

Peace of mind at an affordable cost

# home contents insurance



**NORWICH**  
City Council



clothing



electrical



furniture



fire



vandalism



carpets



theft



water

**A special service for  
Norwich City Council**

# Cost of Insurance

## Standard Cover

SUM INSURED	WEEKLY COSTS
* £4,000	£0.25
* £5,000	£0.31
** £6,000	£0.37
** £7,000	£0.43
** £8,000	£0.49
£9,000	£0.55
£10,000	£0.62
£11,000	£0.68
£12,000	£0.74
£13,000	£0.80
£14,000	£0.86
£15,000	£0.92
£16,000	£0.99
£17,000	£1.05
£18,000	£1.11
£19,000	£1.17
£20,000	£1.23
£21,000	£1.29
£22,000	£1.36
£23,000	£1.42
£24,000	£1.48
£25,000	£1.54
£26,000	£1.60
£27,000	£1.66
£28,000	£1.72
£29,000	£1.79
£30,000	£1.85
£31,000	£1.91
£32,000	£1.97
£33,000	£2.03
£34,000	£2.09
£35,000	£2.16
£36,000	£2.22
£37,000	£2.28
£38,000	£2.34
£39,000	£2.40
£40,000	£2.46

\* Sheltered Accommodation. \*\* only available to tenants over the age of 60.

You may wish to use the do-it-yourself valuation sheet included within this pack to help you work out how much cover you need.

The payments shown are inclusive of Insurance Premium Tax (IPT) at the appropriate rate.

# Norwich City Council Tenants Home Contents Insurance Scheme Application

(Subject to the terms, exclusions and conditions of the policy, a specimen of which is available on request).

- Before you fill in the form, read the declaration at the end.
- Make sure that you answer all the questions as fully as possible.
- Please return the whole completed form to Norwich City Council.

**Please keep a copy of this form together with any information you send with it. Or you can ask for a copy from the insurance company within three months of taking out insurance.**

This form is used to work out your insurance premium and whether you can be insured. Please include all information. If you are in any doubt about whether to include information, please include it.

**If you do not it may mean that any claim you make is turned down.**

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

---

Date of Birth \_\_\_\_\_

Your domestic partner or joint proposer, Full name (Mr/Mrs/Ms/Miss/Other)

---

Date of Birth \_\_\_\_\_

Is the policy required in joint names? Yes  No

Address

---

Post Code

---

Telephone no.

Email

Are you a tenant of Norwich City Council YES  NO

Required start date (must be on a Monday) \_\_\_\_\_

The Amount of Insurance Required (your sum insured) to the nearest £1,000 £ \_\_\_\_\_

Do you require Wheelchairs cover? \* YES  NO

If yes, tick sum insured required £1,000  £2,000  £3,000

Do you require Hearing Aids cover? \* YES  NO

If yes, tick sum insured required £1,000  £2,000  £3,000

Insurance starts when the Administrator informs you that you have been accepted onto the scheme.

You will be sent a policy booklet and schedule which will confirm the sum insured, premium and start date.

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.

**PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE THESE QUESTIONS HAVE BEEN ANSWERED. PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM**

**TO BE ANSWERED BY THE APPLICANT** (please tick the correct box in answer to the questions below) We can only consider your application once ALL these questions are answered in full.

- |                                                                                                                                      | 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 60 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, had insurance cancelled 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 five 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? \_\_\_\_\_

8. If you have had a burglary in the last five years please state  
How entry was gained? \_\_\_\_\_  
What additional security has been installed since the incident? (extra locks, alarms etc.) \_\_\_\_\_

- |                                                                                                                                                                       | YES                   | NO                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|
| 9. Have you or anyone living with you ever been convicted or charged with any offence, other than motoring 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 (amount of fine, length of sentence etc.) \_\_\_\_\_

Your age at the time \_\_\_\_\_

## Important Notice - Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. Please read any assumptions carefully and confirm if they apply to your circumstances.

Please tell your insurer if any of the information provided by you changes after you purchase your policy, or if there are any changes to the information set out on your schedule. You must also tell the insurer about the following changes;

- any change to the people, or to be insured
- any change or addition to the contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your policy schedule
- if your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work)
- if your property is to be unoccupied for any continuous period exceeding 60 days, or
- if any member of your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If the information provided by you is not complete and accurate:-

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium, or
- the extent of the cover may be affected

The Insurer recommends you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

## PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

### Declaration

- I/We declare that the information given is to the best of my/our knowledge and belief correct and complete.
- 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 regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- I/We have read the information overleaf under the heading "Important Information".

You must ensure that your sum(s) insured are not less than the full cost of replacing the goods; failure to do so may invalidate your policy or reduce claims settlements.

**Applicants signature**

**Date**

**Joint proposer signature**

**Date**

Joint applicants should both sign if policy is required in joint names.

### 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 60 days in a row you will have to advise the Administrator.

### Aviva Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as: Aviva Insurance Limited and our firm's reference number is 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

# IMPORTANT INFORMATION

## Data Protection Act – Information Uses

For the purpose of the Data Protection Act 1988 the Data Controllers in relation to any personal data you supply are Aviva Insurance Limited and Norwich City Council.

## Insurance Administration

Your information 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 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. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application, the insurer or its agents may undertake checks against any publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

## Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, 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;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs Glasgow G64 2QR. Telephone: 0345 300 0597. Email: PIUUKDI@AVIVA.COM

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 provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

## 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 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 insurance under the policy.

## If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, seek resolution by contacting Aviva Tenants Contents Unit on telephone number 0345 0308733. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Choice of Law

The Law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

# Optional Covers

## WHEELCHAIRS / MOBILITY SCOOTERS

SUM INSURED	WEEKLY PREMIUM
£1,000	£0.63
£2,000	£1.26
£3,000	£1.89

## HEARING AIDS

SUM INSURED	WEEKLY PREMIUM
£1,000	£0.63
£2,000	£1.26
£3,000	£1.89



Aviva Insurance Limited  
Registered in Scotland No 2116

Registered Office : Pitheavlis, Perth, PH2 ONH

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Norwich City Council would recommend that all tenants take out contents insurance.**

**You need to take out your own household insurance either with this special scheme through Aviva Insurance Limited or by making your own arrangements.**

**This scheme is open to all Norwich City Council tenants.\***

### ► **Insurance for your home contents**

When you take out this insurance your household goods and contents will be insured whilst in your home. This insurance also covers Accidental damage, personal belongings, theft of keys and the contents in your freezer. There is also cover for personal liability.

Other options to insure hearing aids and motorised vehicles are available at an additional cost.

### ► **Benefits of your insurance scheme**

- No excess payable
- Various payment options
- No need for a bank account
- Accidental damage included
- New for old cover
- Low minimum sums insured
- Optional extra covers available (for an additional cost)
- Personal belongings covered in and away from the home

### ► **How to apply**

**Option 1** - Complete the application form enclosed with this pack, and answer all questions remembering to sign and date the declaration and payment method. Return the form to Norwich City Council, City Hall, St Peters St, Norwich, NR2 1NH.

**Option 2** - Apply online by visiting [www.norwich.gov.uk](http://www.norwich.gov.uk)



## ► **Payment of the premium**

Premiums will be added to your rent which is due weekly, fortnightly or, by direct debit, monthly.

## ► **Start date**

Insurance starts when Norwich City Council informs you that you have been accepted onto the scheme. Norwich City Council will write to you with details of your insurance payments and the date when you should start paying. You will be notified in writing if for any reason you have not been accepted into the scheme.

## ► **Keeping up the payments**

- To make sure that you are always covered, you must keep up to date with your payments.
- Your policy can be cancelled if your premium payments fall into arrears.
- You may not be able to make a claim unless your payments are up to date.

## ► 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.

Add up the two columns and round the total up to the nearest £1,000. Then enter this figure on the application form. (Please keep this sheet for future reference).

ROOM/ITEMS	TOTAL VALUE	ROOM/ITEMS	TOTAL VALUE
<b>Items in living room 1.</b>		<b>Items in bedroom 1.</b>	
e.g. TV, radio, video, hi-fi, satellite, computer, suite, carpet, tables, other furniture, CD's, videos, light fittings, books, ornaments, curtains etc.		e.g. Bed, bedroom furniture, carpet, curtains, light fittings, clock, bedding, jewellery, ornaments, games, toys, towels, computer etc.	
<b>Items in living room 2.</b>		<b>Items in bedroom 2.</b>	
e.g. Dining table, chairs, sideboard, other furniture, carpet, curtains, light fittings, ornaments etc.		e.g. Bed, bedroom furniture, carpet, curtains, light fittings, clock, bedding, jewellery, ornaments, games, toys, towels, computer etc.	
<b>Items in kitchen.</b>		<b>Items in bedroom 3.</b>	
e.g. Cooker, washer, fridge, freezer, pots & pans, crockery, table, chairs, floor covering.		e.g. Bed, bedroom furniture, carpet, curtains, light fittings, clock, bedding, jewellery, ornaments, games, toys, towels, computer etc.	
light fittings, ornaments, microwave, toaster, kettle, other electrical items etc.		<b>Items in other rooms and outbuildings.</b>	
		e.g. Vacuum cleaner, tools, lawnmower, gardening equipment etc.	
	£		£

If you need help completing this form please speak to a member of Norwich City Council on 0344 980 3333.

## ► **Norwich City Council tenants contents policy summary**

**This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it. (A specimen policy booklet is available on request)**

### **Who is the Insurer?**

The Insurer of this policy is Aviva Insurance Limited.

### **What is this insurance policy?**

This policy protects you against perils such as fire, storm or flood. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

### **What are the benefits and features of this insurance policy?**

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet.

In addition cover is provided for

- No excess
- Accidental damage to television sets, aerials, video recorders, hi-fi's, home computer equipment, decoders and DVD players and CCTV cameras fixed to your home (up to the amount insured)
- Accidental breakage of mirrors, glass tops, ceramic hobs and fixed glass in furniture or cookers (up to the amount insured)
- Contents temporarily removed from the home (up to 20% of amount insured)
- Contents in outbuildings, garages, sheds, greenhouses and cellars (up to £2,000)
- Replacement keys and locks for outside doors and windows and alarms of your home if your keys are lost or stolen (up to the amount insured)
- Spoilage of food in fridge & freezers (up to the amount insured)
- Religious festivals & wedding gifts cover (temporary increase of 20% of the amount insured)
- Loss of domestic fuel oil and metered water (up to £1,000)
- Alternative accommodation following an insured loss (up to 20% of the amount insured)
- Contents at university, college or boarding school (up to £2,500)
- Contents in the open within the boundaries of the home (up to £500)
- Accidental loss or damage to contents during removal by professional removers (up to the amount insured)

- Tenants improvements (up to 20% of amount insured or £2,000, whichever is the greater)
- Tenants liability (up to 20% of amount insured)
- Personal liability (up to £5,000,000 or £10,000,000 for domestic employees)
- Fatal injury benefit (up to £7,500)
- Insurance for documents (up to £1,000)
- Visitors contents cover (up to £750)
- Emergency access (up to £750)
- Theft of money by bogus officials (up to £300)
- Theft of belongings following a hold up (mugging) (up to £300)
- Limit for personal money (£300)
- Limit for credit cards (£500 per card)
- Limit for audio/visual/computer – tapes, records and discs - (£1,500 for the total of such items, not per item).
- Limit of one third of the amount insured or £5,000, whichever is greater for the total of high risk items (£1,500 per item). Examples of high risk items are pictures, jewellery, watches, photographic equipment, video cameras and personal computer equipment. Please refer to the policy wording for a full definition.
- Downloaded items (up to £500)
- Garden cover (up to £500 and £250 for any one tree, shrub or plant)
- Homeworking equipment (up to £500)
- Tracing and accessing leaks (up to £500 for damage to your tenants home improvements)

With the Accidental Damage cover all other accidental damage to contents occurring in the home that we regard as insurable is covered up to the amount insured. Please see page 18 of your policy booklet for further details.

With the personal belongings cover this covers your items in and away from the home up to 30% of the contents sum insured or £5,000 whichever is the greater.

- Limit of £1,000 per single item

With the optional covers (wheelchair and hearing aids) these give you wider cover protecting these items for theft, damage or loss anywhere in the World.

### **What are the significant or unusual exclusions or limitations of your policy?**

see policy booklet for details.

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy.

See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- Certain losses or damage if any endorsement/clause is shown on your policy schedule
- No cover is provided for motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.
- No cover is provided for items used for business or professional purposes (except for homeworking equipment)
- Loss or damage by any gradually operating cause
- Certain losses or damage when your home is unoccupied or unfurnished for more than 60 days in a row
- Theft caused by you, members of your household, paying guests or tenants
- Loss or damage caused by any wilful act by your household
- Loss or damage caused by storm or flood to hedges, fences or gates covered within the tenants improvements section
- The cost of altering or replacing any items, or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design.
- Theft of contents temporarily removed from the home. You are, however, insured for loss or damage caused by theft or attempted theft from any building in which you, or a member of your household, is temporarily residing or employed if this involves somebody using force and violence to break into or out of a building
- Theft of money, unless by somebody using force and violence to break into your house
- Loss or damage to interior decorations you are not legally responsible for.
- Loss or damage to guns and firearms.
- Your personal liability involving firearms unless in connection with shotguns or airguns which you can legally own without possessing a firearm certificate.
- Loss or damage to your contents from any cause not listed in the policy booklet.

The following exclusions apply under the Accidental Damage cover - see policy booklet for further details of exclusions.

- Accidental damage occurring outside the house
- Damage to contact lenses
- Damage caused by vermin, insects, moth, mildew, damp, rust or any process of cleaning, repair or alteration
- Damage caused by domestic animals

The following exclusions apply under the personal belongings section and the hearing aids and wheelchairs extensions. See policy book for full details.

- Any pedal cycle with a motor

- Theft from an unattended vehicle (other than from a locked and concealed boot, locked concealed luggage compartment, or closed glove compartment of a securely locked vehicle which has been broken into using force and violence). We will not pay more than £1000 for any one incident.
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item
- theft, attempted theft or malicious damage caused by paying guests, tenants, leaseholders or YOU;
- theft by deception, unless deception is used only as a way to get into the HOME
- business goods and equipment
- Electrical or mechanical breakdown
- Wheelchair or mobility scooters registered for road use

### **How long does my policy run for?**

Unlike other insurance policies, your policy, under the scheme does not have an annual renewal date. Your policy will remain in force from the date of commencement (or as otherwise shown on your Policy Schedule) as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

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

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

### **How do I make a claim?**

Please contact Crawford & Company on telephone number 0161 875 8988. Claims not submitted within 60 days of the incident may be disallowed. Please refer to the policy booklet for full details.

## **How do I make a complaint?**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, contact Aviva Tenants Contents Unit, Cruan Business Centre, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR or call us on 0345 0308733.

Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. If you are eligible to do so see <http://www.financial-ombudsman.org.uk> for further details. Following the complaints procedure does not affect your right to take legal action.

## **Would I receive compensation if Aviva were unable to meet its liabilities?**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

## **Telephone Call Charges and Recording**

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection calls may be recorded and/or monitored.

Aviva Insurance Limited  
Registered in Scotland No 2116  
Registered Office:  
Pitheavlis, Perth, PH2 0NH

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.