



Contents Insurance Application Form

Either complete and sign the application form and post it to RSA, Ryan Direct Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or telephone 0345 671 8172 and apply over the phone instead.

SCOTTISH FEDERATION OF HOUSING ASSOCIATIONS REMINDS ALL TENANTS AND OWNER OCCUPIERS TO TAKE OUT HOUSEHOLD CONTENTS INSURANCE

You can do this either through this scheme arranged by Scottish Federation of Housing Associations or by making your own private arrangements. Many tenants and owner occupiers believe that the Landlord automatically insures their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes.

THIS IS NOT THE CASE.

Unfortunately some tenants and owner occupiers only realise this after the damage has been done. We make it easy for you to insure your belongings under a special household contents insurance scheme. The insurance is arranged with Royal & Sun Alliance Insurance plc and is only available to housing association tenants and owner occupiers.

Easy payment

The cost of insurance is payable weekly, fortnightly or monthly by payment card, monthly by direct debit or annually by cheque, postal order, credit or debit card.

What is covered?

Most of your household goods and contents including pedal cycles and computer equipment are insured when in your home. They are covered against loss or damage caused by specific events such as theft, fire and flood. Also insured are lost or stolen keys, freezer contents and your own legal liability to the public and cost of alternative accommodation.

Also covered are improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not greenhouses or conservatories).

Some Accidental Damage cover is provided automatically by this policy as shown in the Summary of Cover on the back page. However, you can choose to add the full Accidental Damage option to your policy for payment of an additional premium. You also have the options to add cover for Personal Belongings, Hearing Aids, Wheelchairs and Garden Huts, Garages and Greenhouses – See the cost of insurance tables for further information.

A summary of cover is given on the back page and full details are available on request.

Please note that the policy does not cover maintenance, wear and tear, anything which happens gradually, electrical, mechanical or electronic breakdown, rot, radioactive contamination, sonic bangs, pollution or contamination, date change and computer virus, war risks and terrorism. If you leave your home unoccupied for more than 35 days in a row, lend your home or receive paying guests into your home or use your home or its contents for trade, professional or business purposes some covers will be restricted or will not apply. You should read your policy carefully. Make sure it meets your needs.