

IMPORTANT CHANGES TO YOUR APPLICATION FORM

We've made some changes to your Thistle Home Contents Insurance Application Form including the Essential Information Document. This document shows the changes and it is important that you read this information together with your Application Form and Essential Information section.

Additional information in your Application Form	Details of the additional information
Additional title	On the application form, where it asks for 'Full Name/s', please include 'Mx' as your title if this is how you wish to be addressed.
Please let us know your preferred title.	
Claims and Underwriting Exchange	The Claims and Underwriting Exchange wording is no longer a requirement – please ignore this information.
The section under your Application form – Important Notes.	
You and your household	Whenever we ask questions about you and your household we mean; You, your family (including your partner and all children) who normally reside with you.
Further information on who forms part of your household.	
Joint policyholder/tenant	Joint Tenants will not be covered by this policy unless you name them as a joint policyholder.
Further information on who is a joint policyholder.	<p>If you want to add a joint tenant or a family member as a joint policyholder, you must name them on the application form:</p> <ul style="list-style-type: none"> • They must sign the application form. • They will share responsibility for this insurance with you. • You'll both be able to speak to us about your insurance, make changes and cancel the policy.
Demands & Needs	This contents cover meets the demands and needs of customers who need to repair or replace their home contents as new for specific damage and loss against incidents such as fire, theft, flood and escape of water. You should check carefully and choose the limits which best meet your needs. See the application form to help you calculate your sum insured.
Information about who this product is designed for and the cover.	
New claims contact details	<p>To report a claim or for any claims queries:</p> <p>Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ</p> <p>Telephone: 02920 558 739 email: thistletenantsclaims@uk.sedgwick.com</p> <p>If you wish to tell us about your claim online, please use our website: https://www.rsainsurance.co.uk/tenants/claims/</p>
We have a new claims administer to deal with your claims.	
Complaints process	<p>Making a complaint</p> <p>If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right.</p> <p>If you're not happy you should contact our Customer Services team on 0345 450 7288. If we're not able to resolve the complaint for you we'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive.</p> <p>If we can't resolve your complaint we'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.</p>
Update to the complaints process including the new claims administer dealing with your claims.	

	<table><tr><th>Complaints about your policy:</th><th>Complaints about any claims:</th></tr><tr><td>Thistle Tenants Risks Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB Tel: 0345 450 7286 Email: tenantscontents@thistleinsurance.co.uk</td><td>Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Telephone: 02920 558 739 email: thistletenantsclaims@uk.sedgwick.com</td></tr><tr><td colspan="2">Financial Ombudsman Service Exchange Tower, London, E14 9SR</td></tr></table> <p>Please note that your policy documents may vary and this is the updated information for all customers.</p>	Complaints about your policy:	Complaints about any claims:	Thistle Tenants Risks Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB Tel: 0345 450 7286 Email: tenantscontents@thistleinsurance.co.uk	Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Telephone: 02920 558 739 email: thistletenantsclaims@uk.sedgwick.com	Financial Ombudsman Service Exchange Tower, London, E14 9SR	
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Cancellation Rights	Cancelling your policy You can cancel your policy at any time without charge. If you wish to cancel your policy, please contact us on 01752 388333.						
Reminder of your cancellation rights.	Cancellation by you within the first 14 days If you cancel within the first 14 days of starting your insurance period or receiving your policy documents, whichever happens later, we will give you a full refund provided no claim has been made during the current period of insurance. Cancellation by you after the first 14 days If you cancel after the first 14 days of starting your insurance period or receiving your policy documents, whichever happens later, we will refund premiums already paid for the remainder of the current period of insurance, provided that no claim has been made during the current period of insurance. Cancellation by RSA If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. We may refund premiums already paid for the remainder of the current period of insurance, provided that no claim has been made during the current period of insurance. Full details of cancellation are in your policy wording.						
About Us	About us This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No.202323. This insurance is arranged and administered by Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Limited is part of the PIB Group. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register . Sedgwick International UK process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Sedgwick International UK Registered Office: 30 Fenchurch Street, London, EC3M 3BD Registered Company No. 00159031. You will not be charged a fee for this service. Your Landlord and Thistle Tenant Risks acting as introducers of this insurance product will receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your Landlord.						
Information about who we are and details of the new claims administer.							

How we settle claims	Making sure your sums insured are enough It is your responsibility to ensure that your chosen sum insured is the same as the total cost of replacing all of your home contents and personal effects as new (less an amount we may take off for normal use or ageing for clothing and household linen). If you have underestimated this amount any claim you make will be reduced by the same percentage amount you have underestimated. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen sum insured. Look at the examples below to see what could happen if you underestimate this amount: <table><tr><th colspan="4">What would happen if I underinsured my contents?</th></tr><tr><td>The actual cost of replacing all your contents as new is</td><td>£10,000</td><td>£20,000</td><td>£30,000</td></tr><tr><td>You only insured for</td><td>£5,000 (50% of the value of your contents)</td><td>£5,000 (25% of the value of your contents)</td><td>£18,000 (60% of the value of your contents)</td></tr><tr><td>Making a claim for all your contents</td><td></td><td></td><td></td></tr><tr><td>If you made a claim for all of your contents to be replaced</td><td>£10,000</td><td>£20,000</td><td>£30,000</td></tr><tr><td>The most we would pay is</td><td>£5,000</td><td>£5,000</td><td>£18,000</td></tr><tr><td>Making a claim for part of your contents</td><td></td><td></td><td></td></tr><tr><td>If you have to make a claim for part of your contents to be replaced</td><td>£5,000</td><td>£5,000</td><td>£5,000</td></tr><tr><td>The most we would pay is</td><td>£2,500</td><td>£1,250</td><td>£3,000</td></tr></table>	What would happen if I underinsured my contents?				The actual cost of replacing all your contents as new is	£10,000	£20,000	£30,000	You only insured for	£5,000 (50% of the value of your contents)	£5,000 (25% of the value of your contents)	£18,000 (60% of the value of your contents)	Making a claim for all your contents				If you made a claim for all of your contents to be replaced	£10,000	£20,000	£30,000	The most we would pay is	£5,000	£5,000	£18,000	Making a claim for part of your contents				If you have to make a claim for part of your contents to be replaced	£5,000	£5,000	£5,000	The most we would pay is	£2,500	£1,250	£3,000
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Making sure you are adequately insured.																																					
Legal helpline	Where your policy provides a legal helpline.																																				
Updated information.	We use carefully selected suppliers to provide help with any personal legal problems relating to the laws of the United Kingdom. You can use this service while you have insurance with us. It is available 24 hours a day. Your Helpline number is: 0345 330 8022 Ref. 33962 Your Helpline does not provide: -Advice relating to business affairs -Advice which cannot be provided over the telephone.																																				