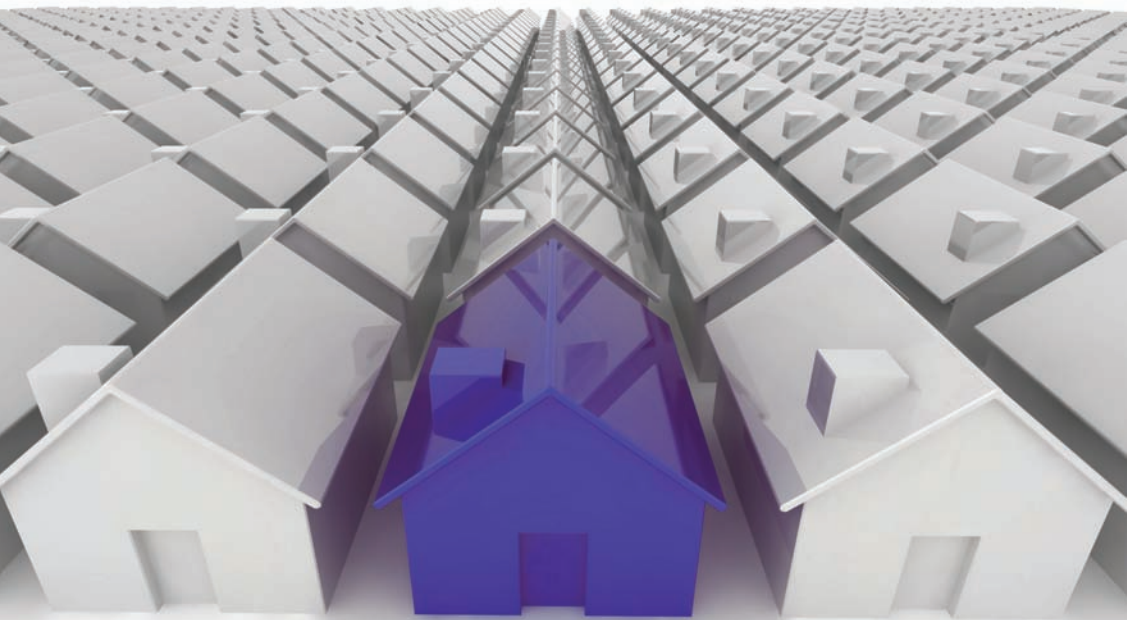


Underwritten by

Allianz 



Pay As You Go Home Contents Insurance



Application

Peace of mind at an affordable cost

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

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

(Joint tenants + Co-habitees must be named)

Address

Post Code

Telephone no.

Date of Birth

Are you a tenant of Berneslai Homes?

Yes No

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 Effects (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 No

Where did you hear about this insurance scheme?

If acceptable to the scheme we will advise you of the date the insurance commences.

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

A company of the Allianz Group. Registered in England number 84638.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 6061234.

For Office Use.

Date Received

Premium

Start 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 regularly leave your home empty or unattended for more than 30 days? | <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?

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Have you or anyone living with you ever been convicted or charged with any offence, other than driving offences, or is any prosecution or police enquiry 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.)?

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 the Company if any of the answers given above should change.
2. I/We agree that I/we have read the important notice overleaf and that this application form shall form the basis of the contract between me/us and the Insurers.
3. 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.
4. Failure to disclose all relevant facts could invalidate all or part of your policy. If you are in doubt as to whether certain facts are relevant or not, please contact your Local Housing office. In particular you should disclose any facts that would influence an insurer in the assessment and acceptance of the risk.
5. I/We understand that the information on this form and information about any incident I/we may give details of may be passed to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS limited may pass my/our insurers information it has received from other insurers about other incidents involving anyone insured under the policy.

Special Note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 30 consecutive days you will have to advise the insurer in writing.

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

Law applicable to the contract

The law of the country in which you reside at the date of the contract will apply.

Important Notice

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 Allianz Insurance plc.

Insurance Administration

Information you supply 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 the 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. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, court decrees, bankruptcy or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application 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 the 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 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.

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

Underwritten by



Allianz Insurance plc.

A company of the Allianz Group. Registered in England number 84638.
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 6061234

Berneslai Homes **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 the council's tenants.

Payment of the premium with your rent

Premiums are calculated on a 48 week basis and can be paid along with your rent. When you are accepted onto the scheme you will receive a welcome letter which will advise you of the amount you need to pay and when the first payment has to be made.

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. 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.

'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:

- £6,000 if you are over the age of 60.
- £9,000 for all other people.

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 for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

Option Type	Sum Insured	Weekly Premium
Personal Effects	£1,000	£0.73
	£2,000	£1.46
	£3,000	£2.19
Wheelchairs Scooters	£1,000	£0.72
	£2,000	£1.45
	£3,000	£2.17
Hearing Aids	£1,000	£0.96
	£2,000	£1.91
	£3,000	£2.87
Sheds, Garages, Greenhouses	£500	£0.41

Any claims made under these additional covers are subject to a £50 excess (this is the first part of any claim which you must pay).

How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions, and sign the declaration. If you want help filling in the form, please contact your local housing office. Once you have completed the form either take it or post it to your Area Housing Office.

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 may be cancelled.

Start date

Berneslai Homes will write to you with details of your new rent and the date when it starts which will be the date the insurance cover starts.

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, or if there is any change in your risk circumstances such as a change of address, you will have to advise the Council in writing. The Council will then instruct the Insurer.
- 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 onto the scheme.
- Insurance Premiums do not qualify for housing benefit.

Berneslai Homes 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.

Policy Summary

Crystal Contents Insurance

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 Crystal Contents Insurance and what does it cover me for?

Crystal Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home. It is an annual policy, underwritten by Allianz Insurance plc.

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 for the full policy year. 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 Tenants Contents Insurance

For a claim form please contact your Area Housing Office.

How do I make a complaint about my Crystal Contents 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: personalines.complaints@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 £1000 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.

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

- The first £50 of every claim
- Accidental damage caused by pets
- Accidental damage to clothing

Cover under section T will only apply if you have paid the additional premium to include this section.

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

- The first £50 of every claim
- 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 V) you are not covered for:-

- The first £50 of every claim
- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

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

- The first £50 of every claim
- 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 is not covered.

Unoccupancy

The policy excludes certain loss or damage if no-one is living at the property for more than 30 consecutive days. If this applies to you, for example by taking a long holiday, 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.
- You must ensure that all material facts are disclosed. A material fact is one that is likely to influence us in the assessment or acceptance of this risk. If you are any doubt as to whether a fact is material, you must disclose it.
- If there are any inaccuracies or omissions let your Landlord 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 Landlord.

Please return the whole completed form to:

Berneslai Homes
PO Box 627
Barnsley
S70 9FZ