

## Watford Community Housing Trust urges all tenants to take out Home Contents Insurance.

There's a special scheme available, arranged with Allianz Insurance plc, where premiums can be paid weekly by swipe card alongside your rent. Protect your furniture, belongings and decorations against fire, theft, water damage and other household risks. Simply complete the application below and return it to The Rent Team, Watford Community Housing Trust, 59 Clarendon Road, Watford, WD17 1LA.

Your Full Name (Mrs/Ms/Miss/Mr/other)   
(Joint tenants + Co-habitees must be named)

Address

Post Code

Telephone no.  Date of Birth

Required start date (this must be a Monday)

Contents Sum Insured required £  Do you require Extended Accidental Damage Yes ☐ No ☐

### Optional Extras available

	(✓)		
Personal Possessions (available in bands of £1,000 up to max £3,000)	<input type="checkbox"/>	Sum insured	<input type="text"/>
Wheelchairs /Mobility Scooters (available in bands of £1,000 up to max £3,000)	<input type="checkbox"/>	Sum insured	<input type="text"/>
Hearing Aids (available in bands of £1,000 up to max £3,000)	<input type="checkbox"/>	Sum insured	<input type="text"/>
Sheds, Garages, Greenhouses	<input type="checkbox"/>	Sum insured	£500

	Yes	No
1. Is your home self-contained with its own separate lockable front door?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you ever leave your home empty or unattended for more than 60 days in a row?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is your home used for running a business?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you or anyone living with you have any unspent criminal convictions other than motoring convictions, or have any prosecutions pending?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered 'No' to questions 1-3 or 'Yes' to questions 4-8, please give additional information on a separate sheet.

### Declaration

(to be completed after entering the information requested above)

- I/We agree to advise the Company if any of the answers given above should change.
- 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 The Rent Team, Watford Community Housing Trust, 59 Clarendon Road, Watford, WD17 1LA.
- I/We understand the contents of the 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 any regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- 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 Watford Community Housing Trust to establish whether cover can continue.

Signature:  Date:

(Joint tenants should both sign unless married to each other)

## Weekly Premiums

	Sum Insured	Standard Cover Weekly Premium	Standard Cover inc Extended Accidental Damage Weekly Premium		Sum Insured	Standard Cover Weekly Premium	Standard Cover inc Extended Accidental Damage Weekly Premium
<b>Over 60s only</b>	£6,000	£0.55	£0.90		£24,000	£2.22	£3.61
	£7,000	£0.65	£1.05		£25,000	£2.31	£3.76
	£8,000	£0.74	£1.20		£26,000	£2.40	£3.91
	£9,000	£0.83	£1.35		£27,000	£2.50	£4.06
	£10,000	£0.92	£1.50		£28,000	£2.59	£4.21
	£11,000	£1.02	£1.65		£29,000	£2.68	£4.36
	£12,000	£1.11	£1.80		£30,000	£2.77	£4.51
	£13,000	£1.20	£1.95		£31,000	£2.87	£4.66
	£14,000	£1.29	£2.10		£32,000	£2.96	£4.81
	£15,000	£1.39	£2.25		£33,000	£3.05	£4.96
	£16,000	£1.48	£2.40		£34,000	£3.14	£5.11
	£17,000	£1.57	£2.56		£35,000	£3.24	£5.26
	£18,000	£1.66	£2.71		£36,000	£3.33	£5.41
	£19,000	£1.76	£2.86		£37,000	£3.42	£5.56
	£20,000	£1.85	£3.01		£38,000	£3.51	£5.71
	£21,000	£1.94	£3.16		£39,000	£3.61	£5.86
	£22,000	£2.03	£3.31		£40,000	£3.70	£6.01
	£23,000	£2.13	£3.46				

Option Type	Sum Insured	Weekly Premium
Personal Possessions (cover away from the home)	£1,000	£0.63
	£2,000	£1.26
	£3,000	£1.89
Wheelchairs /Mobility Scooters	£1,000	£0.75
	£2,000	£1.50
	£3,000	£2.26
Hearing Aids	£1,000	£0.99
	£2,000	£1.99
	£3,000	£2.98
Garden Huts, Garages, Greenhouses	£500	£0.42

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

**Terms and conditions, Limits and exclusions apply. A copy of the policy wording is available on request. Please contact Watford Community Housing Trust on 01923 209 111.**

**This document is available in large print and Braille if required.**

### 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](http://www.allianz.co.uk). Alternatively, you can request a printed version by calling 0330 102 1837, by email [dataprotectionofficer@allianz.co.uk](mailto: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 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 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.

UNDERWRITTEN BY

**Allianz** 

# Home Contents Insurance

## Insurance Product Information Document

Company: Allianz Insurance plc Product: My Home Insurance

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 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. Financial Services Register No. 121849.

This document provides a summary of the key information relating to this tenants and residents contents insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

The policy is an insurance contract for individuals covering Home Contents. Cover will be provided for Extended Accidental Damage, Personal Possessions away from the home, the structure of Garden Huts, Garages and Greenhouses, Wheelchairs and Hearing Aids if you have requested them.



#### What is insured?

- ✓ Home contents are covered in your home or in the open inside the boundaries of the land belonging to your home up to the agreed sum insured that is specified on your certificate of insurance to repair or replace your home contents following an insured loss such as fire, theft, malicious damage, escape of water, storm or flood, subsidence or heave of the site on which the buildings stand, or landslide.
- ✓ Your valuables are covered up to one third of the contents sum insured or £5,000, whichever is more.
- ✓ A single valuable cannot be worth more than £1,500.
- ✓ Up to £2,000 for theft from outbuildings (such as sheds) and garages.
- ✓ Up to £200 for theft from outbuildings owned/rented away from your home but are within the British Isles.
- ✓ Accidental breakage of glass and mirrors in furniture, cooking hobs and oven doors.
- ✓ Accidental damage to electrical equipment such as televisions, home computers.
- ✓ Temporary accommodation up to 20% of the contents sum insured.
- ✓ Replacement of locks and keys to your doors, windows and alarms to your home, if they are stolen or you lose them.
- ✓ Loss of oil and metered water up to £1,000.
- ✓ Loss or damage to food in a freezer within your home.
- ✓ Up to £250 for personal money and up to £500 for credit cards.
- ✓ Occupiers and personal liability up to £2,500,000.
- ✓ Tenant's liability up to 20% of the contents sum insured for damage to your landlord's fixtures and fittings and up to £2,000 for damage to fixed items or home improvements you make as a tenant caused by an insured loss such as fire, escape of water.

#### What is insured for optional covers (if you have requested them)

##### Extended Accidental Damage

- This option provides accidental damage cover to your contents (e.g. spillage on your sofa) in your home in addition to the accidental damage covers mentioned under what is insured for contents.

##### Personal Possessions away from the home

- Cover up to the sum insured you have requested on your application form for accidental damage, loss or theft of your personal items you take out of the home.

##### Wheelchairs

- Cover up to the sum insured you have requested on your application form for loss or damage to wheelchairs which:
  - are owned by you or a member of your family;
  - you are responsible for.whilst inside your home or anywhere in the British Isles.
- Your personal liability if you accidentally injure any person or damage their property whilst owning, using or possessing a wheelchair.

##### Hearing Aids

Cover up to the sum insured you have requested on your application form for loss or damage to hearing aids which:

- are owned by you or a member of your family;
  - you are responsible for.
- whilst inside your home or anywhere in the British Isles.



#### What is not insured?

- ✗ When your home has been left unoccupied for more than 60 days in a row or is left unfurnished loss or damage caused by theft or attempted theft, malicious damage, escape of water, accidental breakage of glass and mirrors, accidental damage to electrical equipment, tenant's liability, loss of metered water and oil.
- ✗ Any accidental loss or damage to your contents (e.g. spillage on your sofa) other than those mentioned under what is insured for contents, unless you have requested the optional extended accidental damage cover.
- ✗ Accidental damage to portable electrical equipment unless you have requested the optional extended accidental damage cover.
- ✗ Food in the freezer if the freezer failed due to a deliberate act by your electricity supplier.
- ✗ Food in freezer if proof of purchase cannot be validated.
- ✗ Your liability arising out of the ownership, use or possession of mechanically propelled or assisted vehicles of all types including aircraft or watercraft.

#### What is not insured for optional covers (if you have requested them)

##### Extended Accidental Damage

- Items that have gone missing or cannot be found.
- Damage caused:

- whilst your home is unoccupied for more than 60 days in a row.
- whilst your home is lent, let or sublet.
- by electronic, electrical or mechanical breakdown or failure.
- to contents not inside your home.
- by domestic animals.

##### Personal Possessions away from the home

- Any amount over £500 for any one item.
- Theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. Items must be completely hidden within the vehicle.
- Loss or damage to sports equipment in use.
- Theft of pedal cycle accessories unless stolen with the pedal cycle.
- Theft of a pedal cycle away from your home unless locked to an immovable object.

##### Wheelchairs

- Loss or damage caused:
  - by electronic, electrical or mechanical breakdown or failure.
  - theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked.
- Any amount over £1,000 for theft or attempted theft from any unattended vehicle.
- Loss or damage in your home when your home has been unoccupied for more than 60 days in a row.

##### Hearing Aids

- Loss or damage caused:
  - by electronic, electrical or mechanical breakdown or failure.
  - theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked.
- Any amount over £1,000 for theft or attempted theft from any unattended vehicle.

**What is insured for optional covers (if you have requested them) continued.**

**Structure of garden huts, garages and greenhouses**

- Cover up to £500 if you have requested this cover on your application form for an insured loss such as fire, theft, malicious damage, escape of water, storm or flood, subsidence heave, or landslide to garden huts, garages and greenhouses that form part of your home, which are within the boundaries of the land belonging to your home, are your responsibility and you own them.



## Are there any restrictions on cover?

- ! Loss or damage caused by anything that happens gradually.
- ! Loss, damage, injury, costs or legal liability which occurs before the start date of your policy.
- ! We will pay you for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. If the damaged parts cannot be matched or replaced we will pay up to 50% towards the replacement of the undamaged parts.



## Where am I covered?

- ✓ Contents are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Personal possessions away from the home; Structure of garden huts, garages and greenhouses; Wheelchairs; and Hearing aids are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man if you have requested this optional cover.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy.
- It is important that the amount of cover you buy is enough to cover the cost of reinstating your contents in case you ever need to make a claim.
- There are certain changes you will need to tell us about, page 2 in your policy wording will tell you what these changes are under the heading Changes to your circumstances. A policy wording is available upon request.
- You must do what you can to prevent accidents, loss or damage and you must look after the insured property.
- You must tell us at your first opportunity if your property is lost or damaged and give us full details and the proof we ask for.
- You must tell the police at your first opportunity about any theft or attempted theft, malicious damage, vandalism or loss of property and obtain a crime reference.
- If you are likely to make a legal liability claim you must tell us at your first opportunity, giving us full details and the help we ask you for.
- At your first opportunity send us any letter, writ, summons or other legal document sent to you or your family in relation to your claim without answering them.
- You must not negotiate, pay settle, admit or deny any claim without our written permission.



## When and how do I pay?

You can pay annually, or by monthly, fortnightly or weekly instalments. Please speak to your administrator about the options available to you.



## When does the cover start and end?

Your policy cover will start on the day we approve your application form:

- and if you pay annually it will end after 12 months.
- and if you pay by monthly, fortnightly or weekly instalments it will remain in force as long as you continue to pay your premium or notify us to cancel.

The dates will be confirmed in the certificate of insurance that we will send to you.



## How do I cancel the contract?

**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 with the policy. If you choose to do this, you are entitled to a refund of the premium you have paid. Except where an incident has occurred that has reached the sum insured for your contents in which case the full premium will be payable to us.

**Cancellation after the 14-day reflection period**

You may cancel the policy after the 14 day reflection period by giving notice in writing. If you pay annually you are entitled to a refund of the premium you have not used. Except where an incident has occurred which gives rise to a claim then the premium will be payable to us. If however you pay your premium weekly, fortnightly or monthly you will not be entitled to a refund of the premium you have paid.