

Underwritten by



**NORWICH
UNION**

an AVIVA company

TENANTS INSURANCE SCHEME

HOUSE CONTENTS PROSPECTUS

Arranged by



ISLINGTON

Islington Council do not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes.

You need to take out your own insurance. Under a special scheme, arranged by Islington Council through Norwich Union, it's easy for you to protect your belongings.

You can arrange your insurance at a special low cost rate. This scheme is open to all Islington Council tenants and leaseholders.



Payment of the premium

You will need to decide how you would like to pay the premium. The options available are:-
Standing order or payment card into the Post Office or a shop with a Paypoint facility.



Insurance for your furniture, TV, clothing, carpets and electrical goods

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers theft of your keys and the contents of your freezer. There is also cover for personal liability. Please refer to the policy summary at the back of this document. A specimen policy booklet is available on request.



Insurance against fire, theft, vandalism and water damage

These are examples of the type of risks your contents will be insured for. Full details are 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.
£8,000 for all other people

Cost of Insurance

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.

Annual premiums are available on request.

Sum insured	Calendar Monthly	Fortnightly	
£6,000	£3.09	£1.42	only available to people over 60
£7,000	£3.60	£1.66	
£8,000	£4.11	£1.90	
£9,000	£4.64	£2.14	
£10,000	£5.16	£2.38	
£11,000	£5.68	£2.62	
£12,000	£6.20	£2.86	
£13,000	£6.72	£3.10	
£14,000	£7.20	£3.32	
£15,000	£7.71	£3.56	
£16,000	£8.23	£3.80	
£17,000	£8.76	£4.04	
£18,000	£9.28	£4.28	
£19,000	£9.80	£4.52	
£20,000	£10.32	£4.76	
£21,000	£10.80	£4.98	
£22,000	£11.31	£5.22	
£23,000	£11.83	£5.46	
£24,000	£12.34	£5.70	
£25,000	£12.87	£5.94	



How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions and sign the declaration. Once you have completed the form post it to:

Islington Council, 222 Upper Street, London NI 1XR
telephone 0207 527 2000.



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.



Start date

Insurance starts when Islington Council informs you that you have been accepted onto the scheme. They will write to you with details of your insurance payments and confirm the acceptance date. 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 30 consecutive days you will have to advise Islington Council.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted on the scheme.

Islington Council urges all tenants and leaseholders 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**

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 value the contents of your property but first read the section on 'New for Old' insurance.

Add up the two columns and round the total up to the nearest £1,000 then enter this figure on the proposal form. (Please keep this sheet for future reference).

ROOM/ITEMS	TOTAL VALUE	ROOM/ITEMS	TOTAL VALUE
Items in living room 1. e.g. TV, Radio, Video, Hi-Fi, Satellite, Computer, Suite, Carpet, Tables, Other Furniture, CD's, Videos, Light Fittings, Books, Ornaments, Curtain etc		Items in bedroom 1. e.g. Bed, Bedroom furniture, Carpet, Curtains, Light fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, etc.	
Items in living room 2. e.g. Dining table, Chairs, Sideboard, Other furniture, Carpet, Curtains, Light fittings, Ornaments etc.		Items in bedroom 2. e.g. Bed, Bedroom furniture, Carpet, Curtains, Light fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, 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 other room. e.g. Vacuum Cleaner, Tools, Lawnmower, Gardening Equipment etc.	
	£		£

Islington Council

Tenants Home Contents Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The Insurer of this policy is Norwich Union Insurance Limited. Registered Address:
8 Surrey Street, Norwich, NR1 3NG.

What is the Tenants Contents Insurance policy?

The Tenants Contents policy is a multi-section home contents insurance policy..

Contents Section - see policy booklet for details.

What are the benefits and features of the Tenants Contents Insurance policy?

Your policy includes the following significant features and benefits, which are explained in detail in your Policy Booklet:

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet. In addition cover is provided for

- accidental damage to television sets, their aerials, hi-fi's, video recorders, home computer equipment, decoders and DVD players whilst in your house and external aerials including satellite dishes permanently fixed to the outside of your home
- accidental damage to mirrors, glass tops, ceramic hobs which are not built in and fixed glass in furniture or cookers (up to 10% of the amount insured)
- contents temporarily removed from the home (up to 15% of amount insured)
- contents in outbuildings (up to £500)
- replacement locks if keys are stolen or lost anywhere in the United Kingdom (up to £300)
- spoilage of food in freezers and refrigerators (up to £250)
- loss of domestic fuel oil and metered water (up to £500)
- alternative accommodation following an insured loss (up to 15% of the amount insured)
- tenants improvements including internal decorations (up to £2000)
- tenants liability to landlords fixtures and fittings (up to 15% of amount insured)
- personal liability (up to £2,000,000)
- fatal accident cover (up to £2000)
- loss or damage to documents (up to £150)
- contents temporarily removed to a university, college or boarding school (up to £2000)
- accidental loss or damage to contents during removal when carried out by a professional removal company
- wedding gifts cover (up to 10% of the amount insured)
- contents in the open within the boundaries of your home (up to £250)
- theft or attempted theft of bicycles whilst temporarily removed to anywhere within the United Kingdom (up to £300 per cycle)
- Limit for personal money £300
- Limit for credit cards £100 per card
- Limit for audio/visual/computer – tapes, records and discs - £500 for the total of such items not per item.
- Limit for pedal cycles - £300 per cycle
- Limit of one third of the amount insured or £5000 whichever is greater for the total of high risk items (£1000 per item). Examples of High risk items are Pictures, jewellery, watches, photographic equipment, video cameras and personal computer equipment. Please refer to the policy wording for a full Definition.

What are the significant or unusual exclusions or limitations of the Tenants Contents Insurance policy?

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- Certain losses or damage if any endorsement/clause is shown on your policy schedule
- No cover is provided for motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.
- No cover is provided for items used for business purposes or in connection with any employment

- Certain losses or damage when your home is unoccupied or unfurnished for more than **30 days** in a row
- Theft caused by you, members of your household, paying guests or tenants
- Loss or damage caused by any wilful act by your household
- The cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design
- Loss or damage to items in the open
- Theft of contents temporarily removed from the home. You are, however, insured for loss or damage caused by theft or attempted theft from any building in which you, or a member of your household, is temporarily residing or employed if this involves somebody using force and violence to break into or out of a building
- Theft of money, unless by somebody using force and violence to break into your house
- Loss or damage caused by theft or attempted theft to or from any outbuildings, garages, sheds, greenhouses or cellars unless accompanied by forcible and violent entry.
- Loss or damage to interior decorations you are not legally responsible for.
- Loss or damage to guns and firearms.
- Your Personal Liability involving Firearms unless in connection with shotguns or airguns which you can legally own without possessing a firearm certificate.
- Theft or attempted theft of Pedal Cycles while temporarily away from the home which are left unlocked or unattended.
- Accidental damage other than to the items specifically noted above in **Significant Features and Benefits**
- Loss or damage to your contents from any cause not listed in the policy booklet.

How long does my Tenants Contents Insurance policy run for?

Unlike other insurance policies, your policy, under The Islington scheme, does not have an annual renewal date. Your policy will, therefore, continue at the terms shown on your latest schedule unless you are notified in writing by the administrator that the terms of your policy have been changed. In no circumstances will the policy lapse. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How to Claim

For a claim form please contact Islington Council, on telephone number 0207 527 1890

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to Norwich Union, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on 0141 309 5000. Norwich Union Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union are unable to meet it's liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Norwich Union Insurance Limited Registered in England No. 99122 Registered Office: PO Box 6, 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.

A member of the Aviva group

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Home Contents Insurance Proposal Form

Arranged by



ISLINGTON

Tenants and Leaseholders Home Contents Insurance Scheme Application Form

(Subject to the terms, exclusions and conditions of the policy, a specimen of which is available on written request).

- Before you fill in the form, read the declaration at the end.
- Make sure that you answer all the questions as fully as possible.
- Please return the whole completed form to the Council.

Please keep a copy of this form together with any information you send with it. Or you can ask for a copy from the insurance company within three months of taking out insurance.

This form is used to work out your insurance premium and whether you can be insured. Please include all information. If you are in any doubt about whether to include information, please include it.

If you do not it may mean that any claim you make is turned down.

Your Full Name (Mrs/Ms/Miss/Mr/other) (The person(s) to be insured)

Address _____

_____ Post Code _____

Telephone no. _____ Date of Birth _____

Your Job (please state if retired) _____

Are you a Tenant (or a Leaseholder) of the Council? YES / NO

Required start date (must be a Monday) _____

The Amount of Insurance Required (your sum insured) to the nearest £1,000 £ _____

If you have a spouse or partner living with you, please complete the following questions about them:

Their Full Name _____

Their Job _____

(Insurance starts when landlord/administrator informs you that you have been accepted onto the scheme. You will be sent a policy booklet and schedule which will confirm the sum insured, premium and start date. 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.)

PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE THESE QUESTIONS HAVE BEEN ANSWERED. PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

TO BE ANSWERED BY THE APPLICANT (please tick the correct box in answer to the questions below) We can only consider your application once ALL these questions are answered in full.

YES NO

1. Is your home self-contained with its own separate lockable front door? YES NO
2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? YES NO
3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? YES NO

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 regularly leave your home empty or unattended for more than 60 days? YES NO
5. Is your home used for running a business? YES NO
6. Have you or anyone living with you ever been refused insurance, had insurance cancelled or had special terms imposed by an insurer? YES NO

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 five 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? YES NO

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 _____

Were you insured at the time? _____

If so, how much did the insurers pay in settlement of the claim? _____

8. If you have had a burglary in the last five years please state

How entry was gained? _____

What additional security has been installed since the incident? (extra locks, alarms etc.) _____

9. Have you or anyone living with you ever been convicted or charged with any offence, other than motoring offences, or is any prosecution or police enquiry pending? YES NO

YES NO

If you have answered YES to the above question, please tell us:

Date of conviction or charge _____

Nature of offence _____

Penalty received (amount of fine, length of sentence etc.) _____

Your age at the time _____

Important Notice

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of your property, or if any member of your household is charged with, cautioned for or convicted of a criminal offence (other than motor offences) Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

Declaration

- I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete.
- I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.
- I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- I/We have read the information overleaf under the heading "Important Information".
- You must declare the full value of goods or property insured. Failure to do so may invalidate your policy or reduce claims settlements.

Applicants signature(s)

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

Date

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 30 consecutive days you will have to advise the administrator/intermediary.

IMPORTANT INFORMATION

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Norwich Union Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insured (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to;
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches

We can supply on request further details of the databases we access or contribute to.

Claims History

- Under the conditions of your policy you must tell us about any insurance related 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 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.

You should show these notices to anyone who has an interest in the insurance under the policy.

Complaints Procedure

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to your insurance adviser or usual point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The Law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Underwritten by



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