



YOUR HOME CONTENTS INSURANCE – IMPORTANT NOTICE TO POLICYHOLDERS

Changes to your policy and your Claims Administrator

Dear Customer,

This is to let you know some important updates about your Home Contents Insurance documents.

Your Claims Administrator (the firm that will handle your claim) will be changing. From 1st September 2025 new claims will be dealt with by Sedgwick International UK instead of Davies Group Limited.

Confirmation of the important claims contact details is set out below for any claim you report up to and from this date.

Please keep this Important Notice with your existing policy documents.

Davies Group Limited For claims reported up to and including 31 st August 2025	Sedgwick International UK For claims reported from 1 st September 2025
<u>Claims</u> To report a claim or for any claims queries: Davies Group Claims Team PO Box 2801 Stoke-on-Trent ST4 9DN Telephone: 0345 671 8171 email: propertyservices@davies-group.com If you wish to tell us about your claim online, please use our website: tenantscontents.davies-group.com	<u>Claims</u> To report a claim or for any claims queries: Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Telephone: 02920 558 739 email: thistletenantsclaims@uk.sedgwick.com If you wish to tell us about your claim online, please use our website: https://www.rsainsurance.co.uk/tenants/claims/
Davies Group Limited For claims reported up to and including 31 st August 2025	Sedgwick International UK For claims reported from 1 st September 2025
<u>Claims Complaints</u> To make a complaint about your claim: Davies Group Customer Relations Team PO Box 2801 Stoke-on-Trent	<u>Claims Complaints</u> To make a complaint about your claim: Sedgwick International UK Oakleigh House 14-16 Park Place

<p>ST4 9DN</p> <p>Telephone: 0345 671 8171 email: customer.care@davies-group.com</p>	<p>Cardiff CF10 3DQ</p> <p>Telephone: 02920 558 739 email: thistletenantsclaims@uk.sedgwick.com</p>
<p><u>About Davies Group</u></p> <p>Davies Group process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Davies Group Limited, Registered in England and Wales at 5th Floor, 20 Gracechurch Street, London, EC3V 0BG Registered Company No. 06479822.</p>	<p><u>About Sedgwick International UK</u></p> <p>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.</p>

Further important updates to your Home Contents Insurance documents.

Where and what the changes are in your new policy.	Details of the change
Cancellation Rights	<p>Cancelling your policy</p> <p>You can cancel your policy at any time without charge. If you wish to cancel your policy, please contact us on 01752 388333</p> <p>Cancellation by you within the first 14 days</p> <p>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.</p> <p>Cancellation by you after the first 14 days</p> <p>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.</p> <p>Cancellation by RSA</p> <p>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.</p>
Reminder of your cancellation rights	

	Full details of cancellation are in your policy wording.																																
Legal helpline	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.																																
Updated information																																	
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</td><td>£5,000</td><td>£5,000</td><td>£5,000</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	£5,000	£5,000	£5,000
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Making a claim for part of your contents																																	
If you have to make a claim for part of your	£5,000	£5,000	£5,000																														
Making sure you are adequately insured																																	

	contents to be replaced			
	The most we would pay is	£2,500	£1,250	£3,000

If you need any help understanding this letter, please call us on 01752 388333

Yours sincerely,

Plymouth Community Homes

This document can be made available in other formats on request. **Calls may be recorded and monitored.**