

Please print or save this notice and keep it with your insurance documentation

Exeter City Council - Tenants Home Contents Insurance Scheme
Important notice for all policy holders – April 2017

Exeter City Council has renewed its arrangements for the Tenants Home Contents Insurance Scheme from Monday 3rd April 2017.

Last year the Government announced with effect from the 1st October 2016 the standard rate of Insurance Premium Tax (IPT) would increase from a rate of 9.5% to 10%. Since the 1st October 2016 your insurers Allianz have absorbed this tax increase.

From the 3rd of April 2017 your premium will now include IPT at the rate of 10%. In addition there has been a small increase in premiums and the amount you need to pay from the 3rd April 2017 is shown in your rent account letter.

We would also advise that the Government have recently announced a further increase in the rate of IPT to 12% from the 1st June 2017. We are pleased to advise however, that your premium will remain unchanged from the 1st June 2017.

Please check all details including your sums insured

It is important that you review your current sums insured, if you would like to know your current sums insured, **please contact the Council on 01392 265744** to make sure they are adequate or you may not receive the full value of a claim.

The Sum Insured should represent the full replacement cost of all your home contents and possessions. If you no longer require an optional cover or you would like to add an optional cover please contact the council. Alternatively you can complete and return to us the attached Amendment Form.

We have also provided a full premium table effective from 3rd April 2017. This table shows the cost of other sums insured and also the cost of the optional covers.

Our records show that:

- You are not running a business from home
- Your home will not be unoccupied for more than 60 consecutive days;

The Policy Wording details the full terms and conditions of the cover provided. If you require a further copy of the Policy Wording please contact us.

Your cover will continue as long as you continue to pay. If you do not keep your premium payments up to date, your cover will end on the date your last payment expires.

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We are also please to advise of a number of policy cover improvements as below:

Page 4 (of your policy wording) – Change in the Definition of **Unoccupied**. Not furnished adequately for normal occupation. Furnished for normal occupation but has not been lived in for more than 60 consecutive days. (This was previously 35 consecutive days).

Page 8 – Section E Contents temporarily removed. This section now includes up to £300 resulting from a ‘hold up’ while the property is being carried or worn by **you** or **your** family or an authorised person.

Page 13 – Section R Visitors personal possessions. Cover under this section has increased from £500 to £750.

Page 13 – Section S Emergency Access. Cover under this section has increased from £500 to £750

Page 19 – How we settle your claims. Under the heading ‘For any one claim, **we** will not pay more than’ the following additional cover applies: £200 in respect of theft from garages owned/rented away from the **home** but within the **British Isles**.

New Policy Cover: Shopping in transit – We will pay up to £200 for theft of food and other items while **you** are bringing them to **your home** from the shop or shops where **you** bought them from. Cover excludes loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen.

If you have any queries or need to make a claim, please contact us.

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PREMIUM TABLES from the 3rd April 2017

SUM INSURED	Weekly Payment	
	Standard Cover	Standard Cover including Extended Accidental Damage
£6,000*	£0.72	£0.92
£7,000*	£0.84	£1.07
£8,000*	£0.95	£1.22
£9,000	£1.07	£1.38
£10,000	£1.19	£1.53
£11,000	£1.31	£1.68
£12,000	£1.43	£1.84
£13,000	£1.55	£1.99
£14,000	£1.67	£2.14
£15,000	£1.79	£2.30
£16,000	£1.91	£2.45
£17,000	£2.03	£2.60
£18,000	£2.15	£2.75
£19,000	£2.27	£2.91
£20,000	£2.39	£3.06
£21,000	£2.51	£3.21
£22,000	£2.63	£3.37
£23,000	£2.75	£3.52
£24,000	£2.86	£3.67
£25,000	£2.98	£3.83
£26,000	£3.10	£3.98
£27,000	£3.22	£4.13
£28,000	£3.34	£4.29
£29,000	£3.46	£4.44
£30,000	£3.58	£4.59
£31,000	£3.70	£4.74
£32,000	£3.82	£4.90
£33,000	£3.94	£5.05
£34,000	£4.06	£5.20
£35,000	£4.18	£5.36

Personal Possessions

	Weekly Payments
£1,000	£0.63
£2,000	£1.26
£3,000	£1.89

Hearing Aids

	Weekly Payments
£1,000	£1.01
£2,000	£2.02
£3,000	£3.03

Wheelchairs/Mobility Scooters

	Weekly Payments
£1,000	£0.76
£2,000	£1.52
£3,000	£2.28

Garages Sheds & Greenhouses

	Weekly Payments
£500	£0.43

***For tenants over the age of 60**

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IMPORTANT NOTICES FROM ALLIANZ INSURANCE PLC – THIS FORMS PART OF YOUR INSURANCE

Duty of Disclosure

Please check the information within this letter schedule and any other attachments. It is essential that you tell us of any and all changes to the information provided at inception on which this policy was based AND anything that is likely to influence us in the assessment or acceptance of this risk, such as:

- Change to your address
- Will be leaving your home unoccupied for more than 35 days; and
- Are extending your home or adding belongings

If you are any doubt as to whether anything is likely to influence us in the assessment or acceptance of this risk, you must disclose it. Failure to do this may mean that your policy becomes invalid or does not operate in the event of a claim. You should keep a copy of all information and correspondence you supply to us in connection with renewing your policy.

Sum Insured / Under Insurance

Please check that your sum insured is adequate. If you wish to amend your sum insured at any time please advise the administrators. Alternatively use the form enclosed with this letter.

You must declare the full value of the goods or property insured. Failure to do so may invalidate your policy or reduce claims settlement.

We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Copy Policy Availability

Should at any time you require a replacement policy booklet please let us know by contacting the administrator

Data Protection Act Notification

The Data Controller is Allianz Insurance plc (the insurer).

The insurer, its associated companies and agents may use the personal data that you supplied for the purposes of insurance administration. This data may be disclosed to the insurers, your intermediary and regulatory bodies for the purposes of administering and regulating your insurance. Your information may also be used for offering renewal, conducting research, statistical purposes and crime prevention. We may share these details with other insurance organisations (such as Loss Adjustors, or Investigators) to help handle claims

Your personal details may be transferred to countries outside the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the EEA Law.

We will store your details but will not keep them for longer than necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information we hold about you for which we may charge you a fee.

Fraud Prevention, Detection and Claims History

In order to detect or prevent fraud we may at any time:

Share Information about you with other organisations and public bodies, including the Police

Check and /or file your details with fraud prevention agencies and databases

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

Checking details on applications for credit and credit related or other facilities

Managing credit and credit related accounts or facilities

Recovering debt

Checking details on proposals and claims for all types of insurance

Please contact us at 01454 611716 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

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Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance. Under the conditions of your policy you must tell us about an incident (such as a fire or a theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it. You should show this notice to anyone who has an interest in property insured under this policy.

Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.

Law applicable to the contract

Unless we agree otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) English Law will apply to this contract of insurance.

Complaints Procedure

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service:

Please contact us at:

Customer Satisfaction Manager
Allianz Insurance plc,
2530 The Quadrant,
Aztec West,
Almondsbury, Bristol,
BS32 4AW
United Kingdom
Phone: 0800 072 4760

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 OR 0207 741 4100.

Cancellation rights

If your policy, under this scheme, does not have an annual renewal date. It will continue at the terms noted on your latest schedule unless you are notified in writing that the terms of your policy have been changed. In no circumstances will the policy lapse.

If you wish to cancel the policy please contact your housing provider / intermediary at the address shown in your policy booklet.

If you do not exercise your right to cancel your policy you will be required to continue to pay the premium as stated on your latest schedule.

How to make a claim

Contact the **Exeter City Council** on 01392 265744

Telephone Call Recording

For our joint protection and training purposes, telephone calls may be recorded and/or monitored

Your Insurer is: Allianz Insurance plc

Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849

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Home Contents Insurance Amendment Form

Please tick the appropriate box if you wish to amend your cover and state the sum insured required where applicable (please check your certificate for the cover you currently have):

Please return this completed form to Exeter City Council, Civic Centre, Paris Street, Exeter, EX1 1RJ.

I would like to increase my existing level of Contents cover to £.....

Please include Extended Accidental Damage Cover for an additional cost

I already have Extended Accidental Damage Cover but wish to remove this cover

Please include Personal Possessions Cover outside the home for an additional cost

(Any one claim under the Personal Possessions cover is limited to £500 per item)

Sum insured required:

- Remove cover
- £1,000
- £2,000
- £3,000

Please include Wheelchair and Mobility Scooter Cover for an additional cost

Sum insured required:

- Remove cover
- £1,000
- £2,000
- £3,000

Please include Hearing Aid Cover for an additional cost

Sum insured required:

- Remove cover
- £1,000
- £2,000
- £3,000

Please include the structure of Huts, Garages and Greenhouse Cover for an additional cost

- Remove Cover
- £500

Have any incidents occurred in the last three years which would have caused you to make a claim if any of the above extensions had been in force at the time, whether or not you were insured? **tick box.**

If you have ticked this box please provide details below:

.....
Name:

Rent account number:

Address:

..... Postcode:.....

Signed: **Date:**