



Crystal Insurance
Scheme



West Lothian
Council



Housing & Building Services



JARDINE LLOYD THOMPSON
Tenant Risks

Contents Insurance for Tenants

Prospectus and Application Form

The affordable way to protect your possessions

ROYAL &
SUNALLIANCE



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?

Please Note:

The Council 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.

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 council 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 council tenants has been produced. It's simple, straightforward, value for money and is payable weekly.

One reason we've chosen Royal & SunAlliance 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.

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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
<p>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.</p>	<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
<p>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.</p>	The most we will pay is £500.	2. Additional Cover
<p>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.</p>	The most we will pay is £200.	2. Additional Cover
<p>Freezer Food Loss or damage caused by a rise or fall in temperature.</p>		2. Additional Cover
<p>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.</p>	<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. 	6. 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.	7. 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 cause.</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
Full Accidental Damage Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.	<ul style="list-style-type: none">• See Standard Cover above.• Also excludes damage to clothing and food.	6. Accidental Damage Extension
Personal Effects Covers your Personal Effects, pedal cycles and sports equipment against loss or damage in the British Isles and temporarily elsewhere in Europe for a total of 14 days in any period of insurance.	Single Article limit £500. Maximum sum insured £3,000.	4. Personal Effects
Hearing Aids and Wheelchairs Covers Covers your hearing aids and wheelchairs which are owned by any member of your household or for which they are responsible against loss or damage in the British Isles and temporarily elsewhere in Europe for a total of 14 days in any period of insurance.	Maximum sum insured £3,000.	5. Hearing Aids and Wheelchairs
Garden Huts, Garages and Greenhouses Covers garden huts, garages and greenhouses against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	The most we will pay is £500.	9. Garden Huts, Garages and Greenhouses

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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
Your Policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	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 call the Revenues Unit, Bathgton on 01506 776888.

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, Royal & SunAlliance, 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 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 of its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the FSCS.



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Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

The weekly premium will be added to your rent account and should be paid to West Lothian Council with your normal rent payment.

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 may cancel the policy by giving you at least seven days notice at your last known address. If we cancel the policy we may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

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

Royal & SunAlliance

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.



Crystal Insurance Scheme

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, Royal & SunAlliance 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:

- £7,500 for senior citizens (aged 60 years and over).
- £10,000 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 tables on pages 11 and 12. All premiums quoted are inclusive of Insurance Premium Tax at the current rate.



Crystal Insurance Scheme

		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 Premium	
		Standard Cover	Standard Cover plus Extended Accidental Damage Cover
Tenants and Leaseholders aged 60 and over only	£7,500	£0.63	£0.97
	£8,000	£0.67	£1.03
	£8,500	£0.71	£1.10
	£9,000	£0.76	£1.16
	£9,500	£0.80	£1.23
	£10,000	£0.84	£1.29
	£11,000	£0.92	£1.42
	£12,000	£1.01	£1.55
	£13,000	£1.09	£1.67
	£14,000	£1.18	£1.80
	£15,000	£1.26	£1.93
	£16,000	£1.34	£2.06
	£17,000	£1.43	£2.19
	£18,000	£1.51	£2.32
	£19,000	£1.60	£2.45
	£20,000	£1.68	£2.58
	£21,000	£1.76	£2.70
	£22,000	£1.85	£2.83
	£23,000	£1.93	£2.96
	£24,000	£2.02	£3.09
	£25,000	£2.10	£3.22
	£26,000	£2.18	£3.35
	£27,000	£2.27	£3.48
	£28,000	£2.35	£3.61
	£29,000	£2.44	£3.74
	£30,000	£2.52	£3.86
	£31,000	£2.60	£3.99
	£32,000	£2.69	£4.12
	£33,000	£2.77	£4.25
	£34,000	£2.86	£4.38
£35,000	£2.94	£4.51	

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



Additional Covers

Personal Effects

Sum Insured	Weekly Premium
£1,000	£0.73
£2,000	£0.96
£3,000	£1.17

Wheelchairs

Sum Insured	Weekly Premium
£1,000	£1.02
£2,000	£2.04
£3,000	£3.06

Hearing Aids

Sum Insured	Weekly Premium
£1,000	£1.02
£2,000	£2.04
£3,000	£3.06

Garden Sheds, Garages & Greenhouses

Sum Insured	Weekly Premium
£500	£0.24

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

PREMIUM CALCULATOR

	Sum Insured	Weekly Premium
Standard Cover or Standard plus Extended Accidental Damage Cover	£	£
Personal Effects Cover	£	£
Wheelchair Cover	£	£
Hearing Aid Cover	£	£
Garden Sheds, Garages & Greenhouses	£500	£
Totals	£	£



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How to pay

The weekly premium will be added to your rent account and should be paid to West Lothian Council with your normal rent payment.

You can pay your premiums either weekly or over longer intervals, but 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.

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).

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:

**West Lothian Council
Revenues Unit
St. David House
South Bridge Street
Bathgate
EH48 1TT**



Crystal Insurance Scheme

Customers with special requirements

Information is available in Braille, tape, large print and community languages. Please contact the interpretation and translation service on **0131 242 8181**

هذه المعلومات متوفرة بلغة بريل وعلى شريط وبخط كبير وبلغات الجالية.
الرجاء الإتصال بخدمة الترجمة على الهاتف **0131 242 8181**

এই তথ্য আপনি ব্রইল, টেপ, বড় অক্ষরে এবং কমিউনিটির বিভিন্ন ভাষাগুলিতেও পাবেন। অনুগ্রহ করে ইন্টারপ্রেটেশন অ্যান্ড ট্রান্সলেশন সার্ভিসের সঙ্গে যোগাযোগ করুন। টেলিঃ **0131 242 8181**

這份資料是可以凸字、錄音帶、大字印刷及社區語言的式本提供。請聯絡傳譯及翻譯服務部，電話：**0131 242 8181**

ਇਹ ਜਾਣਕਾਰੀ (ਬ੍ਰੇਲ) ਨੈਜ਼ਰੀਨ ਦੇ ਪੜ੍ਹਣ ਵਾਲੀ ਲਿਪੀ, ਟੈਪ, ਵੱਡੇ ਫਿੰਟ ਅਤੇ ਸਮਾਜ ਦੀਆਂ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿੱਚ ਉਪਲਬਧ ਹੈ। ਸਿੱਖਿਆ ਕਰਕੇ ਇੰਟਰਪ੍ਰੀਟੇਸ਼ਨ ਅਤੇ ਟਰਾਂਸਲੇਸ਼ਨ ਸਰਵਿਸ ਨੂੰ ਇਸ ਨੰਬਰ 'ਤੇ ਸੰਪਰਕ ਕਰੋ: **0131 242 8181**

یہ معلومات بریل (اندھوں کے رسم الخط)، ٹیپ، بڑے حروف کی طباعت اور کمیونٹی میں بولی جانے والی زبانوں میں دستیاب ہے۔
براہ مہربانی انٹریٹنگ آئنڈ ٹرانسلیٹنگ سروس سے ٹیلیفون نمبر **0131 242 8181** پر رابطہ قائم کریں۔

Informacje te mogą być przelozone na jezyk Braille'a, dostepne na tasmie magnetofonowej lub wydane duzym drukiem oraz przetlumaczone na jezyki mniejszosci narodowych. Prosimy o kontakt z Uslugami Tlumaczeniowymi pod numerem 0131 242 8181.

Text phones offer the opportunity for people with a hearing impairment to access the council. The text phone number is **01506 464427**. A loop system is also available in all offices.

Published by West Lothian Council.



The Crystal Insurance Scheme is a product name arranged by Jardine Lloyd Thompson Tenant Risks. A division of Jardine Lloyd Thompson UK Limited. Lloyd's Broker. Authorised and regulated by the Financial Services Authority. A member 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
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
- b) Or do you require Standard Cover Plus Extended Accidental Damage Cover?

£	sum insured required
<input type="checkbox"/>	<input type="text"/>

Do you require at an additional cost any of the following cover options:

- a) Personal Effects cover

£	maximum £3,000
<input type="checkbox"/>	<input type="text"/>
- b) Garden Huts, Garages and Greenhouses cover

£500	
<input type="checkbox"/>	<input type="text"/>
- c) Hearing Aid cover

£	maximum £3,000
<input type="checkbox"/>	<input type="text"/>
- d) Wheelchair cover

£	maximum £3,000
<input type="checkbox"/>	<input type="text"/>

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 Royal & Sun Alliance Insurance 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 Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors.

The Royal & Sun Alliance Insurance Group of companies may pass your personal data 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 data, 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

(Joint tenants or co-habitees must sign)

PLEASE INITIAL ANY ALTERATIONS ON THIS PROPOSAL FORM

PLEASE RETURN THIS FORM TO: WEST LOTHIAN COUNCIL, REVENUES UNIT, ST. DAVID HOUSE,
SOUTH BRIDGE STREET, BATHGATE, EH48 1TT