

Crystal Insurance
Scheme



Contents Insurance for Tenants

Prospectus and
Application Form

The affordable way to protect your possessions





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Have you ever thought...

what would happen if you had a burglary?

How would you replace your precious possessions?

Or supposing you had a fire in your home, could you afford to replace your furniture out of your own pocket?

It's an alarming thought, but unfortunately these things do happen. All of us believe they'll never happen to us. If they do, we wish we'd been prepared. Other, less alarming things happen too. Freezers defrost, washing machines overflow.

Dealing with the damage can cost a lot of money. That's where insurance comes in.

Jardine Lloyd Thompson Tenant Risks can offer tenants the chance to insure the contents of their homes in an easy and affordable way. Working with Royal & Sun Alliance Insurance plc, a home contents policy specially designed for tenants has been produced. It's simple, straightforward, value for money and is payable weekly.

One reason we've chosen RSA is that they are one of the oldest and largest insurance groups in the country. As a group they're known for being forward-looking and efficient in the running of their business, which is why they can offer such reasonable terms.

Jardine Lloyd Thompson Tenant Risks have 20 years experience of dealing with Insurance for tenants.

Please Note:

Ascham Homes is not responsible for replacing your damaged contents.

This leaflet tells you about this special policy and how you can apply.

So why not take out insurance now?

BEFORE YOU NEED IT.



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Contents Insurance Policy Summary

Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy — see 'Your right to cancel' for more information.

Table 1 - Contents Insurance

The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Booklet Section
New For Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> For clothing and household linen a deduction may be made for wear and tear. If the sum insured selected is less than the full replacement value, your claim may be reduced. 	1. Perils Covered
Lost or Stolen Keys We will replace or install locks to any external doors of your home if the keys have been lost or stolen.	The most we will pay is £500.	2. Additional Cover
Bogus Officials We will pay for the theft of money following illegal entry into your home by a person/persons falsely claiming to be an official.	The most we will pay is £200.	2. Additional Cover
Freezer Food Loss or damage caused by a rise or fall in temperature.		2. Additional Cover
Standard Accidental Damage/Breakage Covers accidental damage to televisions, video players, DVD players, video recorders, hi-fi's and personal computers and accidental breakage of mirrors, ceramic hobs in cookers and fixed glass tables or cabinets.	<ul style="list-style-type: none"> Excludes wear and tear. Some specific causes of damage may be excluded. 	2. Additional Cover



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Table 1 - Contents Insurance (continued)

The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Booklet Section
<p>Christmas & Wedding Gifts The amount insured is increased by 10% during November, December and January and for 14 days before and after the wedding day.</p>		2. Additional Cover
<p>Valuables Possessions such as jewellery, watches and furs are insured for a total value up to 1/3rd of your sum insured.</p>	Claims are limited to £1,250 for any one item.	1. Perils Covered
<p>Tenants Own Improvements We will insure internal fixtures installed by you, such as fitted kitchens, wardrobes and laminate flooring.</p>	<ul style="list-style-type: none"> • Conservatories and greenhouses are excluded. • The most we will pay is 20% of the sum insured. 	1. Perils Covered
<p>Tenants Liability We cover you for sums you are liable for under the terms of your tenancy agreement for damage to the building and internal decorations as a result of an insured event.</p>	<ul style="list-style-type: none"> • Loss or damage from fire, subsidence, heave or landslip, and damage to gates, hedges and fences is excluded. • The most we will pay is 20% of the sum insured. 	3. Tenants Liability
<p>Accidental Death We will insure you or any member of your household against death which occurs within 3 months following: an accident, assault or fire occurring in or about your home, an accident while travelling by train, bus or taxi or an assault in the street.</p>	The amount we will pay is limited to £5,000.	4. Accidental Death
<p>Domestic Animals Your cats or dogs are insured against death resulting from an accident.</p>	Slaughter without our consent, breeding or death as a result of surgery not caused by accidental bodily injury or not necessary to save the animals life.	5. Domestic Animals
<p>Contents in the Open Covers you for loss or damage to your contents while in the open on the land belonging to your home caused by fire, flood, storm, theft, vandals and any other similar causes.</p>	The most we will pay is £250.	2. Additional Cover



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Table 1 - Contents Insurance (continued)

The following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Booklet Section
<p>Student Possessions We will pay for the loss or damage by fire, flood, storm, theft, escape of water and other similar causes, to the contents of students in your household while they are temporarily removed to where any member of your household is living or studying whilst at university, college or school within the British Isles.</p>	<p>The most we will pay is £2,500.</p>	<p>2. Additional Cover</p>



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Table 2 - You may choose to add the following cover:

Features and Benefits	Significant Exclusions or Limitations	Policy Booklet Section
<p>Full Accidental Damage Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.</p>	<ul style="list-style-type: none"> • See Standard Cover above. • Also excludes damage to clothing and food. 	<p>6. Accidental Damage Extension</p>



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General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions and Exclusions	Policy section
<ul style="list-style-type: none"> No cover is provided for wear and tear, maintenance or anything that happens gradually. If you leave your home unoccupied for more than 35 consecutive days, some covers will not apply. 	See Sections specified in Tables 1 & 2
Excesses and Limits	Policy section
No excess applies to this policy.	See Sections specified in Tables 1 & 2

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your Certificate of Insurance. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to make a claim under your Contents Insurance policy you should contact Ascham Homes on telephone number 020 8496 4950/4954/4956.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the Crystal Insurance Scheme at Freepost SL839, Maidenhead SL6 1XL. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Contents Insurance

Customer Relations Manager, RSA, Bowling Mill, Dean Clough, Halifax, HX3 5WA

Financial Ombudsman Service

Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.



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Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

The weekly premium can be paid at the same time as your rent.

Renewing your policy

At least 21 days before each policy renewal date 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, otherwise we will automatically renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel this policy by giving us 14 days notice in writing to the address shown on your policy documentation. If you cancel the policy, you may be entitled to a refund of premiums provided that no claim has been made during the current period of insurance.

We can cancel this policy by giving you at least 7 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current insurance period.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

RSA

Contents Insurance For Tenants is underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234 .

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

For your protection, telephone calls will be recorded and may be monitored.



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Working out how much to insure for

The table on page 10 will help you calculate the insurance cover you need. First read this page, then work out, room by room, the replacement cost of your belongings at today's prices and enter it in the space provided. Then add up the entries. This is your Contents Sum Insured which you put on your application form.

Costing your belongings

The policy insures any of your household contents and personal belongings on a new for old basis.

This means, for example, that if your home is broken into and your television is stolen, RSA will pay you the current cost of replacing it.

This does not apply to clothes and household linen, where an allowance for wear and tear may be deducted.

So, when calculating your replacement costs give:

- the current replacement cost of all items.
- the current replacement cost less an allowance for wear and tear on clothing and household linen.

Valuables

These are items which are particularly prone to theft, such as jewellery, watches, clocks, articles of precious metal, pictures, and collections of coins, medals or stamps. If you believe that some of your possessions have a high value, you may wish to have them valued independently by an expert, for example a jeweller.

The maximum amount of cover provided for your valuables under this Policy is 1/3rd of the total Sum Insured on Contents. For any one valuable the maximum amount is £1,250.

Making certain you are adequately insured

The scheme offers special low, minimum Sums Insured to ensure that you only pay for the cover you need. These are:

- £4,000 for tenants aged over 60 or in receipt of Housing Benefit.
- £9,000 for all other tenants.

However, it is important not to take these as recommended figures. If you undervalue your contents your claim will not be paid in full.

Premium Charges

Please refer to the premium table on page 11. All premiums quoted are inclusive of Insurance Premium Tax at the current rate.



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		Replacement Cost
Lounge	Carpets and floor coverings Curtains and fittings Furniture General items (eg. ornaments) TV, video, audio and visual equipment Valuables	
Kitchen	Carpets and floor coverings Curtains and fittings Household appliances Cooking utensils, cutlery and crockery Cleaning equipment and materials Food and drink Valuables	
Hall, stairs and landings	Carpets and floor coverings Curtains and fittings Furniture General items	
Dining Room	Carpets and floor coverings Curtains and fittings Furniture Valuables	
Bathroom	Carpets and floor coverings Curtains and fittings Fixtures and fittings Linen and bedding (allow for wear and tear)	
Bedrooms	Carpets and floor covering Curtains and fittings Furniture Linen and bedding (allow for wear and tear) General items TV, video and visual equipment Valuables Clothing (allow for wear and tear)	
Other rooms	Toys and baby equipment Domestic tools General items	
Total sum insured		



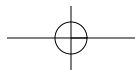
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What it will cost

Sum Insured	Weekly Premiums Standard Cover	Weekly Premiums Standard Cover plus Extended Accidental Damage Cover	
£4,000	£0.58	£0.86	£4,000 - £8,000 only available to tenants aged 60 and over or in receipt of Housing Benefit
£5,000	£0.73	£1.08	
£6,000	£0.87	£1.29	
£7,000	£1.02	£1.51	
£8,000	£1.16	£1.72	
£9,000	£1.31	£1.94	
£10,000	£1.45	£2.15	
£11,000	£1.60	£2.37	
£12,000	£1.74	£2.58	
£13,000	£1.89	£2.80	
£14,000	£2.03	£3.01	
£15,000	£2.18	£3.23	
£16,000	£2.32	£3.44	
£17,000	£2.47	£3.66	
£18,000	£2.61	£3.87	
£19,000	£2.76	£4.09	
£20,000	£2.90	£4.31	
£21,000	£3.05	£4.52	
£22,000	£3.19	£4.74	
£23,000	£3.34	£4.95	
£24,000	£3.48	£5.17	
£25,000	£3.63	£5.38	
£26,000	£3.77	£5.60	
£27,000	£3.92	£5.81	
£28,000	£4.06	£6.03	
£29,000	£4.21	£6.24	
£30,000	£4.35	£6.46	
£31,000	£4.50	£6.67	
£32,000	£4.64	£6.89	
£33,000	£4.79	£7.10	
£34,000	£4.93	£7.32	
£35,000	£5.08	£7.53	

All premiums include Insurance Premium Tax (IPT) at the current rate.
 £4,000 - £35,000 available to tenants aged 60 and over or in receipt of Housing Benefit.
 £9,000 - £35,000 available to all other tenants

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





Crystal Insurance Scheme

How to pay

The weekly premium can be paid at the same time as your rent. Please ensure all premiums are paid in advance or your cover might not be valid.

When your Policy will start

Your insurance will begin on the date you are notified that your application has been accepted. To make sure that you are always covered, you must keep up your payments.

If you cancel your policy within the first 30 days, as long as you have not made a claim, we will refund all the premium you have paid.

What to do now

1. Complete the application form overleaf, making sure you have answered all the questions and signed the declaration.
2. Return it to:

Ascham Homes
Rent Income Team
Willow House
869 Forest Road
London
E17 4UH

Security Advice

Our advice is that all locking and security devices should be brought into operation whenever:

- there is no person in charge of the home within the boundaries of the land belonging to the home;
- the occupants retire at night (locking devices on windows in occupied rooms need not be brought into operation).



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The Crystal Insurance Scheme is a product name arranged by Jardine Lloyd Thompson Tenant Risks. A division of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and regulated by the Financial Services Authority. A part of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 224 2321 96



Crystal Insurance Scheme

Contents Insurance for Tenants APPLICATION FORM

- A copy of the completed application form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract.
- A Specimen policy is available on request.
- The questions on the form relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If you are in any doubt, please advise us.
- Remember to sign and date the Declaration at the end of the form. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

Full Name/s

Address of your home to be insured Postcode

Date of Birth Tel No.

Precise Occupation

Please answer all of the following Questions Whenever we ask questions on the Application Form about your household, we mean You and Your family (including your partner and all children) who normally reside with you.

Have you or any members of your household who normally reside with you at your current address or elsewhere

a) made a claim to any insurers in the last three years in respect of household contents insurance? **Yes** **No**

b) suffered any loss or damage while not insured but which would have resulted in a claim if a household contents policy had been in force at the time? **Yes** **No**

c) been refused any insurance or had special terms or conditions applied or cover cancelled by an Insurer? **Yes** **No**

d) been convicted of any offence other than parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974? **Yes** **No**

* If you have answered **YES**, to any of the above questions, give full details overleaf (including dates and loss amounts) in the **Additional Information** box overleaf.

AMOUNT TO BE INSURED

It is important that the sum(s) chosen are sufficient to replace ALL your Household Goods and Personal Effects. If the Sums Insured are inadequate you will have to bear a rateable proportion of any claim. Please refer to the premium tables for the cost of cover.

a) Do you require Standard Cover Only? *tick box* *sum insured required*

b) Or do you require Standard Cover Plus Extended Accidental Damage Cover? *tick box* *sum insured required*

Additional Information

If you have ticked ANY of the YES boxes on this Application Form please give FULL details here or on a separate sheet of paper. Please state Question number.

Important

Please read the following carefully before you sign and date the Declaration.

- **Claims and Underwriting Exchange**

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this. You should show this notice to anyone who has an interest in the property insured under this policy.

- **Data Protection**

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries, which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Declaration

- **Important Note:** Before you sign this form, please read it again making sure all questions are answered in full. Check that the answers which have been given are correct. Once you and any joint applicant sign this form you are responsible for its accuracy. To give false information knowingly in answer to any of the questions in order to obtain insurance or to obtain a reduced premium could be a criminal offence and will certainly invalidate your insurance.

I/We declare that to the best of my/our knowledge and belief, the statements made by me/us or on my/our behalf are true and complete.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Proposer/s

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(Joint tenants or co-habitees must sign)

PLEASE INITIAL ANY ALTERATIONS ON THIS PROPOSAL FORM

PLEASE RETURN THIS FORM TO:
 ASCHAM HOMES, RENT INCOME TEAM, WILLOW HOUSE, 869 FOREST ROAD, LONDON, E17 4UH