

Payment Method

I wish to pay the premium (tick box)

- Fortnightly** by Cash at any Post Office or Payzone Outlet (a swipe card will be sent to you with your policy booklet).
- Monthly** by Cash at any Post Office or Payzone Outlet (a swipe card will be sent to you with your policy booklet).
- Monthly** by Direct Debit (please complete the Direct Debit form enclosed).
- Annually** by Cheque, Postal Order or Debit/Credit Card (**which can be paid in cash**) (both payable to: Thistle Tenant Risks).
- Annually** by Credit/Debit Card (If paying by credit/debit card we will contact you on the number you have provided once your application has been received to confirm details).

If you are completing a paper application:

Please return the whole completed form to:
Freepost THISTLE INSURANCE
(there is no address required and no stamp needed).

If you are paying the premium by Direct Debit please remember to enclose your Instruction Form.

If you are completing an electronic application:

Please download or open the editable PDF file directly in Adobe Reader to complete the application pack

Click the submit button on the payment method page to send this pdf via email back to myhome@thistleinsurance.co.uk

Please note: if you are submitting this form via an internet mailbox such as Hotmail or Yahoo you will need to save a copy of the completed form to your desktop, open your mailbox and send the form to the email address shown, please include 'application form' in your Subject header.

Please note: If you are paying by direct debit we will contact you once you application has been received. Alternatively you can apply for cover by calling 0345 450 7288.

Great Lakes Insurance UK Ltd - Important Notice

Privacy Notice

Full details of the Great Lakes Insurance UK Limited Privacy Notice are contained in the policy wording.

If you need any part of this information in Braille, on audio tape or explained in your own language, please contact us on the number below.

Nëse ju duhet ndonjë pjesë e këtij informacioni në Braille, në CD, në kasetë ose të shpjegohet në gjuhën tuaj, ju lutemi kontaktoni në numrin poshtë.	إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروخاً باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.
Albanian	Arabic
যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।	اگر مایل به داشتن هر بخش از این اطلاعات به صورت چاپ شده با حروف بزرگ، خط بریل، روی CD، نوار صوتی و یا توضیح داده شده به زبان خودتان هستید، لطفاً با استفاده از شماره تلفن زیر با ما تماس بگیرید.
Bengali	Farsi
Si vous souhaitez obtenir une partie de ces informations en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.	જો તમારે કોઈ પણ ભાગની આ માહિતી બ્રેઈલ, સીડી ઉપર, ઑડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.
French	Gujarati
Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassete áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.	Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.
Portuguese	Somali
Bu bilginin herhangi bir kısmının büyük boyutlu harflerle, Braille alfabesiyle, CD'de, ses kaseti şeklinde veya ana dilinizle olmasını istiyorsanız, lütfen aşağıdaki telefon numarasından bize ulaşınız.	020 7563 0120
Turkish	



My Home Contents Insurance

A special service for tenants and residents

Application Pack



V2

The National Housing Federation working in partnership with Thistle Insurance Services Ltd.
Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419.
Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.
Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>



www.thistlemyhome.co.uk

Notting Hill Genesis **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks.

The National Housing Federation **My Home** Contents Insurance Scheme in conjunction with Thistle Tenant Risks, also known as the Administrator, can offer tenants and residents the chance to insure the contents of their homes.

This contents insurance policy has been designed to meet the demands and needs of those living in social housing who wish to insure their possessions.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact the **My Home** Contents Insurance Team on 0345 450 7288 who will be happy to help you.

Payment of the premium

You will need to decide how you would like to pay the premium.

The options available are:

- Fortnightly or Monthly by cash, using a swipe card at any Post Office or Payzone Outlet.
- Monthly by Direct Debit.
- Annually by Cheque, Postal Order or Debit/Credit Card.

Fortnightly and monthly premiums include a transaction charge.

Insurance for your furniture, TV, clothing, carpets, electrical items and general household goods

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your fridge/freezer. There is also cover for personal liability, and cover for damage to your landlords fixtures and fittings which you may be legally responsible for under the terms of your tenancy agreement. Full details of the policy cover and exclusions, which include a £50 excess for all Accidental damage claims, are available on request before you apply for cover.

Insurance against fire, theft, vandalism, water damage and other household risks

These are examples of the types of risk your contents will be insured for.

Full details of the policy cover applying are available on request.

Enclosed with this application pack is an Insurance Product Information Document.

Optional Extras

In addition to your standard contents cover, you have the option to add any of the following additional covers at an extra cost:

- Extended accidental damage cover
 - A £50 excess applies in respect of Accidental Damage Claims.
- Personal possessions cover (cover away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair cover

'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 all of your contents as new.

Special low minimum sums insured

The lowest amount that can be insured is:

- £4,000 - £35,000 only available for over 60's living in sheltered accommodation
- £6,000 - £35,000 only available to tenants and leaseholders aged between 18 and 25 and tenants aged 60 and over
- £9,000 - £35,000 available to all other tenants and leaseholders

What payment options are available?

Pay As You Go – If you select to pay by fortnightly or monthly this is called a Pay As You Go policy. This means your insurance cover is in place as long as you continue to pay your premiums.

Annual Policies – If you choose to pay annually this is a 12 month insurance policy, where you will receive a renewal invitation each year.

Cost of Insurance

You can work out the cost of your insurance by following these easy steps:

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the premium tables on pages 5 & 6 to select the premium you will pay.

The monthly Pay As You Go policies, can be paid by Direct debit, include an additional transaction charge of 4.6%.

The cash options available, which are payable via swipe card at any Post Office either, monthly or fortnightly, also include the card transaction charge of 46p.

Each of these are more expensive than paying annually.

You can use the below to work out your Premium

Standard Cover or	£	<input type="text"/>	1	Insert in box 1 or 2 depending on the cover and payment method selected the premium for your sum insured.
Standard Cover plus Accidental Damage	£	<input type="text"/>	2	
Personal Possession	£	<input type="text"/>	3	If you have selected any of the optional covers insert the premium in boxes 3 to 6.
Wheelchairs	£	<input type="text"/>	4	
Hearing Aids	£	<input type="text"/>	5	Add boxes 1 to 6 together and place the total in box 7.
Sheds & Garages	£	<input type="text"/>	6	
Total Premium	£	<input type="text"/>	7	If you need help working out your premium you can contact us on 0345 450 7288.

Do-it-yourself valuation of your household contents

Most people find that their household contents are worth more than they think.

Please use this page to help calculate the total replacement cost of all your contents as new within your property.

Add up the Total Value column and round the total figure up to nearest £1,000, then enter this figure on the application form.

Please keep this sheet for future reference

Rooms/Items:

Total Value

Items in living room 1. e.g. TV, Radio, Video, Hi-Fi, Satellite Equipment, Computer, Suite, Carpet, Tables, Other Furniture, CD's, Videos, Light Fittings, Books, Ornaments, Curtains etc.

Items in living room 2. e.g. Dining Table, Chairs, Sideboard, Other Furniture, Carpets, Curtains, Light Fittings, Ornaments etc.

Items in kitchen. e.g. Cooker, Washer, Fridge, Freezer, Pots & Pans, Crockery, Table, Chairs, Floor Covering, Light Fittings, Ornaments, Microwave, Toaster, Kettle, Other Electrical Items etc.

Items in bedroom 1. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.

Items in bedroom 2. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.

Items in bedroom 3. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.

Other items. e.g. Vacuum Cleaner, Tools, Lawnmower, Gardening Equipment etc.

£

How to apply

Option 1: To arrange immediate cover contact us on 0345 450 7288.

Option 2: Complete the application form and post to: Freepost THISTLE INSURANCE (there is no address required and no stamp needed).

Option 3: If you are filling in the form electronically, complete the application form. Make sure that you answer all the questions, including the payment method section and insert all applicants names in the signature box(es) on the declaration page.

Once you have completed the form, use the CLICK & SUBMIT button on the payment method page.

If you want any help filling in the form, please contact us on 0345 450 7288.

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You may not be allowed to make a claim unless your payments are up to date.
- Your insurance may be cancelled if you don't keep your premiums up to date.

Start date and Policy documents

- Cover will start as soon as your application has been accepted.
- A welcome letter, policy wording, Insurance Product Information Document and certificate of insurance detailing the sum insured, premium, cover and the scheme anniversary date, will be sent to you as soon as possible.

If you selected a Pay As you Go policy

- If your chosen method of payment is by cash fortnightly or monthly, a swipe card will also be sent to you.
- By choosing a Pay As You Go policy to pay, fortnightly, or monthly, we will then endeavour to provide you with an updated copy of your policy terms including your Certificate of Insurance annually on the scheme anniversary date.
- The Scheme Anniversary will be the point when we communicate any changes to the terms of your policy, it will also contain a statement of price and information about cancellation.

Premium Table

	Fortnightly by Cash using a Swipe Card		Monthly by Cash using a Swipe Card		Monthly by Direct Debit		Annually by Cheque, Postal Order, Debit or Credit Card		
	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	Standard Cover	Standard Cover inc Extended Acc Damage	
**	£4,000	£1.74	£2.34	£3.23	£4.53	£2.90	£4.26	£33.25	£48.86
**	£5,000	£2.06	£2.81	£3.92	£5.55	£3.62	£5.32	£41.57	£61.07
*	£6,000	£2.38	£3.28	£4.62	£6.57	£4.35	£6.39	£49.88	£73.29
*	£7,000	£2.70	£3.75	£5.31	£7.59	£5.07	£7.45	£58.19	£85.50
*	£8,000	£3.02	£4.22	£6.00	£8.60	£5.80	£8.52	£66.51	£97.72
	£9,000	£3.34	£4.69	£6.70	£9.62	£6.52	£9.58	£74.82	£109.93
	£10,000	£3.66	£5.16	£7.39	£10.64	£7.25	£10.65	£83.13	£122.14
	£11,000	£3.98	£5.63	£8.08	£11.66	£7.97	£11.71	£91.44	£134.36
	£12,000	£4.30	£6.10	£8.77	£12.67	£8.70	£12.78	£99.76	£146.57
	£13,000	£4.62	£6.57	£9.47	£13.69	£9.42	£13.84	£108.07	£158.79
	£14,000	£4.94	£7.04	£10.16	£14.71	£10.14	£14.91	£116.38	£171.00
	£15,000	£5.26	£7.51	£10.85	£15.73	£10.87	£15.97	£124.70	£183.22
	£16,000	£5.58	£7.98	£11.54	£16.75	£11.59	£17.03	£133.01	£195.43
	£17,000	£5.90	£8.45	£12.24	£17.76	£12.32	£18.10	£141.32	£207.65
	£18,000	£6.22	£8.92	£12.93	£18.78	£13.04	£19.16	£149.64	£219.86
	£19,000	£6.54	£9.39	£13.62	£19.80	£13.77	£20.23	£157.95	£232.07
	£20,000	£6.85	£9.86	£14.32	£20.82	£14.49	£21.29	£166.26	£244.29
	£21,000	£7.17	£10.33	£15.01	£21.84	£15.22	£22.36	£174.58	£256.50
	£22,000	£7.49	£10.80	£15.70	£22.85	£15.94	£23.42	£182.89	£268.72
	£23,000	£7.81	£11.27	£16.39	£23.87	£16.67	£24.49	£191.20	£280.93
	£24,000	£8.13	£11.74	£17.09	£24.89	£17.39	£25.55	£199.52	£293.15
	£25,000	£8.45	£12.20	£17.78	£25.91	£18.12	£26.62	£207.83	£305.36
	£26,000	£8.77	£12.67	£18.47	£26.93	£18.84	£27.68	£216.14	£317.58
	£27,000	£9.09	£13.14	£19.17	£27.94	£19.57	£28.75	£224.46	£329.79
	£28,000	£9.41	£13.61	£19.86	£28.96	£20.29	£29.81	£232.77	£342.00
	£29,000	£9.73	£14.08	£20.55	£29.98	£21.01	£30.88	£241.08	£354.22
	£30,000	£10.05	£14.55	£21.24	£31.00	£21.74	£31.94	£249.39	£366.43
	£31,000	£10.37	£15.02	£21.94	£32.01	£22.46	£33.01	£257.71	£378.65
	£32,000	£10.69	£15.49	£22.63	£33.03	£23.19	£34.07	£266.02	£390.86
	£33,000	£11.01	£15.96	£23.32	£34.05	£23.91	£35.14	£274.33	£403.08
	£34,000	£11.33	£16.43	£24.01	£35.07	£24.64	£36.20	£282.65	£415.29
	£35,000	£11.65	£16.90	£24.71	£36.09	£25.36	£37.26	£290.96	£427.51

Fortnightly and monthly premiums include a transaction charge. All premiums are inclusive of Insurance Premium Tax charged at the current rate.

** £4,000 - £35,000 only available for over 60's living in sheltered accommodation.

* £6,000 - £35,000 only available to tenants and leaseholders aged between 18 and 25 and tenants aged 60 and over.

£9,000 - £35,000 available to all other tenants and leaseholders.

A £50 excess applies in respect of Accidental Damage Claims.

Optional Extras

Personal Possessions (cover away from the home)

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.29	£2.80	£2.80	£33.60
£2,000	£2.58	£5.60	£5.60	£67.19
£3,000	£3.88	£8.40	£8.40	£100.79

Wheelchairs

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.62	£3.51	£3.51	£42.16
£2,000	£3.24	£7.03	£7.03	£84.31
£3,000	£4.86	£10.54	£10.54	£126.47

Hearing Aids

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£2.14	£4.63	£4.63	£55.54
£2,000	£4.27	£9.26	£9.26	£111.09
£3,000	£6.41	£13.89	£13.89	£166.63

Structure Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash using a Swipe Card	Monthly by Cash using a Swipe Card	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.58	£1.27	£1.27	£15.20

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 60 days in a row, or if there is any change in your risk circumstances such as a change of address, you will have to advise My Home Contents Insurance Scheme on 0345 450 7288.
- Remember, it is your responsibility to establish that the sum insured is sufficient to cover all your household items and personal effects as new.
- You do not need to have a clear rent account to be accepted on the scheme.

The National Housing Federation and your Landlord suggests all tenants to take out home contents insurance, either through our specialist scheme or by making your own arrangements.

If you wish to apply complete the application form attached.

Important Information

National Housing Federation My Home Contents Insurance

What is National Housing Federation My Home Contents Insurance and what does it cover me for?

My Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings within your home.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day cooling-off period to decide whether you wish to continue. This is subject to certain terms. Full details are shown in the full policy wording which is available on request.

How do I notify a claim under National Housing Federation My Home Contents Insurance?

To report a claim please contact Thistle Tenant Risks by telephone on 0345 450 7288.

How do I make a complaint about my National Housing Federation My Home Contents Insurance?

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd.

Their contact details are provided below.

Ergo Claims Team
MPL Claims Management Limited
The Octagon
27 Middleborough
Colchester CO11TG

Email: qunderwriting@mplclaims.com

Tel: 0345 060 0010

Alternatively, you can ask your Administrator to refer the matter on for you.

Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

- The Application Form is a record of the information you provided us with. This information is used to apply terms and conditions to your policy.
- You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let the Administrator know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to the administrator in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- You are not covered until your application has been accepted by the Administrator.