THISTLE
TENANT RISKS

Solihull
METROPOLITAN
BOROUGH COUNCIL

Solihull
Community Housing
Shaping our neighbourhoods

Pay As You Go

Home Contents Insurance

APPLICATION

V4

Solihull Metropolitan Borough Council **does not insure** your home contents such as household goods and personal belongings against theft, fire, vandalism and burst pipes and other household risks.

Solihull Metropolitan Borough Council with Thistle Tenants Risk (Thistle) can offer, tenants and residents the chance to insure the contents of their homes.

This contents insurance policy has been designed to meet the demands and needs of those living in social housing who wish to insure their home contents.

If you are unsure whether this insurance policy is right for you please contact Solihull Metropolitan Borough Council also referred to as the Administrator.

Summary of the Home Contents Insurance Policy

Key Benefits and Exclusions.

- Covers loss or damage to your contents caused by specific events such as, theft, water damage, fire and many more household risks.
- Covers theft or attempted theft of contents in sheds, outbuildings and garages that form part of your home (up to £3,000).
- We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- Accidental damage to TV's, aerials fixed to your home, home computers, home entertainment equipment and home working equipment. A £50 excess applies in respect of Accidental Damage Claims.
- We will pay up to £500 for loss of or damage to food in a fridge/freezer but we do not cover damage caused if the electricity supplier deliberately cuts off the supply to your homes.
- Tenant's liability – We will pay up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant. There is no cover available if your home is unoccupied for more than 60 days in a row.
- Your home contents will be covered on a 'new for old' basis, meaning if something gets damaged or lost, we will replace the item as new. The only exceptions are linen and clothing, which will be replaced at their current value minus wear and tear. When figuring out your insurance cost, you need to calculate how much it would cost to replace everything as new.
- Sums insured start at £6,000 if you are aged 60 and over, and £9,000 for all other tenants.
- Extended accidental damage cover is automatically included. A £50 excess applies in respect of Accidental Damage Claims.

Optional Cover

In addition to your standard contents cover, you have the option to add the following additional cover at an extra cost:

- Personal Possessions cover (cover for items away from the home).

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.

Payment of the premium

Tenants - Payment of the premium

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

This is a "pay as you go" policy. This is a rolling short-term contract which provides cover for one month and will remain in force for as long as you continue to pay.

Leaseholders - Payment of the premium

Leaseholders: You can pay your insurance premium with your rent or service charge quarterly, by Direct Debit. This is a 12 month insurance contract.

For further information about paying your premium please visit www.solihullcommunityhousing.org.uk/home-contents-insurance or contact us via email rentcontrol@solihull.gov.uk.

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 5 & 6 to select the premium you will pay.

If you are a Tenant

- **Please make sure you keep up to date with your payments.** Your insurance premium will be collected weekly with your rent. If you don't, you may not be able to make a claim or your insurance policy may be cancelled.
- **Keeping your cover in place:** We will write to you at least 21 days before the anniversary of the Scheme with an updated quote for you to review. This will notify you of any increases to your payments or any changes to your policy. To ensure you have continuous cover we will automatically collect payment by the same means and renew your policy unless you advise us otherwise.

If you are a Leaseholder

- **Please make sure you keep up to date with your payments.** If you don't, you may not be able to make a claim or your insurance policy may be cancelled.
- **Keeping your cover in place:** We will write to you at least 21 days before the anniversary of the Scheme with an updated quote for you to review. This will notify you of any increases to your payments or any changes to your policy. If you pay your premiums with your service charge quarterly to ensure you have continuous cover we will automatically collect payment by the same means and renew your policy unless you advise us otherwise.

Do-it-yourself valuation of your household contents

Most people find that their home contents are worth more than they think. To help calculate the total replacement cost of all your contents as new within your home, follow these steps:

1. Use the list below to help calculate the replacement cost of each item as if you were buying it new.
2. Add up the values in the Total Value column.
3. Round the total figure up to the nearest £1,000.
4. Enter this rounded figure on the application form.

This will ensure you have an accurate estimate of the total replacement cost of your home contents.

Underinsurance – What It Means

Make sure your contents are insured for their full replacement cost as new. If you underestimate the value, any claim payout could be reduced.

Example:

If you insure your contents for £10,000 but they're actually worth £20,000, you're only 50% covered. So if you make a £4,000 claim, you may only receive £2,000.

Please consider this when selecting your contents sum insured.

Please keep this sheet for future reference

Rooms/Items:	Total Value
Items in living room 1. e.g. TV, Electrical Equipment, Games Console, 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

The quickest way to apply for this insurance scheme is to complete a digital form:
Option 1: Complete the application form in this pack. Once you've completed the form, click the SUBMIT button on the declaration page. Or save the document and email to: rentcontrol@solihull.gov.uk

To complete the form in writing and by post:
Option 2: Email rentcontrol@solihull.gov.uk to receive a hard copy form.
Once you've completed it, please post it to Solihull Community Housing, Endeavour House, Meriden Drive, Solihull, B37 6BX.

Important

- Please make sure that you answer all the questions, including the declaration and insert all applicants names in the signature box(es) on the declaration page.
  Please download or open the editable PDF file directly in Adobe Reader to complete the application pack.
- If you are submitting this form via email, please first save a copy of the completed form to your desktop and attach it to your email noting "Application Form" in the subject header.

If you want any help filling in the form, please contact the Administrator.

Important information about your "Pay As You Go" Policy

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance will be sent to you as soon as possible.

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	£0.73	N/A
£7,000	£0.86	N/A
£8,000	£0.98	N/A
£9,000	£1.10	£1.38
£10,000	£1.22	£1.53
£11,000	£1.35	£1.69
£12,000	£1.47	£1.84
£13,000	£1.59	£1.99
£14,000	£1.71	£2.15
£15,000	£1.84	£2.30
£16,000	£1.96	£2.45
£17,000	£2.08	£2.61
£18,000	£2.20	£2.76
£19,000	£2.33	£2.91
£20,000	£2.45	£3.07
£21,000	£2.57	£3.22
£22,000	£2.69	£3.37
£23,000	£2.82	£3.53
£24,000	£2.94	£3.68
£25,000	£3.06	£3.83
£26,000	£3.18	£3.99
£27,000	£3.31	£4.14
£28,000	£3.43	£4.29
£29,000	£3.55	£4.45
£30,000	£3.67	£4.60
£31,000	£3.80	£4.75
£32,000	£3.92	£4.90
£33,000	£4.04	£5.06
£34,000	£4.16	£5.21
£35,000	£4.28	£5.36
£36,000	£4.41	£5.52
£37,000	£4.53	£5.67
£38,000	£4.65	£5.82
£39,000	£4.77	£5.98
£40,000	£4.90	£6.13

Personal Possessions Premiums for all tenants	
Sum Insured	Weekly Premium
£1,000	£0.74
£2,000	£1.48
£3,000	£2.22

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

A £50 excess applies in respect of Accidental Damage Claims.

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	£9.13	N/A
£7,000	£10.75	N/A
£8,000	£12.25	N/A
£9,000	£13.75	£17.25
£10,000	£15.25	£19.13
£11,000	£16.88	£21.13
£12,000	£18.38	£23.00
£13,000	£19.88	£24.88
£14,000	£21.38	£26.88
£15,000	£23.00	£28.75
£16,000	£24.50	£30.63
£17,000	£26.00	£32.63
£18,000	£27.50	£34.50
£19,000	£29.13	£36.38
£20,000	£30.63	£38.38
£21,000	£32.13	£40.25
£22,000	£33.63	£42.13
£23,000	£35.25	£44.13
£24,000	£36.75	£46.00
£25,000	£38.25	£47.88
£26,000	£39.75	£49.88
£27,000	£41.38	£51.75
£28,000	£42.88	£53.63
£29,000	£44.38	£55.63
£30,000	£45.88	£57.50
£31,000	£47.50	£59.38
£32,000	£49.00	£61.25
£33,000	£50.50	£63.25
£34,000	£52.00	£65.13
£35,000	£53.50	£67.00
£36,000	£55.13	£69.00
£37,000	£56.63	£70.88
£38,000	£58.13	£72.75
£39,000	£59.63	£74.75
£40,000	£61.25	£76.63

Personal Possessions Premiums for all Leaseholders	
Sum Insured	Quarterly Premium
£1,000	£9.25
£2,000	£18.50
£3,000	£27.75

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

A £50 excess applies in respect of Accidental Damage Claims.

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.
- Remember, it is your responsibility to establish that the sum insured is sufficient to cover all your home contents including any optional covers such as personal possessions and wheelchairs as new.
- You do need to have a clear rent account to be accepted on the scheme.

Solihull Metropolitan Borough Council suggests all tenants and leaseholders to take out home contents insurance, either through our specialist scheme or by making your own arrangements.

If you wish to apply please complete the application form attached.

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 scheme is an insurance policy for those those living in social housing who wish to insure their home contents.

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 Insurance Product Information Document enclosed or the 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 Ergo Claims Team, MPL Claims Management Limited. Telephone 0345 060 0030 or https://thistle-wrpolicyholderportal.co.uk/

How do I make a complaint about my Pay As You Go Home Contents Insurance policy?

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd.

Their contact details are provided below.

Ergo Claims Team
MPL Claims Management Limited
The Octagon
27 Middleborough
Colchester CO11TG

Email: qunderwriting@mplclaims.com

Tel: 0345 060 0010

If your complaint is about the way in which the policy was sold to you or whether it meets your requirements, you should contact Thistle. Their contact details are provided
below:
Thistle Tenant Risks,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester, GL1 1UB
Email: tenantscontents@thistleinsurance.co.uk
Tel: 0345 450 7286
You can ask the Administrator to refer a complaint on for you.
Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

- 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.
- **It's important that the information you provide is correct to the best of your knowledge, as any inaccurate information could result in changes to your premium or a potential claim being declined.**
- 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.

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* £_____
A £50 excess applies in respect of Accidental Damage Claims.

If you require the additional cover below **(at an extra cost)** please tick the box

Personal Possessions (cover away from the home) ☐ £
(Please choose a total value of £1,000, £2,000 or £3,000)

Where did you hear about this insurance scheme?

* It is important that you insert the amount it would cost to replace all the contents in your home as new and is rounded to the nearest £1,000.
Sums insured start at £6,000 if you are aged 60 and over, and £9,000 for all other tenants.

For Office Use Only

Premium £ Rent number

Input Date / / 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 sum insured amount you have chosen cover the full cost of replacing all your contents as new?	○	○

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 unoccupied 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 you made a claim, or had any incidents occur in the last three years which would have caused you to make a claim for contents or personal property 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)

PLEASE READ THE DECLARATION CAREFULLY

You have, in agreeing to cover, declared:
The Administrator has given you access to information which enabled you to decide if this policy suits your own personal circumstances.

You have a duty to take reasonable care when you are providing information to us and to the best of your knowledge and belief, the below statements are true and accurate.

1. I/We agree to advise the Administrator if any of the information given above should change.
2. To the best of My/Our knowledge and belief, I/We have correctly completed the application. 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 need assistance please contact Solihull Community Housing Tel: 0121 717 1515. Email: rentcontrol@solihull.gov.uk
3. I/We understand that this application will be incorporated into the insurance contract.
4. I/We undertake to pay the premium when called upon to do so.
5. I/We understand that the information on this form and information about any incident I/we may give details of may be passed to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS limited may pass my/our insurers information it has received from other insurers about other incidents involving anyone insured under the policy.

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 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. Or save the document and email to: rentcontrol@solihull.gov.uk

Submit

The scheme is underwritten by ERGO Specialty Ltd on behalf of Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The City of Edinburgh Council working in Partnership with Thistle Insurance Services. Thistle Tenant Risks is a trading name of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 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

269601 Edinburgh V4_ 02/2026