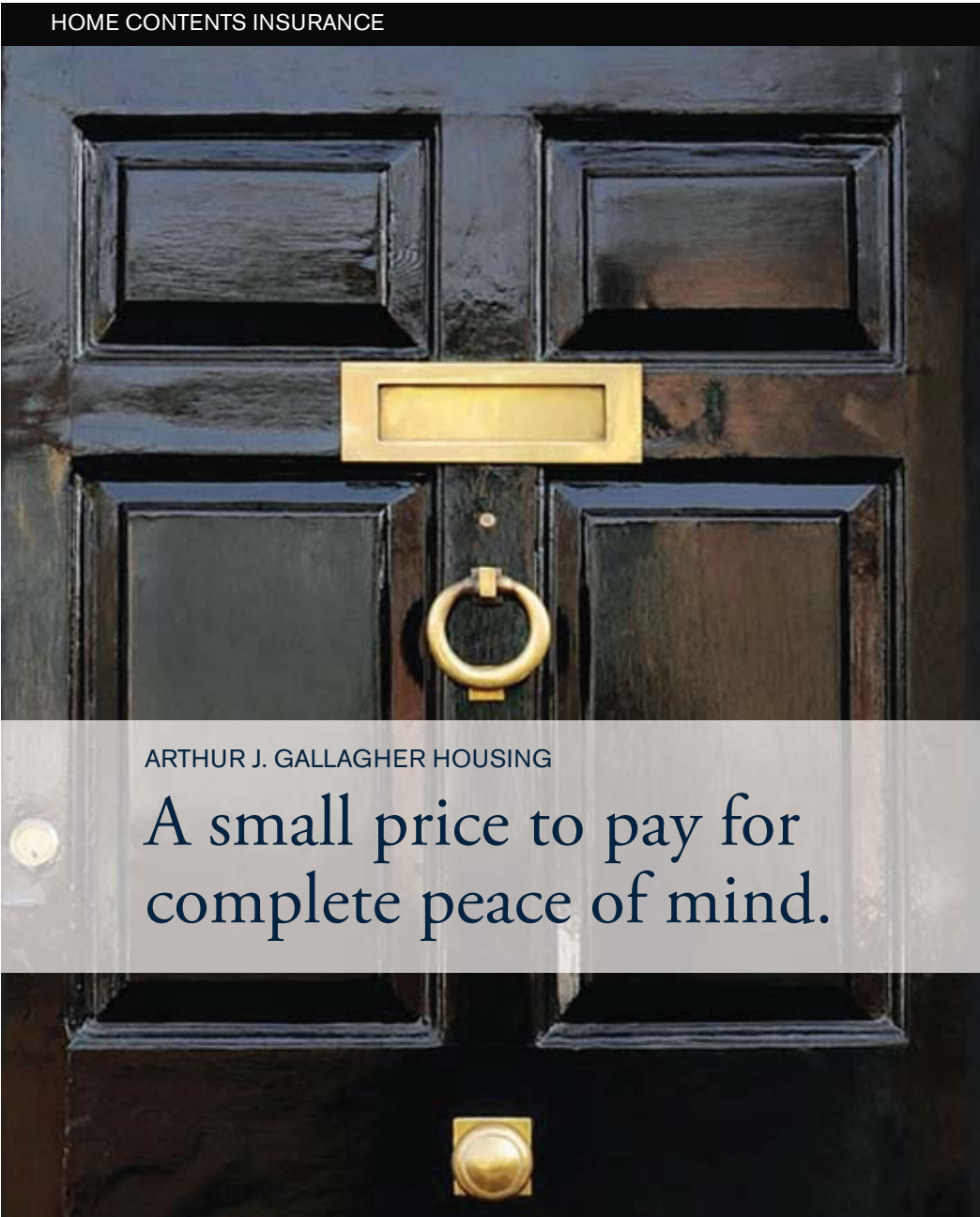


HOME CONTENTS INSURANCE



ARTHUR J. GALLAGHER HOUSING

A small price to pay for  
complete peace of mind.



Arthur J. Gallagher

[www.ajghousing.com](http://www.ajghousing.com)

## Could you afford to replace out of your own pocket?

If your property was stolen or damaged in a fire or flood, could you afford to replace it? Add it all up. How much would it be? Most people couldn't afford to replace it all - or even part of it.

Taking out Home Contents insurance will protect almost all of your household belongings including clothing and bed linen against virtually every calamity.

It means every time you leave your home and, especially when you go away on holiday, you won't have any reason to worry. Being insured is better than just hoping nothing bad will happen.

**Think about it - you won't miss a few pence a day!**

Please read the rest of this leaflet to find out how easy it is to apply and pay. One day you might be very relieved you did.

## This Home Contents insurance is designed specifically for tenants and leaseholders

The good news is now there's home insurance cover that's specially for tenants, covering all your possessions at a price most people can afford, giving you complete peace of mind. At...

- **very low cost**
- **with convenient payment methods**
- **and a fast, efficient claims service**
- **with no excess**

## As a tenant, you might think you don't need any insurance. You'd be wrong!

Your landlord insures the building, however, it's up to you to insure all your personal belongings. That's everything you and your family own. Not just jewellery but just about anything and everything, including DVDs computers and even the fridge!

It's all at risk every single day from fire, flooding and theft.

## STEP 1

# How much should I insure my home contents for?

Good question! It's important to get this right. After all, it would be terrible to be under-insured and not be able to afford to replace stolen or damaged possessions. On the other hand, it's pointless to be over-insured and pay more than you have to.

As a guideline to help you be more accurate, we've drawn up this sample list of things you should remember in each room. Please include anything else of value. Just add the sub-totals up and you'll have the sum you should be insured for.

### Bedroom(s)

carpets/curtains \_\_\_\_\_

furniture \_\_\_\_\_

bedding \_\_\_\_\_

TVs etc \_\_\_\_\_

valuables \_\_\_\_\_

clothing \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Living Room

carpets/curtains \_\_\_\_\_

furniture \_\_\_\_\_

TVs etc \_\_\_\_\_

valuables \_\_\_\_\_

ornaments \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Kitchen

carpets or other floor covering \_\_\_\_\_

curtains or blinds \_\_\_\_\_

kitchen appliances \_\_\_\_\_

cookery/cutlery/other utensils \_\_\_\_\_

food & drink (including freezer) \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Bathroom

carpets/curtains or blinds \_\_\_\_\_

linen \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Hallway

carpets/curtains \_\_\_\_\_

furniture \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Dining Room

carpets/curtains \_\_\_\_\_

furniture \_\_\_\_\_

valuables \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

### Garage

tools \_\_\_\_\_

gardening equipment \_\_\_\_\_

other \_\_\_\_\_

Total for room

£

**Total estimated value of your home contents**

£

## STEP 2 How much does Home Contents insurance cost?

Much less than you probably think!

Now you know how much cover you need, it's quick and easy for you to work out exactly what your premium payments will be. Just look at the premium chart on the reverse of this page (the back cover), find your postcode area and read down to find the sum you want to be insured for. The chart tells you what the exact cost will be. Now make a note of the amount in the space below. You'll need to refer to this in Step 6.

£

## STEP 3 How can I pay?

There are three options:

1. Annually by cheque, postal order or credit card. This couldn't be easier. Simply send a cheque (made payable to Wessex Administration Services) or postal order along with the application form. Alternatively, please call Wessex on 01245 341 234 with your credit card details.
2. Monthly by Direct Debit. Just complete the attached Direct Debit Mandate and return it to us with your application form.
3. By cash, monthly or fortnightly at the Post Office. If you want to pay this way, please tick the box on the application form. You'll then be sent a swipe card you can use to pay your premiums in cash instalments at any Post Office or all pay.net point. Just choose which payment method is most convenient for you.

### IMPORTANT NOTICE:

**PLEASE BE AWARE THAT, FAILURE TO PAY YOUR PREMIUMS WHEN THEY ARE DUE, WILL RESULT IN YOUR POLICY BEING CANCELLED. PLEASE REFER TO YOUR POLICY WORDING FOR FULL CANCELLATION DETAILS.**

## STEP 4 What will the policy Cover?

This document provides a summary of the cover provided, but does not contain the full terms and conditions of the insurance, which can be found in the policy document a copy of which is available on request. Where a policy is arranged you should refer to your policy document, policy schedule (which indicates operative sections) and any endorsements that apply for full details of the cover in force.

Type of Insurance **AJG Housing Home Contents Insurance Policy**  
 Period of Cover Either twelve months or on a rolling fortnightly 1 monthly basis as shown in the policy schedule

The AJG Housing Home Contents Insurance Policy is Underwritten by Ageas Insurance Limited, registered office address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA and registered in England & Wales under registered number 354568.

### Eligibility

This policy provides cover for you, your domestic partner and members of your family permanently living in the Home. If the property is shared by non-family members, each tenant must be named on the proposal form, or a separate policy taken out in each tenants name.

### Territorial Limits

Cover is specifically designed for contents of tenanted properties in Great Britain, the Channel Islands and the Isle of Man.

### Contents Sums Insured

Minimum Sum Insured - £10,000 (unless the accommodation is sheltered housing for the Over 60's in which case the minimum is £6,000) - Maximum Sum Insured - £30,000 Sums Insured on Contents in excess of £30,000 or more may be considered on referral to underwriters

### Valuables

Valuables are covered within the Home up to 25% of the Contents sum insured.

### Sets / Suites

We will not pay for the replacement of any undamaged items or remaining parts of insured property solely because they form part of a set, suite, group or collection of articles of a similar nature, colour; pattern or design.

### Business Equipment

Cover excludes property used for business purposes or in connection with any employment

### Under insurance

The Sum Insured declared must represent the cost of replacing the Contents as new otherwise you will bear a proportion of each loss, which will be the equivalent to the proportion of underinsurance.

### Policy Excess

Nil excess for all claims with the exception of £25 for any claims under the Accidental Damage Extension (where selected).

## CONTENTS COVER

### Significant Features and Benefits

Covers the Contents within Your Home against Damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, collision or impact, riot, malicious acts, escape of water or fuel from any fixed water or heating installation, theft or attempted theft, subsidence, landslip or heave, falling trees, branches, TV aerials or masts.

### Contents temporarily outside the home

Covers Damage from perils 1 to 11 on Contents that are temporarily removed from Your Home but still within the United Kingdom.

Covers Accidental Damage to fixed glass in pictures, windows, doors, fanlights and skylights and sanitary fixtures such as washbasins, sinks, toilets, shower trays and baths

### Replacement Locks

Covers cost of replacing locks and keys for outside doors if the keys are stolen or lost

### Alternative Accommodation

Covers the cost of reasonable alternative accommodation whilst the Home is uninhabitable or inaccessible due to an insured peril. Alternatively, it covers the rent payable by you whilst the Home is repaired

### Home Entertainment Equipment

Covers Accidental Damage to Home Entertainment Equipment belonging to You or Your Family

### Significant Exclusions, Limitations, Conditions

- Excludes Damage caused by riot, malicious acts, escape of water; theft or attempted theft where the Home remains unoccupied for more than 30 consecutive days
- Malicious acts, theft or attempted theft by you, your family or any person lawfully in the Home is excluded
- Loss or Damage to property in the open by storm or flood is excluded
- Theft or attempted theft only applies where there is forcible & violent entry or exit to the Home
- Cover is restricted to £300 for items stolen from a garage or outbuildings and then only if the garage or outbuilding was secured by a lock or padlock
- Excludes costs incurred in the removal from the property of trees, TV aerials and masts
- Excludes Damage caused by trees being pruned or felled
- Cover is restricted to £200 for Damage by falling trees, branches, TV aerials or masts

- Theft or attempted theft is excluded unless involving forcible & violent entry or exit from a building
- Excludes Contents for sale or exhibit
- Cover limited to 15% of the Contents sum insured

- Cover does not apply where the Home is Unoccupied
- Cover limit of £300 applies

- Cover limit of £300 applies

- Cover limited to 10% of the Contents sum insured

- Excludes equipment used for business purposes or connected with any employment
- Cover does not apply where the Home has been Unoccupied
- Excludes Damage caused by misuse, by mechanical or electrical fault or caused during erection, maintenance, repair or dismantling
- Cover limited to 10% of the Contents sum insured

## STEP 4

## Key Facts continued

### Frozen Food

Covers Damage to frozen food as a result of the accidental failure of Your freezer or of the electricity or gas supply to Your freezer

- Cover excluded if failure caused by the deliberate act of the supply authority
- Cover excluded where the Freezer is over 10 years old
- Cover limit of £200 applies

### Public and Personal Liability

Covers You or members of Your Family as occupiers of the Home or in a personal capacity, for legal liability arising out of accidental injury or death to members of the public or accidental loss of or damage to their property up to £2,500,000 any one claim or series of claims

Cover also includes legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family

- Excludes liability arising from any agreement unless You would have been liable had the agreement not been made
- Excludes loss or damage to property owned by, or in the custody or control of You, Your Family or any other person permanently residing with You
- Excludes liability arising directly or indirectly as a result of a criminal act by You or any member of Your Family
- Excludes liability arising from any profession, business or employment

### Liability for Redecoration

If You are liable under a tenancy agreement for Damage to the Home caused by Perils 1 - 12

- Cover does not apply where the Home has been Unoccupied
- Cover limit of £100 per room

### Money/Credit Cards

Covers Damage to Money | Credit Cards within the Home

- Excludes Damage which is not reported to the police within 24 hours of discovery
- Excludes Damage to Credit Cards which is not reported to the issuer within 24 hours of discovery
- Excludes Damage unless there is threatened or actual force
- Cover limit of £300 applies

### Household Removal

Covers Damage to Your Contents whilst in the course of removal by a professional firm of removers with in the UK and in storage for up to 3 days

- Excludes Damage to Money or Valuables
- Excluded where other insurance is already in force
- Cover limit of £300 applies

### Loss of Metered Water

Covers all sums which You become legally liable to pay for loss of metered water resulting directly from Accidental Damage to water pipes and equipment which provides water to Your Home

- A record of meter readings must be kept and any usual readings reported immediately to the Water Authority
- Cover limit of £300 applies

### Fatal Accident Benefit

In the event You or a Family member dies as a result of an injury in Your Home caused by fire or an assault by intruders, we will pay £2,000

- Excludes cover in respect of anyone who is 70 years or older at the time the injury is sustained
- Excludes cover if death occurs 30 days after sustaining the injury
- Excludes cover in respect of any family member that does not reside at the Home

### Wedding Gift & Christmas Cover

The Contents sum insured is automatically increased by 10% for 14 days before and after your wedding and during the month of December to cover wedding and Christmas gifts

## OPTIONAL EXTENSION

Accidental Damage Extension (this extension will only apply if the schedule states that Accidental Damage is included)

- £25 excess
- £500 Limit for any claim in respect of Damage to items made of porcelain, china, earthenware or stone or any other brittle materials whilst being used or handled

Accidental Damage to Contents whilst in the Home

- Cover does not apply where the Home has been Unoccupied
- Cover does not apply if Damage specifically excluded elsewhere in the policy
- Excludes Damage to clothing, contact lenses, food or drink or items that have gone missing or cannot be found

## GENERAL CONDITIONS & EXCLUSIONS

### Significant Conditions

The conditions of the Policy are explained under the General Conditions section of the Policy and must be complied with to ensure cover applies.

These include:

- Your duty (and any other person seeking benefit under the policy) to take all reasonable steps to prevent Damage and to maintain property in sound condition and good repair
- Your duty to inform Us immediately of any change in circumstances which may affect this insurance

### Significant Exclusions

The conditions of the Policy are explained under the General Conditions section of the Policy and must be complied with to ensure cover applies.

The Policy excludes Damage, injury or liability arising from or relating to:

- Nuclear or radioactive materials or incidents
- Acts of war
- Pressure waves from aircraft and other aerial devices
- Pollution unless caused directly by a sudden, identifiable, unintended and unexpected incident
- Fines, penalties and punitive damages
- Toxic mould
- Terrorism

## STEP 5

## How can I pay?

It couldn't be easier! Just complete the application form opposite (Step 6), then send it to us. Don't forget to include the cheque, postal order or Direct Debit Mandate - depending on how you intend to pay.

It's obviously very important that all the information given on the application form is true and complete. That's because failure to disclose any relevant details might result in a claim being disputed and then rejected, reduced or the policy being invalidated and your cover being cancelled.

If you have any questions or need more information, please call our helpline on 01245 341 200 and someone will be happy to help you.

### [In case you ever need to make a claim](#)

Please call Arthur J. Gallagher Housing during office hours: 01245 341 228

### [Complaints](#)

In the first instance, please call Arthur J. Gallagher Housing during office hours: 01245 341 214

Alternatively, please write to:

Arthur J. Gallagher Housing Limited  
27-30 Railway Street  
Chelmsford  
Essex CM1 1QS

[www.ajghousing.co.uk](http://www.ajghousing.co.uk)

We hope that You will be happy with Your insurance policy. If not, please contact AJG Housing who arranged this insurance on Your behalf.

If You decide not to proceed with this insurance You should return the Policy Documents to AJG Housing within 14 days of receipt. Providing a claim has not been made and so long as no incidents have arisen that could result in a claim under the Policy, We will refund any premium you have paid in full. After this time, the Policy may be cancelled at any time, and a refund of premium may be made.

**If you wish to make a claim, please telephone 01245 341228**

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact AJG Housing on 01245 341 232. If You're not happy with the response contact Our Chief Executive on 0870 850 2771. If Your concern or issue cannot be settled You may be entitled to refer it to the Financial Ombudsman Service (FOS). You can contact the FOS on 0845 080 1800.

Arthur J. Gallagher Housing Limited is an Appointed Representative of Heath Lambert Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London, EC4N 8AW. Registered in England and Wales. Registered Company Number: 06876650. It is also covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

**STEP 6****Please complete and return this application form**

Send to: Wessex Administration Services, Jewry House, Jewry Street, Winchester, Hampshire S023 8RZ

Title: Mr/Mrs/Miss/Ms	Initials:	Telephone: (day)	<b>Tick here to pay:</b> Annually <input type="checkbox"/> Monthly DD <input type="checkbox"/> Monthly cash <input type="checkbox"/> Fortnightly cash <input type="checkbox"/>
Surname:		Telephone: (eve)	
Your Housing Association:		Date of birth: / /	
Address:			
	Postcode	Sum insured: £	

Have you or anyone residing with you: Yes    No

**A. Had a home contents policy cancelled?**

**B. Had a claim or suffered an event that would have been a claim in the last 3 years?**

**C. Been convicted of an offence other than motoring?**

**D. Got an outstanding County Court Judgement against you?**

If the answer to any of the above is Yes, please provide details on a separate piece of paper:

- The information I have given is true and complete to the best of my knowledge and belief.
- The Sum Insured under this application is the full value of the household contents to be insured (less wear and tear where appropriate).
- This proposal is the basis of the Contract between me and the Insurers. I acknowledge that if I cancel, I must give written notice.

I understand that my personal details may be passed or used by Ageas Insurance Limited, PropGen Insurance, Wessex Administration Services and AJG Housing for the purpose of administering my Insurance which may include underwriting, processing or claims handling.

I have read and understood the information enclosed.	Signature: <input style="width: 300px; height: 20px;" type="text"/>	Date: <input style="width: 100px; height: 20px;" type="text"/>
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**Only fill in the rest of this form if you are paying by monthly Direct Debit****Instruction to your bank or building society to pay by Direct Debit**

Originator's Identification Number:

7 5 3 3 7 0

Wessex Administration Services, Jewry House, Jewry Street, Winchester, Hampshire S023 8RZ

Name and full postal address of your bank or building society branch:



The Manager:	Postcode:
<input style="width: 80%; height: 20px;" type="text"/>	<input style="width: 10%; height: 20px;" type="text"/>
<input style="width: 80%; height: 20px;" type="text"/>	<input style="width: 10%; height: 20px;" type="text"/>
<input style="width: 80%; height: 20px;" type="text"/>	<input style="width: 10%; height: 20px;" type="text"/>

Name(s) of account holders:

Bank or building society account number:

Branch sort code:

**Instructions to your bank or building society:**

Please pay Arthur J. Gallagher Housing Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Wessex Administration Services Limited and, if so, details will be passed electronically to my bank or building society.

Banks and Building Societies may not accept Direct Debit instructions for some types of accounts.

Signature(s):

Date:

**The Direct Debit Guarantee**

This Guarantee is offered by all Banks or Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank and Building Society. If the amounts to be paid or the payment dates change, you will be told at least 10 days in advance or as agreed. If an error is made by us or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of the letter to us.



# Important Information - Status Disclosure notice

Please read this notice carefully. If you have any questions regarding the contents of this document then please contact us immediately.

## WHO ARE WE

Arthur J. Gallagher Housing Limited is an Appointed Representative of Heath Lambert Limited forming part of Arthur J. Gallagher. Arthur J. Gallagher Housing and Ageas Insurance Limited are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is a independent statutory watchdog that regulates financial services. Our permitted business is:

Advising customers on contracts of general insurance Arranging and administering contracts of general insurance Acting as an agent of an insurer

You can check the authorisation status of a financial services firm by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

Or by contacting the FCA by telephone on 0800 111 6768

## OUR CAPACITY

This product is provided by a single insurer, namely Ageas Insurance Limited.

The product is designed to cover your home contents as listed in the key facts document attached and is for tenants and leaseholders. However, as we have not assessed your demands and needs, this contract of insurance is sold solely on a non advised basis. However, you may ask us questions in respect of this contract and ask for any assistance in completing this application form.

## AWARENESS OF POLICY & TERMS

When you receive policy documentation you should read it carefully and ensure that it meets your requirements as this will form the bases of any claims settlement. You should thereafter keep all documentation safe in order to refer to it at a later date.

## WHAT WILL YOU HAVE TO PAY FOR OUR SERVICES

There is no charge made in addition to the premium you will have to pay. However we may receive commission for arranging this contract of insurance. You may ask us to provide you with details. Should you require this information then please send your request in writing to: Complaints Officer, AJG Housing, 27-30 Railway Street, Chelmsford, Essex, CM1 1QS

## CLAIMS

Cover maybe declined if you make any false or fraudulent claims. Full details of the claims procedure will be detailed in the documentation that will be submitted to you, confirming cover is in force. You will not be on cover until this has been confirmed to you in writing.

Arthur J. Gallagher Housing will handle any claims on a delegated authority basis. This means we will act on behalf of your insurers, Ageas Insurance Limited, and we will be your point of contact at that time. Our delegated authority means we act on behalf of insurers in all aspects of claims and where needed refer to third party suppliers, including loss adjusters. This investigation and settlement ability of claims allows the claims process to run smoothly and efficiently, without the need for constant referral to insurers. If you have any objections to this, then please contact us at the time of your claim.

## PREMIUMS

Our regulator requires us to hold all client monies, including yours, in a trust fund, the purpose of which is to protect you in the event of our financial failure. In such a circumstance, our general creditors should not be able to make claims on client money as it will not form part of our assets. Under certain conditions, we are permitted to mix those monies with insurers' monies in the same fund, but clients have first priority over the insurer; whose rights to monies

in the trust fund are subordinated to those of our clients. As a further measure of protection, we have signed agreements with the insurer whereby premiums and claims monies received by us are held on behalf, and as agent of the insurer; rather than on behalf of clients. ('Risk Transfer')

Arthur J. Gallagher Housing has elected to operate a non statutory trust arrangement under which we are permitted to, and may, use such monies to cross fund clients' premiums and claims. Client money may for the purpose of a transaction be transferred to another person such as another broker through whom the insurance contract has been placed.

Arthur J. Gallagher Housing will deduct any commission entitlements before paying premiums to the insurer. Any interest earned on client money held by us will be retained by us for our own use.

## APPLICABLE LAW

The law applicable to this contract will be that of the country where the policyholder is usually resident where this is within the United Kingdom, the Channel Islands or the Isle of Man. Otherwise English law will apply.

## MATERIAL FACTS

It is important that any statements you make are accurate and that all material facts are disclosed. Failure to do so could invalidate your insurance cover and mean that all or parts of a claim may not be paid. If you have any doubt as to whether a fact is material, then you should disclose it. The main items that we are concerned with are detailed in Step 6. We would however also consider a Material Fact to be anything that an insurer would deem to have a bearing on the risk being presented and which therefore could influence either:

- The level of premium imposed
- The terms and conditions of the insurance offered
- Whether the insurer is prepared to accept you as a client

It is therefore your responsibility to provide complete and accurate information to insurers when taking out your policy, throughout the life of your policy and also when you renew your insurance. If you feel that you require any further information on any of the policy benefits, limitation or premiums before inception, then please contact our helpline on 01245 341 200

## CONFIDENTIALITY

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data. Under the Act you have the right to see personal information we hold about you on your records.

We must advise you that information supplied may be held on computer and passed to other insurers or third party suppliers for claims purposes. The insurer will also pass information to the Claims and Underwriting exchange (CUE) database operated by Insurance Database Services Ltd. The aim is to help them check the information provided and also to prevent fraudulent claims. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, the insurer will also send information relating to it to the database.

It is a condition of accepting your Policy that you agree to this information being passed to the Insurance Database Services Ltd and that Insurance Database Services Ltd may pass to your insurer information that has been received from other insurers involving anyone insured under the policy.

## Premium Charts

### ARCON HOUSING ASSOCIATION PREMIUM CHART

Amount Covered	All Areas		
	Annually	Monthly	Fortnightly
£6,000 *	£35.07	£3.48	£1.90
£8,000	£46.77	£4.45	£2.35
£10,000	£58.46	£5.43	£2.80
£12,000	£70.15	£6.40	£3.25
£14,000	£81.84	£7.37	£3.70
£16,000	£93.53	£8.35	£4.15
£18,000	£105.22	£9.32	£4.60
£20,000	£116.92	£10.30	£5.05
£22,000	£128.61	£11.27	£5.50
£24,000	£140.30	£12.25	£5.95
£26,000	£151.99	£13.22	£6.40
£28,000	£163.68	£14.19	£6.85
£30,000	£175.37	£15.17	£7.30

\* £6,000 sum insured is for sheltered and over 50's housing

**Cancellation right** We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please note that this right does not apply if the policy is a short term insurance of less than one month in duration.

Thank you for choosing to insure your property's contents with Arthur J. Gallagher Housing



Arthur J. Gallagher

Arthur J. Gallagher Housing Limited is an Appointed Representative of Heath Lambert Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London, EC4N 8AW. Registered in England and Wales. Registered Company Number: 06876650. [www.ajghousing.co.uk](http://www.ajghousing.co.uk)  
SD4091\_A/10122013