

# Home Contents Insurance Scheme



**Many tenants wrongly believe that Plymouth Community Homes insure their home contents for them – this is not the case.**

We do not insure your furniture, belongings or decorations against theft, fire, vandalism or burst pipes.

You need to take out your own household insurance.

You can either make your own arrangements or take

out insurance under a special Plymouth Community Homes' scheme arranged by AVIVA through Aon.

Two schemes are available to all tenants of Plymouth Community Homes – standard cover or standard, with accidental cover.

It is good practice for a landlord to provide an insurance scheme for their tenants. The Council has operated a successful



home contents insurance scheme for tenants for over five years, with over 1,500 policyholders.

### Payment of the premium

The weekly premium can be paid by the same method and at the same time as you

pay your rent. Payments start from £1.35 a week (90 pence if you are over 60).

To work out your weekly payment, please see the following tables.

Sum Insured		Weekly Cost
<b>Only available to people over 60</b>		
	<b>Standard</b>	<b>Standard + accidental</b>
<b>£6,000</b>	£0.90	£1.08
<b>£7,000</b>	£1.05	£1.26
<b>£8,000</b>	£1.20	£1.44
<b>Available to all tenants regardless of age</b>		
<b>£9,000</b>	£1.35	£1.62
<b>£10,000</b>	£1.50	£1.80
<b>£11,000</b>	£1.65	£1.98
<b>£12,000</b>	£1.80	£2.16
<b>£13,000</b>	£1.95	£2.34
<b>£14,000</b>	£2.10	£2.52
<b>£15,000</b>	£2.25	£2.70
<b>£16,000</b>	£2.40	£2.88
<b>£17,000</b>	£2.55	£3.06

<b>Sum Insured</b>		<b>Weekly Cost</b>
<b>Available to all tenants regardless of age</b>		
	<b>Standard</b>	<b>Standard + accidental</b>
<b>£18,000</b>	£2.70	£3.24
<b>£19,000</b>	£2.85	£3.42
<b>£20,000</b>	£3.00	£3.60
<b>£21,000</b>	£3.15	£3.78
<b>£22,000</b>	£3.30	£3.96
<b>£23,000</b>	£3.45	£4.14
<b>£24,000</b>	£3.60	£4.32
<b>£25,000</b>	£3.75	£4.50
<b>£26,000</b>	£3.90	£4.68
<b>£27,000</b>	£4.05	£4.86
<b>£28,000</b>	£4.20	£5.04
<b>£29,000</b>	£4.35	£5.22
<b>£30,000</b>	£4.50	£5.40

Payments can be made:

- At any local housing office or at the Civic Centre, by cash, cheque, debit or credit card.
- At any post office by cash, cheque or debit card.
- At any PayPoint.
- By Direct Debit or Standing Order.
- By telephone, using a debit or credit card.
- Online, using Plymouth Community Homes' website: [www.plymouthcommunityhomes.co.uk](http://www.plymouthcommunityhomes.co.uk)

## **Insurance for your furniture, TV, clothing, carpets and electrical goods**

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance covers theft of your keys and the contents of your freezer. There is also cover for personal liability. Please refer to the policy summary information available from your local housing office or download it from Plymouth Community Homes' website at [www.plymouthcommunityhomes.co.uk](http://www.plymouthcommunityhomes.co.uk)

A specimen policy booklet is available on request.

### **'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 under-value your contents, you may not get the full value of your claim.

### **Special low, minimum sums insured**

The lowest amount that can be insured is: £6,000 if you are over the age of 60 or £9,000 for all other people.

### **How to apply**

You can obtain an application form from your local housing office or download one from Plymouth Community Homes' website: [www.plymouthcommunityhomes.co.uk](http://www.plymouthcommunityhomes.co.uk).

Make sure that you answer all the questions and sign the declaration. If you need help to complete the form, please contact your local housing office.

Once you have completed the form you may hand it, or post it, to your local housing office.

## 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.

## Start date

Insurance starts when we inform you that you have been accepted onto the scheme. The start date will always be a Monday. We 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.

## Special notes

If during the period of your insurance cover your home is likely to be unoccupied (e.g. if you are in hospital, extended holiday) for more than 30 consecutive days you will have to advise us. Remember, it is your responsibility to make sure that the sum insured is enough to cover all your household items and personal effects. We urge all tenants to take out household insurance, either through our special scheme or by making your own arrangements.

The usual perils are insured – fire, theft, vandalism and water damage.

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- Premiums can be paid by the same method and frequency as rent.
- There is no postcode loading; premiums are the same across the city.
- It is an inclusive scheme, those tenants receiving Housing Benefit or in rent arrears are not excluded.
- Sums insured range from £9,000 to £30,000 (from £6,000 for those over 60 years).
- The cost is 15 pence per week for each £1,000 of standard cover, 18 pence per week for each £1,000 of standard plus accidental cover.



The completed forms can be returned to any local housing office.



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