



My Home Contents Insurance

A special service for tenants and residents

Application Pack



V3

Get a quote today
visit www.thistlemyhome.co.uk



Your Landlord **does not insure** your home contents such as household goods and personal belongings against theft, fire, vandalism and burst pipes and other household risks.

The National Housing Federation working in partnership with Thistle Insurance Services Ltd (Thistle), can offer tenants and residents the chance to insure the contents of their homes.

The My Home Contents Insurance Scheme has been designed to meet the demands and needs of those living in social housing who wish to insure their home contents.

If you are unsure whether this insurance policy is right for you please contact us on 0345 450 7288 and we will be happy to help you.

Summary of the My Home Contents Insurance Policy

Key Benefits and Exclusions.

- Covers loss or damage to your contents caused by specific events such as, theft, water damage, fire and many more household risks.
- Covers theft or attempted theft of contents in sheds, outbuildings and garages that form part of your home (up to £3,000).
- We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- Accidental damage to TV's, aerials fixed to your home, home computers, home entertainment equipment and home working equipment. A £50 excess may apply.
- We will pay up to £500 for loss of or damage to food in a fridge/freezer but we do not cover damage caused if the electricity supplier deliberately cuts of the supply to your homes.
- Tenant's liability – We will pay up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant. There is no cover available if your home is unoccupied for more than 60 days in a row.
- Your home contents will be covered on a 'new for old' basis, meaning if something gets damaged or lost, we will replace the item as new. The only exceptions are linen and clothing, which will be replaced at their current value minus wear and tear. When figuring out your insurance cost, you need to calculate how much it would cost to replace everything as new.
- Sum insured available are £4,000 to £40,000.

Optional Covers

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

- Extended accidental damage

A £50 excess may apply in respect of Accidental Damage Claims (please see the rate card enclosed for further details).

- Personal possessions (cover for possessions away from the home)

- Cover for the structure of garden huts, greenhouses and garages

- Hearing aid cover

- Wheelchair cover

Full details of the policy cover and exclusions are available on request before you apply for cover. Enclosed with this application pack is An Insurance Product Information Document.

Telephone: **0345 450 7288**

What payment options are available?

“Pay As You Go” Policies – You can choose to pay fortnightly or monthly which is our “pay as you go” policy. This is a rolling short-term contract which provides cover for one month and will remain in force for as long as you continue to pay.

If you choose our “pay as you go” policy, you can pay in one of two ways:

- Monthly Direct Debit, which includes an additional transaction charge of 4.6% and is made up of an interest charge and an administration fee; or,
- by cash, payable via swipe card at any Post Office or Payzone Outlet either monthly or fortnightly. This option includes a charge of 46p per transaction. A swipe card will be sent to you.

Annual Policies – You can choose to pay in one upfront annual Payment by cheque, postal order, credit or debit card. This is a 12 month insurance contract.

Please note: Choosing our “Pay As You Go” Policy and paying either by Monthly Direct Debit or cash will be more expensive than choosing our “Annual” Policy where you pay the premium upfront in one payment.

Cost of Insurance

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

1. Use the “do-it-yourself valuation” sheet opposite to work out how much cover you need.
2. Now refer to the premium cards enclosed to select the premium you will pay.

You can use the below to work out your Premium

Standard Cover or	£	<input type="text"/>	1	Insert the premium in box 1 or 2. Remember to take into account your chosen payment option and optional Extended Accidental Damage.
Standard Cover plus Accidental Damage	£	<input type="text"/>	2	
Personal Possession	£	<input type="text"/>	3	If you have chosen to include an optional cover such as “Personal Possessions” please insert the premium in boxes 3-6.
Wheelchairs	£	<input type="text"/>	4	
Hearing Aids	£	<input type="text"/>	5	
Sheds & Garages	£	<input type="text"/>	6	
Total Premium	£	<input type="text"/>	7	Add boxes 1 to 6 together and place the total in box 7.

If you need help working out your premium you can contact us on 0345 450 7288.

How to apply

- Option 1:** To arrange immediate cover contact us on 0345 450 7288.
- Option 2:** Visit www.thistlemyhome.co.uk to get a quote online.
Please note: you can only purchase a "Pay as you go"
Monthly Direct Debit policy online.
- Option 3:** Complete the application form electronically and submit to: myhome@thistleinsurance.co.uk

Important

- Please make sure that you answer all the questions, including the declaration and payment method pages.
 - If you choose our "Pay As You Go" policy and decide to pay by monthly Direct Debit we will contact you once your application has been received.
Please download or open the editable PDF file directly in Adobe Reader to complete the application pack.
 - If you are submitting this form via email, please first save a copy of the completed form to your desktop and attach it to your email noting "Application Form" in the subject header.
- If you want any help filling in the form, please contact us on 0345 450 7288.

Important information about our "Pay As You Go" and Annual Policies

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance will be sent to you as soon as possible.

If you choose our "Pay As You Go" Policy:

- **Please make sure you keep up to date with your payments.** If you don't, you may not be able to make a claim or your insurance policy may be cancelled.
- **Keeping your cover in place:** We will write to you at least 21 days before the anniversary of your Landlord or Housing Organisation Scheme and this will notify you of any increases to your payments or any changes to your policy. To ensure you have continuous cover we will automatically collect payment by the same means and renew your policy unless you advise us otherwise.

If you choose our Annual Policy:

- **Keeping your cover in place:** We will write to you at least 21 days before your renewal date with an updated quote for you to review. We don't automatically renew your policy if paid annually so you will need to get in touch with us to confirm your renewal.

Special Notes

- If during the period of your insurance policy 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 ensure circumstances such as a change of address, please let us know by contacting us on on 0345 450 7288.
- Remember, it is your responsibility to ensure the sum insured is sufficient to cover all your home contents including any optional covers such as personal possessions and wheelchairs as new.
- You do not need to have a clear rent account to be accepted on the scheme.

The National Housing Federation and your Landlord suggests all tenants to take out home contents insurance, either through our specialist scheme or by making your own arrangements.

If you wish to apply please either call us, go online or complete the application form.

Important Information

National Housing Federation My Home Contents Insurance Scheme

What is National Housing Federation My Home Contents insurance scheme and what does it cover me for?

The My Home Contents Insurance Scheme is an insurance policy for those those living in social housing who wish to insure their home contents.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day cooling-off period to decide whether you wish to continue. This is subject to certain terms. Full details are shown in the Insurance Product Information Document enclosed or the policy wording which is available on request.

How do I notify a claim under My Home Contents Insurance Policy?

To report a claim please contact Thistle by telephone on 0345 450 7288. or MPL via the claims portal: <https://thistle-al-policyholderportal.co.uk/>

How do I make a complaint about My Home Contents Insurance Policy?

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd.

Their contact details are provided below.

Ergo Claims Team
MPL Claims Management Limited
The Octagon
27 Middleborough
Colchester CO11TG

Email: qunderwriting@mplclaims.com
Tel: 0345 060 0010

Alternatively, you can ask your Thistle to refer the matter on for you.

If your complaint is about the way in which the policy was sold to you or whether it meets

your requirements, you should contact the Administrator. Their contact details are provided below:

Thistle Tenant Risks,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester, GL1 1UB

Email: tenantscontents@thistleinsurance.co.uk
Tel: 0345 450 7288

Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

- The Application Form is a record of the information you provided us with. This information is used to apply terms and conditions to your policy.
- 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 know immediately.
- It's important that the information you provide is correct to the best of your knowledge, as any inaccurate information could result in changes to your premium or a potential claim being declined.
- You should keep a copy of all information and correspondence you supply to the administrator in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- You are not covered until your application has been accepted by Thistle.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Name of your housing organisation: _____

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

Address _____

Post Code _____

Mobile no. _____ Date of Birth _____

Email address _____

Telephone no. _____

Contents Sum Insured required £* _____

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

a) Personal Possessions (cover away from the home) £ _____
(Please choose a total value of £1,000, £2,000 or £3,000)

b) Gardens Huts, Garages & Greenhouses £500 _____

c) Hearing Aids (Please choose a total value of £1,000, £2,000 or £3,000) £ _____

d) Wheelchairs (Please choose a total value of £1,000, £2,000 or £3,000) £ _____

Do you require extended Accidental Damage Cover? **Yes** **No**

Where did you hear about this insurance scheme?

*It is important that you insert the amount it would cost to replace all the contents in your home as new and is rounded to the nearest £1,000.

From time to time Thistle Insurance Services Limited would like to send you details or promotions about related products from us which may be of interest to you. To receive news and offers relating to our products please let us know if you would be happy to be contacted via:

Phone Email SM Post

For Office Use Only					
Area		Premium £		Certificate number	
Input Date	/	/	Sent Date	/	/

Telephone: **0345 450 7288**

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 sum insured amount you have chosen cover the full cost of replacing all your contents as new? | <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 unoccupied 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 you made a claim, or had any incidents occur in the last three years which would have caused you to make a claim for contents or personal property 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?

- | | 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).

PLEASE READ THE DECLARATION CAREFULLY

You have, in agreeing to cover, declared:

Thistle Insurance Services Limited has given you access to information which enabled you to decide if this policy suits your own personal circumstances.

You have a duty to take reasonable care when you are providing information to us and to the best of your knowledge and belief, the below statements are true and accurate.

1. I/We agree to advise Thistle Tenant Risks if any of the information given above should change.
2. To the best of My/Our knowledge and belief, I/We have correctly completed the application. 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 (no stamp required) or telephone 0345 450 7286 or email myhome@thistleinsurance.co.uk.
3. I/We understand that this application will be incorporated into the insurance contract.
4. I/We undertake to pay the premium when called upon to do so.
5. I/We understand that if I/We choose to pay the premium fortnightly, or monthly by cash using a swipe card, there is a 46p charge for each transaction.

IMPORTANT: Changing your payment method ie from monthly to fortnightly may result in paying a different amount than the premiums originally quoted as you will pay a 46p charge for each transaction.

6. 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 policy, 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 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 our policy booklet).
- Monthly by Cash at any Post Office or Payzone Outlet**, (a swipe card will be sent to you with our policy booklet).
- Monthly by Direct Debit** (please complete the Direct Debit form enclosed)
- Annually by Cheque, Postal Order (which can be paid in cash)**
(both payable to: Thistle Tenant Risks) or Debit/Credit Card.
- Annually by Credit/Debit Card** (If paying by credit/debit card we will contact you on the number you have provided once your application has been received to confirm details)

The National Housing Federation working in partnership with Thistle Insurance Services Ltd.
Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419.
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Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>