

## 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 Aviva Insurance UK 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 your application, the insurer may undertake checks against any publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (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;
- Undertake credit searches and additional fraud searches;
- 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 can supply on request further details of the databases we access or contribute to.

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.

### 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.

### 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



Aviva Insurance UK Limited Registered in England Number 99122 Registered Office: 8 Surrey Street, Norwich NR1 3NG  
Authorised and regulated by the Financial Services Authority

Peace of mind at an affordable cost

# Home contents insurance

A special service for  
tenants and leaseholders  
of selected West Country  
Councils and Housing  
Associations



Teign Housing



## Payment Method

I wish to pay the premium (tick box)

**Fortnightly** by Cash at any Post Office or Pay Zone outlet.

**Monthly** by Cash at any Post Office or Pay Zone outlet.

**Monthly** by Direct Debit.

**Annually** by Cheque, Postal Order (both to be made payable to: Crystal Insurance Scheme or Debit/Credit Card.)

If you have ticked Annually or Monthly by Direct Debit please now complete the relevant section on this page.

## ONLY FILL IN THIS PART IF YOU ARE PAYING ANNUALLY THROUGH YOUR BANK CREDIT/ DEBIT CARD.

I hereby authorise Crystal Insurance Scheme to collect my **annual premium** through my Bank Debit/Credit Card.

**ACCESS**  **VISA**  **SWITCH** issue No.

Cardholders Name

Card No.

Expiry Date:   Security Code:

Signature(s):

Date:

## ONLY FILL IN THIS PART IF YOU ARE PAYING BY MONTHLY DIRECT DEBIT

### Insurance Payment Plan

Instruction to your Bank or Building Society to pay Direct Debits

1. Name and full postal address of your Bank or Building Society branch.

To: The Manager   
Bank/Building Society   
  
Postcode

2. Name(s) of account holder(s):

3. Branch sort code: (from the top right hand corner of your cheque)

-   -

4. Bank or Building Society account number:

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

Originator's Identification Number



5. Reference Number (for office use only)

6. Instruction to your Bank or Building Society:

Please pay Close Brothers Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Close Brothers Limited and, if so, details will be passed electronically to my Bank or Building Society.

Signature(s):

Date:

## 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 including the box marked Payment Method to: Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL (no stamp required).

**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 (state retired if retired)

Name of your Landlord

Are you a Tenant or a Leaseholder of the Council?

Do you wish to take the full accidental damage option? Yes / No

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

If acceptable, cover will start immediately after receipt of your application by the administrators. 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.

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).

4. Do you regularly leave your home empty or unattended for more than 30 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).

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   YES  NO

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

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.

## 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 Crystal Insurance.

## The Direct Debit Guarantee



This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment date changes Crystal Insurance Scheme will notify you 14 working days in advance of your account being debited or as otherwise agreed. If an error is made by Crystal Insurance Scheme or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch, of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us. A copy of this guarantee should be retained by the payer. Now return the whole completed form to: Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL.

**The West Country Councils and Housing Associations 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 Jardine Lloyd Thompson through Aviva, it's easy for you to protect your belongings.**

**This scheme is open to all the West Country Councils and Housing Associations tenants and leaseholders.**

#### **Payment of the premium**

You will need to decide how you would like to pay the premium.

The options available are:-

- Fortnightly or monthly by cash, using a swipe card at any Post Office, or Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

#### **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.  
£9,000 for all other people.

## **Cost of Insurance**

Please see the enclosed rating tables for cost of insurance.

You may wish to use the do-it-yourself valuation sheet on page 3, to help you work out how much cover you need.

To find your premium select your sum insured in the Standard or Accidental Cover table. Then choose how you would like to pay.

The payments shown are Inclusive of Insurance Premium Tax (IPT) at the appropriate rate, and transaction charges for the fortnightly & monthly swipe card payments.

## 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 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		Items in bedroom 1. e.g. Bed, Bedroom furniture, Carpet, Curtains, Light fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, etc.	
Ornaments, Curtains 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 living room 2. e.g. Dining table, Chairs, Sideboard, Other furniture, Carpet, Curtains, Light fittings, Ornaments etc.		Items in bedroom 3. 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.	
	£		£

## How to apply

Complete the enclosed application and make sure that you answer all the questions and sign the declaration. If you have any queries about filling in your form, please contact us on 0845 601 7007. Once you have completed the form post it to Crystal Insurance Scheme, Freeport SL839, Maidenhead, SL6 7XL (no stamp required).

## 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.
- If you don't pay your insurance premium your insurance will be cancelled.

## Start date

Insurance cover will start when Crystal Insurance Scheme 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 dates (where possible this will be the commencement date requested by you). You will be notified in writing if for any reason, you have not been accepted onto the scheme.

## 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 30 consecutive days you will have to advise Crystal Insurance Scheme.
- 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.

**As your landlord we urge all of our 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**

# West Country Consortium

## Tenants 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 Aviva Insurance UK Limited.

### What is the Tenants Contents Insurance policy?

The Tenants Contents policy is a multi-section home contents insurance policy. All sections are included except that the Accidental Damage to contents section is optional.

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 (including satellite dishes, decoders and television aerials fixed to your home), radios, home computers, audio and video equipment in your home
- accidental breakage of mirrors, and ceramic hobs on cookers which are not

built in, and fixed glass in furniture in your home

- contents temporarily removed from the home (up to 15% of amount insured)
- replacement locks if keys are stolen or lost (up to £250)
- spoilage of food in freezers (up to £250)
- loss of domestic heating oil and metered water (up to £500)
- alternative accommodation following an insured loss (up to 15% of the amount insured)
- tenants improvements including decoration allowance (up to £2000)
- tenants responsibility (up to 15% of amount insured)
- occupiers and personal responsibility (up to £2,000,000)
- accidental loss or damage to contents whilst being moved by a professional removal contractor
- fatal accident (up to £2000)
- wedding gifts cover (up to £1,500)
- contents in the open (up to £250)
- contents at university, college or boarding school (up to £2000)
- Up to one third of the contents sum insured or £5000 whichever is more, for valuables (£1000 any single item). Examples of valuables are jewellery, gold,

silver, precious metals, works of art, televisions, audio and video equipment. Please refer to the policy wording for a full Definition

- Up to £200 for personal money
- Up to £200 for credit cards.
- insurance for documents (up to £500)
- visitors contents (up to £200)

With the **Accidental damage option** all other accidental damage occurring in the home that we regard as insurable is covered (up to £1,500). Please see page 13 of the policy booklet for full details.

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

For claims under the **Accidental Damage section**, you will have to pay the first £50 of any claim. This is known as the 'excess'.

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 the policy - Certain losses or damage if any endorsement/clause is shown on your policy schedule.

- No cover is provided for motor vehicles, caravans, trailers, boats, motorcycles, trailer tents, watercraft, hovercraft,

aircraft, or their parts and accessories

- No cover is provided for items used for business or professional purposes
- Certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row
- Theft added to or caused by you, your family, or any domestic employee or a tenant or people who are legally allowed to be in your home
- Loss or damage caused by any wilful act by you or your household
- The cost of replacing any undamaged item (or part of it), which form part of a set or suite, or because it is one of a number of items of similar type, colour or design
- Theft of contents temporarily removed from the home unless force was used to get into or out of the building
- Theft of money, unless the thief used force to get into or out of your home
- Loss or damage to interior decorations you are not legally responsible for
- Accidental damage other than to the items specifically noted above in **Significant Features and Benefits** but wider cover is available under the Accidental Damage Option - see policy book for details.
- Loss or damage to your contents from any cause not listed in the policy booklet.

The following exclusions apply under the **Accidental damage option** - see policy book for details

The cost of replacing or repairing electrical or mechanical equipment that has broken down or been misused.

Damage caused by :

- wear and tear
- vermin, insects, moth, mildew, wet and dry rot or fungus
- domestic animals
- any process of cleaning, repair, restoring, dismantling or alteration
- damp and rust
- light and weather conditions and anything that happens gradually
- paying guests or tenants

Damage while your home or any part of it is lent, let or sub-let.

Damage if your home is unoccupied

Damage to :

- any item which does not belong to your household and which your household is not legally responsible for.
- any item owned or used either totally or partly for business purposes or connected with any employment.
- food or drink and food in freezers
- clothing
- contact and corneal lenses

Data, information or computer programs which have been created by or specifically for members of your household.

## **How long does my Tenants Contents Insurance policy run for?**

For annual policies - At least 21 days before each policy renewal we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. You must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premium paid, except when you have already made a claim since the renewal date.

For other policies - If you pay by direct debit we will continue the policy and collecting premiums unless you notify us that you wish to cancel the policy. If you pay by swipe card we will continue the policy as long as you continue to make payments. For either payment method we will change your premium immediately to reflect changes that you make to your policy. If we change the premium or terms and conditions that apply to your policy, we will give you at least 21 days notice in writing. If you wish to change or cancel the cover then please tell us before the next payment is due.

## **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 do I make a claim?**

Should you need to make a claim under this policy, please contact Crystal Insurance Scheme for a claim form on 0845 601 7007 (full address and telephone number is shown in the useful addresses section of the policy booklet).

Claims should be submitted after following the claims procedure which is detailed within your policy booklet.

### **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 Aviva, Tenants Contents Unit, 139 West Regent Street, Glasgow, G2 2BQ or telephone us on 0141 309 5000. 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.

### **Would I receive compensation if Aviva 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

Aviva Insurance UK Limited.  
Registered in England No. 99122.  
Registered Office: 8 Surrey Street,  
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Authorised and regulated by the Financial Services Authority.