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

The insurer, its associate companies and agents may use
the personal data that you supplied for the purpose of
insurance administration. This data may be disclosed to
others on a confidential basis for the purpose of administering
and regulating your insurance. Your information may be used
for claims, underwriting, marketing and other purposes.
Your personal details may be held by insurers, your
intermediary and regulatory bodies. Your information may also be
used for offering renewal, conducting research, statistical purposes
and crime prevention. We may share these details with
other insurance organisations (such as Loss Adjusters, or
Investigators) to help handle claims. Your personal details
may be transferred to countries outside the EEA. They will
at all times be held securely and handled with the utmost
privacy.

Under the conditions of the insurance policy you must tell us
about any incident which may or may not give rise to a claim. When you tell
us about an incident we will pass information relating to it
to other insurers. We may also pass the incident details to
other insurers if you ask us to do so.

You are entitled to a copy of all the information
we hold about you for which we may charge you a fee.

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, Detection and Claims History

Insurers pass information to the Claims 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. We may at any time
search the register including when we deal with your
request for insurance. Under the conditions of your policy
you must tell us about an incident. As far as is feasible,
the insurer may or may not give rise to a claim. When you tell
us about an incident we will pass information relating to it
to other insurers. We may also pass the incident details to
other insurers if you ask us to do so.

Allianz Insurance plc may seek information from
other insurers and information agencies to check the
information you may have supplied and Allianz Insurance
plc may pass this information to other insurers for the
same purpose.

Law Applicable to Contract

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

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 obvious reasons the terms of the insurance contract
or administration claims which arise, the insurer may need to
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request for insurance. Under the conditions of your policy
you must tell us about an incident. As far as is feasible,
It is important that the sum insured chosen (in round sums of £1,000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

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57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised (Joint tenants + Co-habitees must be named)

a) Personal Possessions (cover away from the home) £

Address
Telephone no.
Date of Birth

Are you a tenant of Warwick District Council?

If you require any of the additional covers below (at extra cost) please tick the appropriate

b) Gardens, Huts, Garages & Greenhouses                        £500

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

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

don’t you were insured at the time?

Where did you hear about this insurance scheme?

Where did you hear about this insurance scheme?

For Office Use Only

Please use CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant of Warwick District Council?

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

b) gardens, Huts, Garages & Greenhouses available in bands of £1,000 up to max £3,000

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 want your home empty or unattended for more than 60 days?

Is your home self-contained with its own separate lockable front door?

Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?

Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?

If you have answered NO to any of the above question, please give more details below (use a separate sheet if more space is needed).

For Office Use Only

5. Is your home used for running a business?

4. Do you ever leave your home empty or unattended for more than 60 days?

Is your home self-contained with its own separate lockable front door?

Please use CAPITAL LETTERS WHEN FILLING IN THIS FORM

Yes
No

Yes
No

Yes
No

Yes
No

Can WE ONLY CONSIDER YOUR APPLICATION ONCE ALL THE QUESTIONS HAVE BEEN ANSWERED.

PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE ALL THE QUESTIONS HAVE BEEN ANSWERED!

Please use CAPITAL LETTERS WHEN FILLING IN THIS FORM

1. Is your home self-contained with its own separate lockable front door?

2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?

3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?

4. Do you ever leave your home empty or unattended for more than 60 days?

If you have answered YES to the above question, please tell us:

Date of conviction or charge?

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).

Date(s) of incident(s)

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).
Warwick District Council, **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 tenants.

**Payment of the premium**

The premiums can be paid weekly alongside your rent.

**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 for possessions away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover
‘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 aged 60 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 the premium tables on pages 5 to see the premium you would pay.
3. Complete and send the fully completed application form to:

Housing & Property Services -
Warwick District Council
Riverside House
Milverton Hill
Royal Leamington Spa
CV32 5HZ
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:

<table>
<thead>
<tr>
<th>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.</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Items in living room 2. e.g. Dining Table, Chairs, Sideboard, Other Furniture, Carpets, Curtains, Light Fittings, Ornaments etc.</td>
<td>Total Value</td>
</tr>
<tr>
<td>Items in kitchen. e.g. Cooker, Washer, Fridge, Freezer, Pots &amp; Pans, Crockery, Table, Chairs, Floor Covering, Light Fittings, Ornaments, Microwave, Toaster, Kettle, Other Electrical Items etc.</td>
<td>Total Value</td>
</tr>
<tr>
<td>Items in bedroom 1. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.</td>
<td>Total Value</td>
</tr>
<tr>
<td>Items in bedroom 2. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.</td>
<td>Total Value</td>
</tr>
<tr>
<td>Items in bedroom 3. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.</td>
<td>Total Value</td>
</tr>
<tr>
<td>Other items. e.g. Vacuum Cleaner, Tools, Lawnmower, Gardening Equipment etc.</td>
<td>Total Value</td>
</tr>
</tbody>
</table>

£
How to apply
Complete the form at the back of this booklet. Make sure that you answer all the questions, and sign the declaration. If you want any help filling in the form, please contact Warwick District Council on 01926 456 031. Once you have completed the form detach it and either hand it in or post it to:

Housing & Property Services -
Warwick District Council
Riverside House
Milverton Hill
Royal Leamington Spa
CV32 5HZ

Tel. 01926 456 031

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 on the Monday after your application has been accepted.
• Warwick District Council will write to you with details of your start date, sum insured and premium. You will also be sent a policy booklet. You will be notified in writing if for any reason, you have not been accepted onto the scheme.

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 consecutive days, or if there is any change in your risk circumstances such as a change of address, you will have to advise Warwick District Council on 01926 456 031.

• 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 need to have a clear rent account to be accepted on the scheme.

Warwick District Council 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.
Cost of Insurance

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Weekly Premium Standard Cover</th>
<th>Weekly Premium Standard Cover inc Extended Acc Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>*£6,000</td>
<td>£0.50</td>
<td>£0.67</td>
</tr>
<tr>
<td>*£7,000</td>
<td>£0.58</td>
<td>£0.79</td>
</tr>
<tr>
<td>*£8,000</td>
<td>£0.67</td>
<td>£0.90</td>
</tr>
<tr>
<td>£9,000</td>
<td>£0.75</td>
<td>£1.01</td>
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<tr>
<td>£10,000</td>
<td>£0.84</td>
<td>£1.12</td>
</tr>
<tr>
<td>£11,000</td>
<td>£0.92</td>
<td>£1.24</td>
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<tr>
<td>£12,000</td>
<td>£1.00</td>
<td>£1.35</td>
</tr>
<tr>
<td>£13,000</td>
<td>£1.09</td>
<td>£1.46</td>
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<tr>
<td>£14,000</td>
<td>£1.17</td>
<td>£1.57</td>
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<td>£15,000</td>
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<td>£2.81</td>
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<td>£2.92</td>
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<td>£29,000</td>
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</tr>
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<td>£45,000</td>
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<td>£5.06</td>
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</table>

Optional extras

Personal Possessions
(cover for items away from the home)

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Weekly by Cash Payments</th>
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</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£0.44</td>
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<tr>
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<td>£0.88</td>
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<td>£3,000</td>
<td>£1.31</td>
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</table>

Wheelchairs & Mobility Scooters

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Weekly by Cash Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£0.64</td>
</tr>
<tr>
<td>£2,000</td>
<td>£1.28</td>
</tr>
<tr>
<td>£3,000</td>
<td>£1.93</td>
</tr>
</tbody>
</table>

Hearing Aids

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Weekly by Cash Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£0.85</td>
</tr>
<tr>
<td>£2,000</td>
<td>£1.70</td>
</tr>
<tr>
<td>£3,000</td>
<td>£2.54</td>
</tr>
</tbody>
</table>

Buildings Cover for: Sheds, Garages & Greenhouses

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Weekly by Cash Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>£500</td>
<td>£0.36</td>
</tr>
</tbody>
</table>

£6,000 - £45,000 available to tenants aged 60 and over.
£9,000 - £45,000 available to all other tenants.

All premiums include Insurance Premium Tax (IPT) at the current rate.
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 Tenants Contents Insurance and what does it cover me for?
Tenants Contents 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 to decide whether you wish to continue. 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
Should you wish to make a claim, please contact the Business Administration Team - Warwick District Council on 01926 456031.

How do I make a complaint about my Tenants 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: 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 £300 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 £1500 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 T, U, W, W&X will only apply if you have paid the additional premium to include this section.

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

- Accidental damage caused by pets
- Accidental damage to clothing

**Under the Personal Possessions option (Section U) 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 V) 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 W&X) 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 is not covered.

**Unoccupancy**

The policy excludes certain loss or damage if no-one is living at the property for more than 60 consecutive days. 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 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 Administrator.

Please detach and return the whole completed Application form to:

Housing & Property Services -
Warwick District Council
Riverside House
Milverton Hill
Royal Leamington Spa
CV32 5HZ