RIGHT**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please note that this right does not apply if the policy is a short term insurance of less than one month in duration.

### **MAKING A CLAIM**

If you have a claim, please telephone us on Wessex Administration Services on 0870 241 4465 as soon as possible to tell us about it.

### **HOW TO MAKE A COMPLAINT**

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on Wessex Administration Services 0870 420 3802. If you are still not satisfied, please write to our Managing Director at  
Wessex Administration Services, Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

### **COMPENSATION SCHEME**

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Primary Insurance Company Limited is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to Euro 20,000 or 90% of the net loss whichever is the lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## **How Much Does the Insurance Cost?**

**T**he premium chart shows the cost on a postcode/sum insured basis. All you need to do is work out which area your postcode is in and read down to your sum insured. The chart gives the exact cost for your chosen payment method.

### **How Can I Pay?**

There are three payment options:

1. Annually all in one go - Send a cheque or postal order along with the application form or call us with your credit card details. Please make cheques payable to Wessex Administration Services.
2. Monthly by Direct Debit - Complete the attached Direct Debit Mandate and send it to us.
3. By cash at the Post Office - Simply tick the box on the application form and we will send you a swipe card you can use at any **allpay.net** point and the Post Office to pay in cash instalments.

### **How Do I Apply?**

Once you have worked out how much you will be

paying simply complete the attached application form and send it to:

**Wessex Administration Services, Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ.**

**P**lease make sure that the information on the application form is true and complete to the best of your knowledge. Failure to disclose all material information may result in a claim being rejected, reduced or the policy being invalidated.

In particular you should make sure that the sum insured you select reflects the total replacement value of all your household contents (please refer to 'How much should I insure for?').

If you would like more information please call our helpline on **0870 420 3802.**

### **Important Notice**

Please note, failure to keep up with your payments will result in the cancellation of the policy.

# Important Information

## keyfacts

### About our insurance services

#### Who are FARR plc?

FARR plc are the Insurance Broker that arranges the Home Contents insurance facility that is promoted via your landlord. FARR plc is wholly owned by the Erinaceous Group of companies. Our address is Fenton House 85-89 New London Road Chelmsford Essex CM2 0PP

#### Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

#### Whose Products Do We Offer?

We can only offer products from UK Underwriting Ltd in respect of Tenants Contents.

#### What Service Will We Provide You With?

You will not receive advice or a recommendation from us and we may ask you some questions before quoting a premium. You will then need to make a choice whether to proceed or not.

#### Fees & Charges

We do not charge for our services.

#### Who Regulates Us?

FARR are authorised and regulated by the FSA our reference is 308719 These details can be checked on the FSA's Register by visiting the FSA's Website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

#### Insurance companies (third insurance directives) Regulations 1994

Under E.C. legislation we are required to provide you with the following information before you insure with us:

UK law allows the parties to this contract a choice of Law applicable to the contract. The contract is governed by English law except as specified to the contrary elsewhere in the policy.

#### Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

#### What To Do if You Have a Complaint

If you wish to make a complaint about the service we have provided, please contact Wessex Administration in one of the following ways: By telephone (0870 420 3802) between 09:00hrs and 17:00hrs (Mon to Fri) or by writing to them at the address shown above.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### Information Exchange Notice

By signing overleaf I/We consent to the information on this form and on any claim I/We make being supplied to IDS Ltd so that it can be made available to other Insurers. I/We also agree that, in response to any searches you may make in connection with this application or any claim, IDS Ltd may supply information it has received from other Insurers about other claims I/We have made.

# How Much Should I Insure for?

It is very important that you include all of your home contents when working out your sum insured otherwise a claim may not be paid in full. To help you we have drawn up a list of things you should remember in each room:

● <b>Bedroom</b> carpets/curtains furniture bedding TVs etc valuables	
● <b>Living Room</b> carpets/curtains furniture TVs etc valuables ornaments	
● <b>Kitchen</b> carpets or other floor covering curtains or blinds kitchen appliances crockery/cutlery/other utensils food & drink (including freezer)	
● <b>Bathroom</b> carpets/curtains or blinds linen	
● <b>Hallway</b> carpets/curtains furniture	
● <b>Dining Room</b> carpets/curtains furniture valuables	
● <b>Garage</b> tools gardening equipment	

# Premium Chart

## How Much Does it Cost?

	Amount of cover (£)	option 1 Fortnightly Post Office (£)	option 2 Monthly Post Office (£)	option 3 Monthly Direct Debit (£)	option 4 Annual Cheque (£)
Only available to people over 60	6,000	2.39	4.44	4.44	45.60
	7,000	2.68	5.07	5.07	53.20
	8,000	2.97	5.70	5.70	60.80
Available to all other tenants and leaseholders	9,000	3.27	6.34	6.34	68.40
	10,000	3.56	6.97	6.97	76.00
	11,000	3.85	7.60	7.60	83.60
	12,000	4.14	8.24	8.24	91.20
	13,000	4.44	8.87	8.87	98.80
You should use the do-it-yourself valuation chart on the back of this leaflet to help you work out how much cover you need	14,000	4.73	9.50	9.50	106.40
	15,000	5.02	10.14	10.14	114.00
	16,000	5.31	10.77	10.77	121.60
	17,000	5.60	11.40	11.40	129.20
	18,000	5.90	12.04	12.04	136.80
	19,000	6.19	12.67	12.67	144.40
	20,000	6.48	13.30	13.30	152.00
	21,000	6.77	13.94	13.94	159.60
	22,000	7.07	14.57	14.57	167.20
	23,000	7.36	15.20	15.20	174.80
	24,000	7.65	15.84	15.84	182.40
	25,000	7.94	16.47	16.47	190.00
	26,000	8.24	17.10	17.10	197.60
	27,000	8.53	17.74	17.74	205.20
	28,000	8.82	18.37	18.37	212.80
	29,000	9.11	19.00	19.00	220.40
	30,000	9.40	19.64	19.64	228.00

These costs include Insurance Premium Tax at the rate applicable and any charges made by the Post Office

