

Charnwood Neighbourhood Housing does not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes.

You need to take out your own household insurance either with this special scheme arranged by Aon, through Norwich Union or by making your own arrangements.

This scheme is open to all Charnwood Neighbourhood Housing tenants.

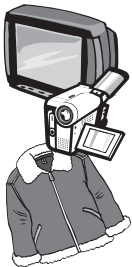


Payment of the premium

Payment of premiums can be made by Direct Debit, Cash in Office at Southfield Road Loughborough, using your Allpay swipe card at your local post office or by Standing Order.

LATE OR NON - PAYMENT OF PREMIUMS MAY PREJUDICE CLAIM SETTLEMENT.

To work out your weekly payment, refer to the table on the next page.



Insurance for your home contents

When you take out this insurance your household goods and contents will be insured whilst in your home. The insurance also covers theft of your keys and the contents in your freezer. There is also cover for personal liability.

Accidental damage is not covered as standard other than what is detailed in the enclosed policy summary. However, a full accidental damage option is available at an additional cost (see cost of insurance table and policy summary)



What you are covered for

Please refer to the enclosed policy summary which details the main circumstances that are covered (e.g. fire, theft, water damage). A specimen policy booklet is available on request.



“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 under value your contents this will mean that if you claim you will not get the full value of your claim.**



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

	SUM INSURED	WEEKLY COST STANDARD COVER	WEEKLY COST STANDARD & ACCIDENTAL DAMAGE COVER	SUM INSURED	WEEKLY COST STANDARD COVER	WEEKLY COST STANDARD & ACCIDENTAL DAMAGE COVER
<i>Only available to people over 60</i>	£6,000	£0.54	£0.70	£21,000	£1.89	£2.46
	£7,000	£0.63	£0.82	£22,000	£1.98	£2.57
	£8,000	£0.72	£0.94	£23,000	£2.07	£2.69
	£9,000	£0.81	£1.05	£24,000	£2.16	£2.81
	£10,000	£0.90	£1.17	£25,000	£2.25	£2.93
	£11,000	£0.99	£1.29	£26,000	£2.34	£3.04
	£12,000	£1.08	£1.40	£27,000	£2.43	£3.16
	£13,000	£1.17	£1.52	£28,000	£2.52	£3.28
	£14,000	£1.26	£1.64	£29,000	£2.61	£3.39
	£15,000	£1.35	£1.76	£30,000	£2.70	£3.51
	£16,000	£1.44	£1.87	£31,000	£2.79	£3.63
	£17,000	£1.53	£1.99	£32,000	£2.88	£3.74
	£18,000	£1.62	£2.11	£33,000	£2.97	£3.86
	£19,000	£1.71	£2.22	£34,000	£3.06	£3.98
	£20,000	£1.80	£2.34	£35,000	£3.15	£4.10

You may wish to use the do-it-yourself valuation sheet opposite, to help work out how much cover you need.

These costs include Insurance Premium Tax at the current rate.

The premiums shown in the table are payable over 49 weeks.



How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions and sign the declaration. If you have any queries about filling in your form, please telephone the Insurance Section on 01509 634567. Once you have completed the form you can either hand in at your nearest Neighbourhood Housing Office or post to Charnwood Neighbourhood Housing, Neighbourhood Housing Offices, Southfield Road, Loughborough, LE11 2TX



Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- Charnwood Neighbourhood Housing can cancel the policy if your premium payments fall into arrears.
- You may not be able to make a claim unless your payments are up to date.



Start date

Insurance starts when Charnwood Neighbourhood Housing informs you that you have been accepted onto the scheme. The start date will always be a Monday. We will write to you with details of your insurance payments and the date when you should start paying. You will be notified in writing if for any reason, you have not been accepted into the scheme.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. if you are in hospital, extended holiday) for more than 60 consecutive days you will have to advise Charnwood Neighbourhood Housing.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.

Charnwood Neighbourhood Housing urges all tenants to take out household insurance, either through our special scheme or by making your own arrangements.

**IF YOU WISH TO APPLY COMPLETE
THE APPLICATION FORM ENCLOSED**

Norwich Union Insurance Limited
Registered in England, No.99122. Registered Office: 8 Surrey Street,
Norwich, NR1 3NG
A member of the Aviva group
Authorised and regulated by the Financial Services Authority.



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Leading in Leicestershire



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unlocking a brighter future

TENANTS INSURANCE SCHEME

HOME CONTENTS PROSPECTUS