



www.thistletenants-scotland.co.uk

Contents Insurance Prospectus and Application Form

The affordable way to protect your possessions

Serving Scotland's Tenants



ACHA **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks. You need to take out your own insurance. Under a special scheme arranged with Allianz Insurance plc, it's easy for you to protect your belongings.

You can arrange your insurance at a special low cost rate. The scheme is open to all tenants and residents.

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 any Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

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 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 applying are available on request.

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 applying are available on request.

Optional Extras

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

- Extended accidental damage cover
- Personal possessions cover (cover away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant of ACHA:

Your Full Name (Mrs/Ms/Miss/Mr/other)

(Joint tenants + Co-habitees must be named)

Address

Post Code

Mobile no.

Telephone no.

Date of Birth

Email Address:

Contents Sum Insured required £ _____

If you require any of the additional covers below (at extra cost) please tick the appropriate box and specify the amount of cover you require

a) Personal Possessions (cover away from the home)
(available in bands of £1,000 up to max £3,000)

£

b) Gardens Huts, Garages & Greenhouses

£500

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

£

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

£

Do you require extended Accidental Damage Cover (at extra cost)?

Yes

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.

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

For Office Use Only

Area

Premium £

Certificate 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? | <input type="radio"/> | <input type="radio"/> |
| 2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? | <input type="radio"/> | <input type="radio"/> |
| 3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? | <input type="radio"/> | <input type="radio"/> |

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? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

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? | <input type="radio"/> | <input type="radio"/> |

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?

Since the loss have all items which were damaged/lost been replaced?

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Do you or anyone living with you have any unspent criminal convictions other than motoring convictions, or have any prosecutions pending? | <input type="radio"/> | <input type="radio"/> |

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 Thistle Tenant Risks if any of the answers given 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 Freepost THISTLE INSURANCE (there is no address required and no stamp needed) or telephone 0345 450 7286.
3. I/We declare that we understand the contents of this completed application including the important information for applicants at the start 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 Thistle Tenant Risks 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 and Braille if required.

Please remember to complete the payment method page overleaf.

Payment Method

I wish to pay the premium (*tick box*)

- Fortnightly** by Cash at any Post Office or Payzone Outlet, (a swipe card will be sent to you with your policy booklet).
- Monthly by Cash** at any Post Office or Payzone Outlet, (a swipe card will be sent to you with your policy booklet).
- Monthly by Direct Debit** (please complete the Direct Debit form enclosed)
- Annually** by Cheque, Postal Order (both payable to: Thistle Tenant Risks)
- Annually** by Credit/Debit Card (please complete the Credit/Debit card form enclosed).

Now return the whole completed form to: Freepost THISTLE INSURANCE (there is no address required and no stamp needed).

If you are paying the premium by Direct Debit or Credit/Debit Card don't forget to enclose your completed instruction form.

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.



'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 underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

Special low minimum sums insured

The lowest amount that can be insured is:

- £4,000 for residents of sheltered housing only.
- £6,000 if you are aged 55 or over.
- £9,000 for all other people.

Cost of Insurance

You can work out the cost of your insurance by following these three easy steps:

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to pages 5 & 6 to select the premium you will pay.
3. Decide the best way for you to pay your premiums:
 - a) Fortnightly or Monthly by cash at the Post Office or any Payzone Outlet using a swipe card which we will give to you.
 - b) Monthly by Direct Debit. (Complete the direct debit form enclosed)
 - c) Annually by Cheque, Postal Order or Debit/Credit Card.

You can use the below to work out your Premium

Standard Cover or	£	<input type="text"/>	1	Insert in box 1 or 2 depending on the cover and payment method selected the premium for your sum insured.
Standard Cover plus Accidental Damage	£	<input type="text"/>	2	
Personal Possession	£	<input type="text"/>	3	If you have selected any of the optional covers insert the premium in boxes 3 to 6.
Wheelchairs & Mobility Scooters	£	<input type="text"/>	4	
Hearing Aids	£	<input type="text"/>	5	Add boxes 1 to 6 together and place the total in box 7.
Sheds & Garages	£	<input type="text"/>	6	
Total Premium	£	<input type="text"/>	7	If you need help working out your premium you can contact us on 0345 450 7286.

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 on page 2.

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:

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.

Total Value

£

How to apply

Complete the form at the back of this booklet. Make sure that you answer all the questions, including the payment method section and sign the declaration. If you want any help filling in the form, please contact us on 0345 450 7286. Once you have completed the form, detach it and post it to: Freepost THISTLE INSURANCE (there is no address required and no stamp needed).

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 maybe cancelled if you don't keep your premiums up to date.

Start date

- Cover will start as soon as your application has been accepted.
- A policy and certificate of insurance detailing the sum insured, premium and cover will be sent to you along with a swipe card if your chosen method of payment is fortnightly or monthly by swipe card.

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 Thistle Tenant Risks on 0345 450 7286.
- Remember, it is your responsibility to establish whether cover can continue and 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.

Your Landlord urges all tenants to take out home contents insurance, either through our special scheme or by making your own arrangements.

If you wish to apply complete the application form attached.

Rating Table

Sum Insured	Fortnightly by Cash using a Swipe Card		Monthly by Cash using a Swipe Card		Monthly by Direct Debit		Annually by Cheque, Postal Order, Debit or Credit Card	
	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage
£4,000	£1.07	£1.28	£1.78	£2.24	£1.38	£1.86	£15.82	£21.30
£6,000	£1.24	£1.61	£2.44	£3.12	£2.07	£2.79	£23.74	£31.95
£7,000	£1.44	£1.90	£2.77	£3.57	£2.41	£3.25	£27.69	£37.28
£8,000	£1.66	£2.10	£3.10	£4.01	£2.76	£3.71	£31.65	£42.61
£9,000	£1.83	£2.30	£3.43	£4.45	£3.10	£4.18	£35.61	£47.93
£10,000	£1.98	£2.51	£3.76	£4.90	£3.45	£4.64	£39.56	£53.26
£11,000	£2.13	£2.71	£4.09	£5.34	£3.79	£5.11	£43.52	£58.58
£12,000	£2.29	£2.92	£4.42	£5.79	£4.14	£5.57	£47.47	£63.91
£13,000	£2.44	£3.12	£4.75	£6.23	£4.48	£6.03	£51.43	£69.23
£14,000	£2.59	£3.33	£5.08	£6.67	£4.83	£6.50	£55.39	£74.56
£15,000	£2.74	£3.53	£5.41	£7.12	£5.17	£6.96	£59.34	£79.89
£16,000	£2.89	£3.74	£5.73	£7.56	£5.52	£7.43	£63.30	£85.21
£17,000	£3.05	£3.94	£6.06	£8.00	£5.86	£7.89	£67.26	£90.54
£18,000	£3.20	£4.15	£6.39	£8.45	£6.21	£8.36	£71.21	£95.86
£19,000	£3.35	£4.35	£6.72	£8.89	£6.55	£8.82	£75.17	£101.19
£20,000	£3.50	£4.56	£7.05	£9.34	£6.90	£9.28	£79.12	£106.51
£21,000	£3.66	£4.76	£7.38	£9.78	£7.24	£9.75	£83.08	£111.84
£22,000	£3.81	£4.97	£7.71	£10.22	£7.59	£10.21	£87.04	£117.16
£23,000	£3.96	£5.17	£8.04	£10.67	£7.93	£10.68	£90.99	£122.49
£24,000	£4.11	£5.38	£8.37	£11.11	£8.28	£11.14	£94.95	£127.82
£25,000	£4.26	£5.58	£8.70	£11.56	£8.62	£11.61	£98.91	£133.14
£26,000	£4.42	£5.79	£9.03	£12.00	£8.97	£12.07	£102.86	£138.47
£27,000	£4.57	£5.99	£9.36	£12.44	£9.31	£12.53	£106.82	£143.79
£28,000	£4.72	£6.20	£9.69	£12.89	£9.66	£13.00	£110.77	£149.12
£29,000	£4.87	£6.40	£10.02	£13.33	£10.00	£13.46	£114.73	£154.44
£30,000	£5.02	£6.61	£10.35	£13.77	£10.35	£13.93	£118.69	£159.77
£31,000	£5.18	£6.81	£10.68	£14.22	£10.69	£14.39	£122.64	£165.10
£32,000	£5.33	£7.01	£11.01	£14.66	£11.04	£14.86	£126.60	£170.42
£33,000	£5.48	£7.22	£11.34	£15.11	£11.38	£15.32	£130.55	£175.75
£34,000	£5.63	£7.42	£11.67	£15.55	£11.72	£15.78	£134.51	£181.07
£35,000	£5.79	£7.63	£12.00	£15.99	£12.07	£16.25	£138.47	£186.40

Fortnightly and monthly premiums include a transaction charge.

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

£4,000 - £35,000 available to residents in sheltered accommodation

£6,000 - £35,000 available to tenants aged 55 and over

£9,000 - £35,000 available to all other tenants

Optional extras

Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.01	£2.18	£2.18	£26.13
£2,000	£2.01	£4.36	£4.36	£52.27
£3,000	£3.02	£6.53	£6.53	£78.40

Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.75	£3.80	£3.80	£45.58
£2,000	£3.51	£7.60	£7.60	£91.16
£3,000	£5.26	£11.40	£11.40	£136.74

Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£2.00	£4.32	£4.32	£51.87
£2,000	£3.99	£8.65	£8.65	£103.74
£3,000	£5.99	£12.97	£12.97	£155.62

Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.67	£1.44	£1.44	£17.29

All premiums are inclusive of Insurance Premium Tax at the current rate.

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Thistle Tenant Risks Insurance and what does it cover me for?

Thistle Tenant Risks 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. 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 Thistle Tenant Risks Insurance

For a claim form please contact Thistle Tenant Risks by telephone on 0345 450 7286.

How do I make a complaint about my Thistle Tenant Risks policy?

If you have a complaint about anything other than the sale of the policy please contact our

Customer Satisfaction Manager at:

Allianz Insurance Plc
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529717

Email: allianzretailcomplaints@allianz.co.uk

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

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Services 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.

Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under sections U, V, W, X & Y will only apply if you have paid the additional premium to include this section.

Under the extended accidental damage extension (Section U) you are not covered for:-

- Accidental damage caused by pets
- Accidental damage to clothing

Under the Personal Possessions option (Section V) you are not covered for:-

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use
- Loss or damage while your home is unoccupied

Under the Garden huts, garages and greenhouses option (Section W) you are not covered for:-

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

Under the Wheelchair & Hearing aid options (Section X&Y) you are not covered for:-

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries

Loss or damage caused by

- corrosion, repair or refurbishment
- domestic pets
- confiscation or detention by customs or other official bodies

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually and mechanical or electrical breakdown is not covered.

Unoccupancy

The policy excludes certain loss or damage if no-one is living at the property for more than 60 days in a row. If this applies to you, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.

IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- 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 Thistle Tenant Risks 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 us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- A copy of the Policy Wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or your Administrator.

Please return the whole completed form, remember to select your payment method and complete and return the instruction form if your method of payment is by direct debit or credit/debit card.

Freepost THISTLE INSURANCE
(there is no address required and no stamp needed).

Or you can apply for cover over the phone, call Thistle Tenant Risks on 0345 450 7286.