



**Tower
Hamlets
Homes**



Pay As You Go

Home Contents Insurance

APPLICATION



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

Thistle Tenant Risks, also known as the Administrator can offer, through the Crystal Insurance Scheme, 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 Crystal Insurance Team on 0345 450 7286 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 any 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 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 and exclusions are available on request before you apply for cover. 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
- Personal possessions cover (cover for possessions 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:

- £7,000 if you are over the age of 60.
- £10,000 for all other people.

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&7 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 7286.

How to apply

Option 1: To arrange immediate cover contact us on 0345 450 7286.

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 7286.

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will 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.

Premiums for tenants aged 60 and over

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	
	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
£7,000	£1.89	£2.35	£3.56	£4.55	£3.24	£4.28	£37.19	£49.11
£8,000	£2.10	£2.62	£4.00	£5.14	£3.71	£4.89	£42.51	£56.13
£9,000	£2.30	£2.89	£4.45	£5.72	£4.17	£5.50	£47.82	£63.14
£10,000	£2.50	£3.16	£4.89	£6.31	£4.63	£6.12	£53.13	£70.16
£11,000	£2.71	£3.43	£5.33	£6.89	£5.09	£6.73	£58.45	£77.17
£12,000	£2.91	£3.70	£5.77	£7.48	£5.56	£7.34	£63.76	£84.19
£13,000	£3.12	£3.97	£6.22	£8.06	£6.02	£7.95	£69.07	£91.20
£14,000	£3.32	£4.24	£6.66	£8.65	£6.48	£8.56	£74.39	£98.22
£15,000	£3.53	£4.51	£7.10	£9.23	£6.95	£9.17	£79.70	£105.24
£16,000	£3.73	£4.78	£7.54	£9.81	£7.41	£9.78	£85.01	£112.25
£17,000	£3.93	£5.05	£7.99	£10.40	£7.87	£10.40	£90.33	£119.27
£18,000	£4.14	£5.32	£8.43	£10.98	£8.34	£11.01	£95.64	£126.28
£19,000	£4.34	£5.59	£8.87	£11.57	£8.80	£11.62	£100.95	£133.30
£20,000	£4.55	£5.86	£9.32	£12.15	£9.26	£12.23	£106.27	£140.31
£21,000	£4.75	£6.13	£9.76	£12.74	£9.73	£12.84	£111.58	£147.33
£22,000	£4.96	£6.40	£10.20	£13.32	£10.19	£13.45	£116.89	£154.34
£23,000	£5.16	£6.67	£10.64	£13.91	£10.65	£14.07	£122.21	£161.36
£24,000	£5.36	£6.94	£11.09	£14.49	£11.12	£14.68	£127.52	£168.38
£25,000	£5.57	£7.21	£11.53	£15.08	£11.58	£15.29	£132.83	£175.39
£26,000	£5.77	£7.48	£11.97	£15.66	£12.04	£15.90	£138.15	£182.41
£27,000	£5.98	£7.75	£12.42	£16.25	£12.50	£16.51	£143.46	£189.42
£28,000	£6.18	£8.02	£12.86	£16.83	£12.97	£17.12	£148.77	£196.44
£29,000	£6.39	£8.29	£13.30	£17.41	£13.43	£17.73	£154.09	£203.45
£30,000	£6.59	£8.56	£13.74	£18.00	£13.89	£18.35	£159.40	£210.47
£31,000	£6.80	£8.83	£14.19	£18.58	£14.36	£18.96	£164.71	£217.49
£32,000	£7.00	£9.09	£14.63	£19.17	£14.82	£19.57	£170.02	£224.50
£33,000	£7.20	£9.36	£15.07	£19.75	£15.28	£20.18	£175.34	£231.52
£34,000	£7.41	£9.63	£15.51	£20.34	£15.75	£20.79	£180.65	£238.53
£35,000	£7.61	£9.90	£15.96	£20.92	£16.21	£21.40	£185.96	£245.55
£36,000	£7.82	£10.17	£16.40	£21.51	£16.67	£22.01	£191.28	£252.56
£37,000	£8.02	£10.44	£16.84	£22.09	£17.14	£22.63	£196.59	£259.58
£38,000	£8.23	£10.71	£17.29	£22.68	£17.60	£23.24	£201.90	£266.60
£39,000	£8.43	£10.98	£17.73	£23.26	£18.06	£23.85	£207.22	£273.61
£40,000	£8.63	£11.25	£18.17	£23.85	£18.53	£24.46	£212.53	£280.63

All premiums include Insurance Premium Tax (IPT) at the current rate.
Fortnightly and monthly premiums include a transaction charge.

Premiums for tenants aged under 60

Sum Insured	Fortnightly by Cash using a Swipe Card		Monthly by a 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
£10,000	£3.94	£5.45	£7.99	£11.26	£7.88	£11.30	£90.41	£129.65
£11,000	£4.29	£5.95	£8.75	£12.35	£8.67	£12.43	£99.45	£142.62
£12,000	£4.63	£6.44	£9.50	£13.43	£9.46	£13.56	£108.49	£155.58
£13,000	£4.98	£6.94	£10.25	£14.51	£10.24	£14.69	£117.53	£168.55
£14,000	£5.33	£7.44	£11.01	£15.59	£11.03	£15.82	£126.57	£181.51
£15,000	£5.68	£7.94	£11.76	£16.67	£11.82	£16.95	£135.61	£194.48
£16,000	£6.02	£8.44	£12.51	£17.75	£12.61	£18.08	£144.65	£207.44
£17,000	£6.37	£8.94	£13.27	£18.83	£13.40	£19.21	£153.69	£220.41
£18,000	£6.72	£9.44	£14.02	£19.91	£14.18	£20.34	£162.73	£233.37
£19,000	£7.07	£9.93	£14.77	£20.99	£14.97	£21.47	£171.77	£246.34
£20,000	£7.41	£10.43	£15.53	£22.07	£15.76	£22.60	£180.81	£259.30
£21,000	£7.76	£10.93	£16.28	£23.15	£16.55	£23.73	£189.85	£272.27
£22,000	£8.11	£11.43	£17.03	£24.23	£17.34	£24.86	£198.89	£285.23
£23,000	£8.46	£11.93	£17.79	£25.31	£18.12	£25.99	£207.93	£298.20
£24,000	£8.81	£12.43	£18.54	£26.39	£18.91	£27.12	£216.98	£311.16
£25,000	£9.15	£12.93	£19.30	£27.47	£19.70	£28.25	£226.02	£324.13
£26,000	£9.50	£13.43	£20.05	£28.55	£20.49	£29.38	£235.06	£337.09
£27,000	£9.85	£13.92	£20.80	£29.63	£21.28	£30.51	£244.10	£350.06
£28,000	£10.20	£14.42	£21.56	£30.71	£22.07	£31.64	£253.14	£363.02
£29,000	£10.54	£14.92	£22.31	£31.79	£22.85	£32.77	£262.18	£375.99
£30,000	£10.89	£15.42	£23.06	£32.87	£23.64	£33.90	£271.22	£388.95
£31,000	£11.24	£15.92	£23.82	£33.95	£24.43	£35.03	£280.26	£401.92
£32,000	£11.59	£16.42	£24.57	£35.03	£25.22	£36.16	£289.30	£414.88
£33,000	£11.93	£16.92	£25.32	£36.11	£26.01	£37.29	£298.34	£427.85
£34,000	£12.28	£17.41	£26.08	£37.19	£26.79	£38.42	£307.38	£440.81
£35,000	£12.63	£17.91	£26.83	£38.28	£27.58	£39.55	£316.42	£453.78
£36,000	£12.98	£18.41	£27.58	£39.36	£28.37	£40.68	£325.46	£466.74
£37,000	£13.33	£18.91	£28.34	£40.44	£29.16	£41.81	£334.50	£479.71
£38,000	£13.67	£19.41	£29.09	£41.52	£29.95	£42.94	£343.54	£492.67
£39,000	£14.02	£19.91	£29.84	£42.60	£30.73	£44.07	£352.58	£505.64
£40,000	£14.37	£20.41	£30.60	£43.68	£31.52	£45.20	£361.63	£518.60

All premiums include Insurance Premium Tax (IPT) at the current rate.
Fortnightly and monthly premiums include a transaction charge.

Premium Tables

Optional Extras

Personal Possessions (cover away from the home)

Sum Insured	Fortnightly Cash Payments	Monthly Cash Payments	Monthly Direct Debit Payments	Annually
£1,000	£1.59	£3.44	£3.44	£41.32
£2,000	£2.08	£4.52	£4.52	£54.18
£3,000	£2.55	£5.52	£5.52	£66.21

Wheelchairs

Sum Insured	Fortnightly Cash Payments	Monthly Cash Payments	Monthly Direct Debit Payments	Annually
£1,000	£1.79	£3.88	£3.88	£46.55
£2,000	£3.58	£7.76	£7.76	£93.09
£3,000	£5.37	£11.64	£11.64	£139.64

Hearing Aids

Sum Insured	Fortnightly Cash Payments	Monthly Cash Payments	Monthly Direct Debit Payments	Annually
£1,000	£2.36	£5.12	£5.12	£61.43
£2,000	£4.73	£10.24	£10.24	£122.86
£3,000	£7.09	£15.36	£15.36	£184.29

Structure Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly Cash Payments	Monthly Cash Payments	Monthly Direct Debit Payments	Annually
£500	£1.00	£2.17	£2.17	£26.04

All premiums are inclusive of Insurance Premium Tax at the current rate.

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 Crystal Insurance Scheme on 0345 450 7286.
- 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 London Borough of Tower Hamlets 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

Crystal Contents Insurance

What is Crystal Contents Insurance and what does it cover me for?

Crystal Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) 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 Crystal Contents Insurance?

To report a claim please contact Thistle Tenant Risks by telephone on 0345 450 7286.

How do I make a complaint about my Crystal Contents Insurance policy?

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.

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.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant or leaseholder of Tower Hamlets?

Your Full Name (Mrs/Ms/Miss/Mr/other)

(Joint tenants + Co-habitees must be named)

Address

Post Code

Mobile no.

Date of Birth

Email address

Telephone no.

Contents Sum Insured required £* _____

If you require any of the additional covers below (at extra cost) please tick the appropriate box and specify the amount of cover you require

a) Personal Possessions (cover away from the home)
(available in bands of £1,000 up to max £3,000)

£

b) Gardens Huts, Garages & Greenhouses

£500

c) Hearing Aids (available in bands of £1,000 up to max £3,000)

£

d) Wheelchairs (available in bands of £1,000 up to max £3,000)

£

Do you require extended Accidental Damage Cover (at extra cost)?

Yes

Where did you hear about this insurance scheme?

*It is important that the sum insured chosen (in round sums of £1000) is sufficient to cover the full replacement cost of all your household goods and personal effects

From time to time Thistle Insurance Services Limited would like to send you details or promotions about related products from us which may be of interest to you. To receive news and offers relating to our products please let us know if you would be happy to be contacted via:

Phone Email SM Post

For Office Use Only

Area Premium £ Certificate number

Input Date / / Sent Date / /

Telephone: **0345 450 7286**

To be answered by the applicant

**PLEASE ANSWER ALL THE QUESTIONS BELOW.
WE CAN ONLY CONSIDER YOUR APPLICATION ONCE ALL
THESE QUESTIONS HAVE BEEN ANSWERED.**

(Please tick the correct box in answer to the questions below)

- | | Yes | No |
|--|-----------------------|-----------------------|
| 1. Is your home self-contained with its own separate lockable front door? | <input type="radio"/> | <input type="radio"/> |
| 2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you? | <input type="radio"/> | <input type="radio"/> |
| 3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings? | <input type="radio"/> | <input type="radio"/> |

If you have answered NO to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | Yes | No |
|---|-----------------------|-----------------------|
| 4. Do you ever leave your home empty or unattended for more than 60 days in a row? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to any of the above questions, please give more details below (use a separate sheet if more space is needed).

- | | Yes | No |
|---|-----------------------|-----------------------|
| 7. Have any incidents occurred in the last three years which would have caused you to make a claim for household contents or personal effects, whether or not you were insured at the time? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please give us the following information (use a separate sheet if more space is needed)

Date(s) of incident(s)

What caused the loss (theft, water damage etc.)?

Value of goods lost or damaged?

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Do you or anyone living with you have any unspent criminal convictions other than motoring convictions, or have any prosecutions pending? | <input type="radio"/> | <input type="radio"/> |

If you have answered YES to the above question, please tell us:

Date of conviction or charge?

Nature of offence?

Penalty received (fine, custody etc.)?

Your age at the time?

Declaration

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

(to be completed after entering the information requested opposite and overleaf)

1. I/We agree to advise the Administrator if any of the answers to questions 1-8 above should change.
2. I/We declare that all questions have been fully completed and the answers are true and correct to the best of my/our knowledge and belief. Failure to answer truthfully and completely may mean that your policy becomes invalid or does not operate in the event of a claim. If you are in any doubt please contact the Administrator, Freepost THISTLE INSURANCE (there is no address required and no stamp needed) or telephone 0345 450 7286.
3. I/We declare that we understand the contents of this completed application including the important information for applicants on page 9 of this form.
4. I/We declare that Great Lakes Insurance UK Ltd may contact my/our present insurer for further information.
5. I/We undertake to pay the premium when called upon to do so.
6. I/We understand that any incident we give details of in this application may be checked against the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd). The aim is to help check the information provided and also to prevent fraudulent claims. When you tell us of an incident that occurs in the future, we will pass information relating to this to this register.

Special Note

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 you must contact the Administrator to establish whether cover can continue.

Signature(s)

Joint tenants should both sign unless
they are married to each other

Signature(s)

Joint tenants should both sign unless
they are married to each other

Date

This document is available in large print and Braille if required.

Please remember to complete the payment method page overleaf.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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 our policy booklet).
- Monthly by Cash at any Post Office or Payzone Outlet**, (a swipe card will be sent to you with our policy booklet).
- Monthly by Direct Debit** (please complete the Direct Debit form enclosed)
- Annually by Cheque, Postal Order (which can be paid in cash)** (both payable to: Crystal Insurance Scheme) or Debit/Credit Card.
- 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 crystal@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 your application has been received. Alternatively you can apply for cover by calling 0345 450 7286.

