UNDERWRITTEN BY

Allianz

Solihull METROPOLITAN BOROUGH COUNCIL

Solihull Community Housing
Shaping our neighbourhoods

Pay As You Go

Home Contents Insurance

APPLICATION

Solihull Metropolitan Borough Council **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks.

Solihull Metropolitan Borough Council 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 Solihull Metropolitan Borough Council also referred to as the Administrator.

Payment of the premium

Tenants: For your convenience you can pay your insurance premium weekly.

Leaseholders: You can pay your premiums quarterly, when you pay your rent or service charge.

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 Extension

In addition to your standard contents cover, you have the option to add personal possession cover (cover for items away from the home) for an additional premium.
Extended accidental damage cover is automatically included as standard.

‘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.
- £9,000 for all other people.

Payment Methods

Pay As You Go – If you select to pay by tenants, weekly and leaseholders, quarterly 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 & 8 to select the premium you will pay.

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

Option 1: Complete the application form. Make sure that you answer all the questions, all applicants sign in the signature box(es) on the declaration page. Once you have completed the form, detach it and post it to Solihull Community Housing, Endeavour House, Meriden Drive, Solihull, B37 6BX.

If you are completing the form electronically, please use option 2.

Option 2: Complete the application form. Make sure that you answer all the questions, and insert all applicants names in the signature box(es) on the declaration page. Once you have completed the form, use the CLICK & SUBMIT button on the declaration page.

If you want any help filling in the form, please contact us on 0121 717 1515

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

Solihull Metropolitan Borough Council 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.

Solihull Metropolitan Borough Council 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.

Tenants Rate Table

Standard Cover including Extended Accidental Damage Cover

	Premiums for Tenants aged 60 and over	Premiums for Tenants aged under 60
Sum Insured	Weekly Premium	Weekly Premium
£6,000	£0.57	N/A
£7,000	£0.66	N/A
£8,000	£0.75	N/A
£9,000	£0.85	£1.06
£10,000	£0.94	£1.18
£11,000	£1.04	£1.29
£12,000	£1.13	£1.41
£13,000	£1.22	£1.53
£14,000	£1.32	£1.65
£15,000	£1.41	£1.77
£16,000	£1.51	£1.88
£17,000	£1.60	£2.00
£18,000	£1.70	£2.12
£19,000	£1.79	£2.24
£20,000	£1.88	£2.35
£21,000	£1.98	£2.47
£22,000	£2.07	£2.59
£23,000	£2.17	£2.71
£24,000	£2.26	£2.82
£25,000	£2.36	£2.94
£26,000	£2.45	£3.06
£27,000	£2.54	£3.18
£28,000	£2.64	£3.30
£29,000	£2.73	£3.41
£30,000	£2.83	£3.53
£31,000	£2.92	£3.65
£32,000	£3.01	£3.77
£33,000	£3.11	£3.88
£34,000	£3.20	£4.00
£35,000	£3.30	£4.12
£36,000	£3.39	£4.24
£37,000	£3.49	£4.35
£38,000	£3.58	£4.47
£39,000	£3.67	£4.59
£40,000	£3.77	£4.71

Personal Possessions Premiums for all tenants	
Sum Insured	Weekly Premium
£1,000	£0.57
£2,000	£1.14
£3,000	£1.70

All premiums include Insurance Premium Tax (IPT) at the current rate.

Leaseholders Rate Table

Standard Cover including Extended Accidental Damage Cover

	Premiums for Leaseholders aged 60 and over	Premiums for Leaseholders aged under 60
Sum Insured	Quarterly Premium	Quarterly Premium
£6,000	£7.13	N/A
£7,000	£8.13	N/A
£8,000	£9.25	N/A
£9,000	£10.38	£13.00
£10,000	£11.50	£14.38
£11,000	£12.75	£15.88
£12,000	£13.88	£17.25
£13,000	£15.00	£18.75
£14,000	£16.13	£20.25
£15,000	£17.25	£21.63
£16,000	£18.50	£23.13
£17,000	£19.63	£24.50
£18,000	£20.75	£26.00
£19,000	£21.88	£27.38
£20,000	£23.13	£28.88
£21,000	£24.25	£30.25
£22,000	£25.38	£31.75
£23,000	£26.50	£33.13
£24,000	£27.75	£34.63
£25,000	£28.88	£36.00
£26,000	£30.00	£37.50
£27,000	£31.13	£39.00
£28,000	£32.25	£40.38
£29,000	£33.50	£41.88
£30,000	£34.63	£43.25
£31,000	£35.75	£44.75
£32,000	£36.88	£46.13
£33,000	£38.13	£47.63
£34,000	£39.25	£49.00
£35,000	£40.38	£50.50
£36,000	£41.50	£51.88
£37,000	£42.75	£51.88
£38,000	£43.88	£54.75
£39,000	£45.00	£56.25
£40,000	£46.13	£57.75

Personal Possessions Premiums for all Leaseholders	
Sum Insured	Quarterly Premium
£1,000	£7.13
£2,000	£14.25
£3,000	£21.25

All premiums include Insurance Premium Tax (IPT) 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 reflection 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 Tenants Home Contents Insurance?

To report a loss contact Allianz Insurance plc whose details are provided in the policy wording which will be sent to you.

How do I make a complaint about my Tenants Home Contents Insurance policy?

If you have a complaint about the insurance policy or the handling of a claim please contact the Allianz Insurance plc **Customer Satisfaction Manager at:**

Allianz Insurance plc
PO Box 10623
Wigston
LE18 9HJ

Phone: 0330 102 1781
Fax: 01483 529 717
Email: allianzretailcomplaints@allianz.co.uk

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

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote Allianz's e-mail address: allianzretailcomplaints@allianz.co.uk.

Full details of the Allianz Insurance plc complaints procedure may be found in your policy documentation.

Using the 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.

- 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 the Administrator.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant or leaseholder of Solihull Metropolitan Borough Council?

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 the additional cover below (at extra cost) please tick the box and specify the amount of cover you require.

Personal Possessions (cover away from the home) ☐ £ _____

(available in bands of £1,000 up to max £3,000)

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.

For Office Use Only

Premium £ Sent Date

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 Solihull Community Housing, Endeavour House, Meriden Drive, Solihull, West Midlands, B37 6BX.
3. I/We declare that we understand the contents of this completed application including the important information for applicants on page 8 of this form.
4. I/We declare that Allianz Insurance plc 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)	Signature(s)
Joint tenants should both sign unless they are married to each other	Joint tenants should both sign unless they are married to each other
Date	Submit

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 Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849

Notes

Notes

Farsi

.تسا هناخ تاىوتحم هەمىب هرابرد روشورب نىا
نفلت هرامش اب ًافطل ، رگىد مرف اى نابز هب تاعالطا نىا هب زاىن تروص رد
سردآ هب اى و هتفرگ سامت ۰۱۲۱۷۱۷۱۵۱۵
اىمىل اسرا لىمىد.info@solihullcommunityhousing.org.uk

French

Ce dépliant concerne l'assurance habitation.

Si vous souhaitez disposer de ces informations sous un autre format ou dans une autre langue, veuillez composer le 0121 717 1515 ou envoyer un e-mail à : info@solihullcommunityhousing.org.uk

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Pashto

.هدا ړه پ ېمىک د ونىاش دروک د ېپاپ ېتامولعم اد

ه دغه معلومات په کومه بله بڼه اى ژبه غواړئ طفا ً 0121 717 1515 شمېرې ته
ټېلفون وکړئ، اى پر دې پتې برېښنالىک راولېږئ:
info@solihullcommunityhousing.org.uk

Polish

Ta broszura dotyczy ubezpieczenia zawartości domu.

Jeśli potrzebuje Pan(i) te informacje w innej formie lub innym języku, prosimy zadzwonić na numer tel. 0121 717 1515 lub wysłać e-mail na adres: info@solihullcommunityhousing.org.uk

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Kurdish Sorani

.ەڵاموان ىلەپولەک ىىاىنڵد ىرەبارەد ەکۆڤاڵ مەئ

ۆب ەکب نوفەلەت ەىاکت، تىزاوخەد رت ىکىنڕمز اى زاوىش ەب ناکەىىراىناز رەگەئ
ۆب ەرىنب ڵىمەىئ دوخاى 0121 717 1515
info@solihullcommunityhousing.org.uk

Allianz Insurance plc Important Notice

For more information about how Allianz Insurance plc use your personal data, you can find a copy of the Fair Processing Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837, by email dataprotectionofficer@allianz.co.uk or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Claims History

- Under the conditions of your policy you must tell us about any incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at a time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

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