

# My Home Contents Insurance

A special service for tenants and residents

Application Pack

NATIONAL  
HOUSING  
FEDERATION



**My Home**  
Contents Insurance



The National Housing Federation My Home scheme is available to all tenants and leaseholders in social housing.

The scheme is now also available to Federation and member employees of your organisation. The premium paid depends on your postcode, age, sum insured and payment method.

Please note this scheme may not be suitable for everyone. Limits and exclusions apply, a full policy wording is available on request.

If you would like to apply for cover, please print a copy of this PDF, complete and sign the application and return it to the freepost address provided within the pack. Alternatively you can scan the completed form and email it to [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)

# Personal Details

## PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Please note: This cover had been designed to meet the needs of tenants, it may not be suitable for all Federation and Members employees.

Are you a Federation or Member employee? Yes  No

Name of your Employer \_\_\_\_\_

Full names (Mrs/Ms/Miss/Mr/other)

[Joint tenants + Co-habitees must be named]

Address \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Telephone no. \_\_\_\_\_

Date of birth \_\_\_\_\_

Email address: \_\_\_\_\_

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

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

£

c) Gardens Huts, Garages & Greenhouses

£500

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

£

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

£

Where did you hear about this insurance scheme?  
\_\_\_\_\_

It is important that the sum insured chosen (in round sums of £1,000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

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.

### For Office Use Only – EMPLOYEE

Area \_\_\_\_\_ Premium £ \_\_\_\_\_ Certificate number \_\_\_\_\_

Input Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Sent Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Helpline: **0345 450 7288**

## 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)

- |  | <b>Yes</b>            | <b>No</b>             |
|--|-----------------------|-----------------------|
| 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 if they live 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).

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- |   | <b>Yes</b>            | <b>No</b>             |
|---|-----------------------|-----------------------|
| 4. Do you ever leave your home empty or unattended for more than 35 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).

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- |   | <b>Yes</b>            | <b>No</b>             |
|---|-----------------------|-----------------------|
| 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)

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

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Value of goods lost or damaged?

---

Were you insured at the time?

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If so, how much did the insurers pay in settlement of the claim?

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	<b>Yes</b>	<b>No</b>
Since the loss have all items which were damaged/lost been replaced?	<input type="radio"/>	<input type="radio"/>

- |  | <b>Yes</b>            | <b>No</b>             |
|--|-----------------------|-----------------------|
| 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:

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Date of conviction or charge?

---

Nature of offence?

---

Penalty received (fine, custody etc.)?

---

Your age at the time?

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# 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 Company if any of the answers given 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 National Housing Federation My Home Contents Insurance Scheme, Freepost RTEH-ZGA-KLGY, Oakwood, Grove Park Industrial Estate, Waltham Road, White Waltham, MAIDENHEAD, SL6 3LW (no stamp required) or telephone 0345 450 7286.
3. I/We declare that we understand the contents of this completed application including the important information for applicants at the start of this form.
4. I/We declare that Allianz Insurance plc 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 the information on this form and information about any incident I/we may give details of may be passed to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS limited may pass my/our insurers information it has received from other insurers about other incidents involving anyone insured under the policy.

## 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 35 days in a row you must contact My Home 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.

Helpline: **0345 450 7288**

## 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 Credit/Debit Card *(please complete the Credit/Debit card form enclosed).*
- Annually** by Cheque, Postal Order *(both payable to: Thistle Tenant Risks).*

**Now return the whole completed form to:**

**National Housing Federation My Home Contents Insurance Scheme,  
Freeport RTEHZGAKLGY,  
Oakwood,  
Grove Park Industrial Estate,  
Waltham Road,  
White Waltham,  
MAIDENHEAD,  
SL6 3LW  
(no stamp required).**

**If you are paying the premium by Direct Debit or Credit/Debit Card don't forget to enclose your completed instruction form.**

# Important Notice

## Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Allianz Insurance plc.

## Insurance Administration

The insurer, its associate companies and agents may use the personal data that you supplied for the purpose of insurance administration. This data may be disclosed to the insurers, your intermediary and regulatory bodies for the purpose 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 EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK 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.

## Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

## Fraud Prevention, Detection And Claims History

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

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.

## Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at a time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

## Law Applicable To Contract

The law in the Country in which you reside at the date of the contract will apply.

UNDERWRITTEN BY

Allianz 

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.

The National Housing Federation **My Home** Contents Insurance Scheme in conjunction with Thistle Tenant Risks and Allianz Insurance plc can offer all Federation and members employees the chance to insure the contents of their homes in an easy affordable way.

Please note the scheme may not be suitable to everyone, as the scheme was developed for tenants and residents of social housing.

## **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.

## **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 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 applying are available on request.

## **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.

## **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 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 the full contents. **If you underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

## Special low minimum sums insured

The lowest amount that can be insured is:

- £6,000 if you are over the age of 60.
- £9,000 for all other people.

## Cost of Insurance

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

1. Use the do-it-yourself valuation sheet on page 3 to work out how much cover you need.
2. Now refer to the rate card(s) to select the premium you will pay based on your postcode and age.
3. Decide the best way for you to pay your premiums:
  - a) Fortnightly or Monthly by cash at the Post Office or Payzone Outlet using a swipe card which we will give to you.
  - b) Monthly by Direct Debit. [Complete the direct debit form enclosed]
  - c) Annually by Cheque, Postal Order or Debit/Credit Card.
4. Complete the simple application form and return it to:

National Housing Federation **My Home** Contents Insurance Scheme,,  
FREEPOST RTEH-ZGA-KLGY,  
Oakwood,  
Grove Park Industrial Estate,  
Waltham Road,  
White Waltham,  
MAIDENHEAD,  
SL6 3LW  
[no stamp required]

Alternatively you can scan the completed form and email it to [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)





## How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions, including the payment method section and sign the declaration. If you want any help filling in the form, please contact us on 0345 450 7288. Once you have completed the form post it to:

National Housing Federation **My Home** Contents Insurance Scheme, Freepost RTEH-ZGA-KLGY, Oakwood, Grove Park Industrial Estate, Waltham Road, White Waltham, MAIDENHEAD, SL6 3LW (no stamp required)

Or scan the completed form and email it to [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)

## 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 maybe cancelled if you don't keep your premiums up to date.

## Start date

- Cover will start as soon as your application has been accepted.
- A policy and schedule detailing the sum insured, premium and cover will be sent to you along with a swipe card if your chosen method of payment is fortnightly or monthly by swipe card.

## 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 35 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 us in writing.
- Remember, it is your responsibility to establish whether cover can continue and that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted onto the scheme.
- Also available to Federation and Members employees. **Please note: This cover has been designed to meet the needs of tenants, it may not be suitable for all Federation and members employees.**



# Policy Summary

## National Housing Federation My Home Contents Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

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

National Housing Federation My Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

It is available to Federation and member employees, but it may not be a suitable product for some employees

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

The policy provides you with a 14 day reflection 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?**

For a claim form please contact Thistle Tenant Risks by telephone on 0345 450 7286.

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

If you have a complaint about anything other than the sale of the policy please contact our **Customer Satisfaction Manager at:**

Allianz Insurance plc  
2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol  
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529 717

Email: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

### **Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?**

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

## Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of legally downloaded audio/visual files of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under section T, U, V, W & X will only apply if you have paid the additional premium to include this section.

### **Under the extended accidental damage extension (Section T) you are not covered for:-**

- Accidental damage caused by pets
- Accidental damage to clothing.

### **Under the Personal Possessions option (Section U) you are not covered for:-**

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use

### **Under the Garden huts, garages and greenhouses option (Section V) you are not covered for:-**

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

### **Under the Wheelchair & Hearing aid options (Section W&X) you are not covered for:-**

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries

Loss or damage caused by

- corrosion, repair or refurbishment
- domestic pets
- confiscation or detention by customs or other official bodies

### **On what basis are claims settled?**

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen. We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged. This is not a maintenance contract. This means that wear and tear or anything that happens gradually is not covered.

### **Unoccupancy**

The policy excludes certain loss or damage if no-one is living at the property for more than 35 days in a row. If this applies to you, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.

## IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- 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 us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- Read all these documents carefully to ensure the cover meets your requirements. A copy of the policy wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or the Administrator.

Please return the whole completed form including the box marked

Payment Method to:

**National Housing Federation My Home Contents Insurance Scheme**  
Freepost RTEH-ZGA-KLGY,  
Oakwood,  
Grove Park Industrial Estate,  
Waltham Road,  
White Waltham,  
MAIDENHEAD,  
SL6 3LW  
(no stamp required)

Alternatively you can scan the completed form and email it to [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)

**Please state that you are a NHF member employee and the name of your employer (organization) when calling.**

# Tenants & Residents Home Contents Insurance Scheme - Area 1 Over 60



## Area 1 Postcodes

AL1-10   CB1-11   DE1-75   EX1-39   HR1-9   NG32-34   PO1-41   SO14-53   TA1-24   YO1-62  
 BA1-22   CB23   DE77   GL1-56   IP1-33   NR1-35   RG1-45   SP1-11   TD15  
 BH1-31   CM0-24   DL1-17   GU1-52   JE1-4   OX1-49   RH1-20   SSO-17   TR1-27  
 BN1-45   CO1-16   DT1-11   GY1-9   LA1-23   PE1-38   SG1-19   ST1-21   TQ1-14  
 CA1-28   CW1-12   DY1-14   HP1-27   LN1-13   PL1-35   SN1-38   SY1-25   WR1-15

## Premiums for Tenants aged over 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£6,000	£1.31	£1.92	£2.30	£3.62	£1.92	£3.30	£22.04	£37.91
£7,000	£1.45	£2.16	£2.60	£4.15	£2.24	£3.86	£25.71	£44.23
£8,000	£1.59	£2.40	£2.91	£4.67	£2.56	£4.41	£29.39	£50.55
£9,000	£1.73	£2.65	£3.22	£5.20	£2.88	£4.96	£33.06	£56.87
£10,000	£1.87	£2.89	£3.52	£5.73	£3.20	£5.51	£36.74	£63.19
£11,000	£2.01	£3.13	£3.83	£6.25	£3.52	£6.06	£40.41	£69.50
£12,000	£2.16	£3.38	£4.13	£6.78	£3.84	£6.61	£44.08	£75.82
£13,000	£2.30	£3.62	£4.44	£7.31	£4.16	£7.16	£47.76	£82.14
£14,000	£2.44	£3.86	£4.75	£7.83	£4.48	£7.71	£51.43	£88.46
£15,000	£2.58	£4.11	£5.05	£8.36	£4.80	£8.26	£55.10	£94.78
£16,000	£2.72	£4.35	£5.36	£8.88	£5.12	£8.81	£58.78	£101.10
£17,000	£2.86	£4.59	£5.66	£9.41	£5.44	£9.36	£62.45	£107.41
£18,000	£3.00	£4.83	£5.97	£9.94	£5.76	£9.91	£66.12	£113.73
£19,000	£3.14	£5.08	£6.28	£10.46	£6.08	£10.46	£69.80	£120.05
£20,000	£3.29	£5.32	£6.58	£10.99	£6.40	£11.02	£73.47	£126.37
£21,000	£3.43	£5.56	£6.89	£11.52	£6.72	£11.57	£77.14	£132.69
£22,000	£3.57	£5.81	£7.19	£12.04	£7.04	£12.12	£80.82	£139.01
£23,000	£3.71	£6.05	£7.50	£12.57	£7.36	£12.67	£84.49	£145.33
£24,000	£3.85	£6.29	£7.81	£13.10	£7.69	£13.22	£88.17	£151.64
£25,000	£3.99	£6.54	£8.11	£13.62	£8.01	£13.77	£91.84	£157.96
£26,000	£4.13	£6.78	£8.42	£14.15	£8.33	£14.32	£95.51	£164.28
£27,000	£4.27	£7.02	£8.73	£14.68	£8.65	£14.87	£99.19	£170.60
£28,000	£4.42	£7.26	£9.03	£15.20	£8.97	£15.42	£102.86	£176.92
£29,000	£4.56	£7.51	£9.34	£15.73	£9.29	£15.97	£106.53	£183.24
£30,000	£4.70	£7.75	£9.64	£16.26	£9.61	£16.52	£110.21	£189.56
£31,000	£4.84	£7.99	£9.95	£16.78	£9.93	£17.07	£113.88	£195.87
£32,000	£4.98	£8.24	£10.26	£17.31	£10.25	£17.62	£117.55	£202.19
£33,000	£5.12	£8.48	£10.56	£17.84	£10.57	£18.18	£121.23	£208.51
£34,000	£5.26	£8.72	£10.87	£18.36	£10.89	£18.73	£124.90	£214.83
£35,000	£5.41	£8.97	£11.17	£18.89	£11.21	£19.28	£128.57	£221.15

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

## Optional Extras for Tenants aged over 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£0.90	£1.95	£1.95	£23.36
£2,000	£1.80	£3.89	£3.89	£46.73
£3,000	£2.70	£5.84	£5.84	£70.09

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks. A trading style of Thistle Insurance Services Limited.

Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A JLT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96.

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# Tenants & Residents Home Contents Insurance Scheme - Area 1 Under 60



## Area 1 Postcodes

AL1-10   CB1-11   DE1-75   EX1-39   HR1-9   NG32-34   PO1-41   SO14-53   TA1-24   YO1-62  
 BA1-22   CB23   DE77   GL1-56   IP1-33   NR1-35   RG1-45   SP1-11   TD15  
 BH1-31   CM0-24   DL1-17   GU1-52   JE1-4   OX1-49   RH1-20   SSO-17   TR1-27  
 BN1-45   CO1-16   DT1-11   GY1-9   LA1-23   PE1-38   SG1-19   ST1-21   TQ1-14  
 CA1-28   CW1-12   DY1-14   HP1-27   LN1-13   PL1-35   SN1-38   SY1-25   WR1-15

## Premiums for Tenants aged under 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£9,000	£1.94	£3.03	£3.66	£6.03	£3.34	£5.82	£38.35	£66.79
£10,000	£2.10	£3.31	£4.01	£6.64	£3.71	£6.47	£42.61	£74.21
£11,000	£2.26	£3.60	£4.37	£7.26	£4.09	£7.12	£46.87	£81.63
£12,000	£2.43	£3.88	£4.72	£7.88	£4.46	£7.76	£51.14	£89.05
£13,000	£2.59	£4.17	£5.08	£8.50	£4.83	£8.41	£55.40	£96.47
£14,000	£2.75	£4.46	£5.43	£9.12	£5.20	£9.06	£59.66	£103.89
£15,000	£2.92	£4.74	£5.79	£9.74	£5.57	£9.70	£63.92	£111.31
£16,000	£3.08	£5.03	£6.14	£10.35	£5.94	£10.35	£68.18	£118.73
£17,000	£3.25	£5.31	£6.50	£10.97	£6.31	£11.00	£72.44	£126.15
£18,000	£3.41	£5.60	£6.85	£11.59	£6.69	£11.64	£76.70	£133.57
£19,000	£3.57	£5.88	£7.21	£12.21	£7.06	£12.29	£80.97	£140.99
£20,000	£3.74	£6.17	£7.56	£12.83	£7.43	£12.94	£85.23	£148.41
£21,000	£3.90	£6.45	£7.92	£13.45	£7.80	£13.58	£89.49	£155.83
£22,000	£4.07	£6.74	£8.27	£14.06	£8.17	£14.23	£93.75	£163.25
£23,000	£4.23	£7.02	£8.63	£14.68	£8.54	£14.88	£98.01	£170.67
£24,000	£4.39	£7.31	£8.98	£15.30	£8.91	£15.52	£102.27	£178.09
£25,000	£4.56	£7.60	£9.34	£15.92	£9.29	£16.17	£106.53	£185.51
£26,000	£4.72	£7.88	£9.69	£16.54	£9.66	£16.82	£110.79	£192.93
£27,000	£4.89	£8.17	£10.05	£17.16	£10.03	£17.46	£115.06	£200.36
£28,000	£5.05	£8.45	£10.40	£17.77	£10.40	£18.11	£119.32	£207.78
£29,000	£5.21	£8.74	£10.76	£18.39	£10.77	£18.76	£123.58	£215.20
£30,000	£5.38	£9.02	£11.11	£19.01	£11.14	£19.40	£127.84	£222.62
£31,000	£5.54	£9.31	£11.47	£19.63	£11.51	£20.05	£132.10	£230.04
£32,000	£5.70	£9.59	£11.82	£20.25	£11.89	£20.70	£136.36	£237.46
£33,000	£5.87	£9.88	£12.18	£20.87	£12.26	£21.35	£140.62	£244.88
£34,000	£6.03	£10.16	£12.53	£21.48	£12.63	£21.99	£144.88	£252.30
£35,000	£6.20	£10.45	£12.89	£22.10	£13.00	£22.64	£149.15	£259.72

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

## Optional Extras for Tenants aged under 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.06	£2.29	£2.29	£27.48
£2,000	£2.11	£4.58	£4.58	£54.96
£3,000	£3.17	£6.87	£6.87	£82.43

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 2 Over 60



## Area 2 Postcodes

B34-98 CT1-21 HD1-9 L37-40 NG1-31 SL0-9 TW1-20  
 BB1-18 CV1-47 HG1-5 LE1-94 NN1-7 SM1-7 WD3-25  
 BR1-8 DA1-18 HU1-20 ME1-20 PR1-26 TF1-13 WS1-15  
 BS1-49 DH1-9 HX1-7 MK1-46 RM1-20 TN1-40 WV3-16  
 CH1-66 DN1-41 KT1-24 NE16-71 S7-81 TS5-29

## Premiums for Tenants aged over 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£6,000	£1.61	£2.41	£2.96	£4.68	£2.61	£4.42	£29.98	£50.69
£7,000	£1.81	£2.73	£3.37	£5.39	£3.05	£5.16	£34.97	£59.14
£8,000	£2.00	£3.06	£3.79	£6.09	£3.48	£5.89	£39.97	£67.59
£9,000	£2.19	£3.38	£4.21	£6.80	£3.92	£6.63	£44.96	£76.04
£10,000	£2.38	£3.71	£4.62	£7.50	£4.35	£7.36	£49.96	£84.49
£11,000	£2.57	£4.03	£5.04	£8.21	£4.79	£8.10	£54.96	£92.94
£12,000	£2.77	£4.36	£5.46	£8.91	£5.23	£8.84	£59.95	£101.39
£13,000	£2.96	£4.68	£5.87	£9.61	£5.66	£9.57	£64.95	£109.84
£14,000	£3.15	£5.01	£6.29	£10.32	£6.10	£10.31	£69.94	£118.29
£15,000	£3.34	£5.33	£6.71	£11.02	£6.53	£11.05	£74.94	£126.74
£16,000	£3.53	£5.66	£7.12	£11.73	£6.97	£11.78	£79.94	£135.19
£17,000	£3.73	£5.98	£7.54	£12.43	£7.40	£12.52	£84.93	£143.64
£18,000	£3.92	£6.31	£7.95	£13.13	£7.84	£13.26	£89.93	£152.08
£19,000	£4.11	£6.63	£8.37	£13.84	£8.27	£13.99	£94.92	£160.53
£20,000	£4.30	£6.96	£8.79	£14.54	£8.71	£14.73	£99.92	£168.98
£21,000	£4.50	£7.28	£9.20	£15.25	£9.15	£15.47	£104.92	£177.43
£22,000	£4.69	£7.61	£9.62	£15.95	£9.58	£16.20	£109.91	£185.88
£23,000	£4.88	£7.93	£10.04	£16.65	£10.02	£16.94	£114.91	£194.33
£24,000	£5.07	£8.26	£10.45	£17.36	£10.45	£17.68	£119.90	£202.78
£25,000	£5.26	£8.58	£10.87	£18.06	£10.89	£18.41	£124.90	£211.23
£26,000	£5.46	£8.91	£11.28	£18.77	£11.32	£19.15	£129.90	£219.68
£27,000	£5.65	£9.23	£11.70	£19.47	£11.76	£19.89	£134.89	£228.13
£28,000	£5.84	£9.56	£12.12	£20.17	£12.19	£20.62	£139.89	£236.58
£29,000	£6.03	£9.88	£12.53	£20.88	£12.63	£21.36	£144.88	£245.03
£30,000	£6.22	£10.21	£12.95	£21.58	£13.06	£22.09	£149.88	£253.47
£31,000	£6.42	£10.53	£13.37	£22.29	£13.50	£22.83	£154.88	£261.92
£32,000	£6.61	£10.86	£13.78	£22.99	£13.94	£23.57	£159.87	£270.37
£33,000	£6.80	£11.18	£14.20	£23.70	£14.37	£24.30	£164.87	£278.82
£34,000	£6.99	£11.51	£14.62	£24.40	£14.81	£25.04	£169.86	£287.27
£35,000	£7.19	£11.83	£15.03	£25.10	£15.24	£25.78	£174.86	£295.72

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

## Optional Extras for Tenants aged over 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.15	£2.49	£2.49	£29.90
£2,000	£2.30	£4.98	£4.98	£59.81
£3,000	£3.45	£7.48	£7.48	£89.71

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 2 Under 60



## Area 2 Postcodes

B34-98 CT1-21 HD1-9 L37-40 NG1-31 SL0-9 TW1-20  
 BB1-18 CV1-47 HG1-5 LE1-94 NN1-29 SM1-7 WD3-25  
 BR1-8 DA1-18 HU1-20 ME1-20 PR1-26 TF1-13 WS1-15  
 BS1-49 DH1-9 HX1-7 MK1-46 RM1-20 TN1-40 WV3-16  
 CH1-66 DN1-41 KT1-24 NE16-71 S7-81 TS5-29

## Premiums for Tenants aged under 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£9,000	£2.49	£3.89	£4.87	£7.90	£4.61	£7.78	£52.90	£89.27
£10,000	£2.72	£4.27	£5.36	£8.73	£5.12	£8.65	£58.78	£99.19
£11,000	£2.95	£4.66	£5.85	£9.55	£5.64	£9.51	£64.65	£109.10
£12,000	£3.17	£5.04	£6.34	£10.38	£6.15	£10.37	£70.53	£119.02
£13,000	£3.40	£5.42	£6.83	£11.21	£6.66	£11.24	£76.41	£128.94
£14,000	£3.62	£5.80	£7.32	£12.03	£7.17	£12.10	£82.29	£138.86
£15,000	£3.85	£6.18	£7.81	£12.86	£7.69	£12.97	£88.17	£148.78
£16,000	£4.08	£6.56	£8.30	£13.68	£8.20	£13.83	£94.04	£158.70
£17,000	£4.30	£6.95	£8.79	£14.51	£8.71	£14.70	£99.92	£168.62
£18,000	£4.53	£7.33	£9.28	£15.34	£9.22	£15.56	£105.80	£178.53
£19,000	£4.76	£7.71	£9.77	£16.16	£9.73	£16.43	£111.68	£188.45
£20,000	£4.98	£8.09	£10.26	£16.99	£10.25	£17.29	£117.55	£198.37
£21,000	£5.21	£8.47	£10.75	£17.82	£10.76	£18.16	£123.43	£208.29
£22,000	£5.43	£8.85	£11.24	£18.64	£11.27	£19.02	£129.31	£218.21
£23,000	£5.66	£9.23	£11.73	£19.47	£11.78	£19.89	£135.19	£228.13
£24,000	£5.89	£9.62	£12.22	£20.30	£12.30	£20.75	£141.06	£238.05
£25,000	£6.11	£10.00	£12.71	£21.12	£12.81	£21.61	£146.94	£247.96
£26,000	£6.34	£10.38	£13.19	£21.95	£13.32	£22.48	£152.82	£257.88
£27,000	£6.56	£10.76	£13.68	£22.78	£13.83	£23.34	£158.70	£267.80
£28,000	£6.79	£11.14	£14.17	£23.60	£14.35	£24.21	£164.57	£277.72
£29,000	£7.02	£11.52	£14.66	£24.43	£14.86	£25.07	£170.45	£287.64
£30,000	£7.24	£11.90	£15.15	£25.26	£15.37	£25.94	£176.33	£297.56
£31,000	£7.47	£12.29	£15.64	£26.08	£15.88	£26.80	£182.21	£307.48
£32,000	£7.69	£12.67	£16.13	£26.91	£16.39	£27.67	£188.09	£317.39
£33,000	£7.92	£13.05	£16.62	£27.74	£16.91	£28.53	£193.96	£327.31
£34,000	£8.15	£13.43	£17.11	£28.56	£17.42	£29.40	£199.84	£337.23
£35,000	£8.37	£13.81	£17.60	£29.39	£17.93	£30.26	£205.72	£347.15

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

## Optional Extras for Tenants aged under 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.35	£2.93	£2.93	£35.19
£2,000	£2.71	£5.87	£5.87	£70.39
£3,000	£4.06	£8.80	£8.80	£105.58

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 3 Over 60



## Area 3 Postcodes

BD13-24 FY0-7 LU1-7 UB3-10  
 BL0-9 HA0-9 OL1-16 WA1-16  
 CR0-9 IG1-11 SK1-23 WF1-17  
 EN1-11 LS15-29 SR1-4 WN1-8

## Premiums for Tenants aged over 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£6,000	£1.88	£2.92	£3.55	£5.79	£3.23	£5.57	£37.03	£63.92
£7,000	£2.12	£3.33	£4.06	£6.67	£3.77	£6.50	£43.20	£74.57
£8,000	£2.36	£3.74	£4.57	£7.56	£4.30	£7.43	£49.37	£85.23
£9,000	£2.60	£4.15	£5.09	£8.45	£4.84	£8.36	£55.54	£95.88
£10,000	£2.83	£4.56	£5.60	£9.34	£5.38	£9.29	£61.72	£106.53
£11,000	£3.07	£4.97	£6.12	£10.23	£5.92	£10.21	£67.89	£117.19
£12,000	£3.31	£5.38	£6.63	£11.11	£6.46	£11.14	£74.06	£127.84
£13,000	£3.55	£5.79	£7.15	£12.00	£6.99	£12.07	£80.23	£138.49
£14,000	£3.78	£6.20	£7.66	£12.89	£7.53	£13.00	£86.40	£149.15
£15,000	£4.02	£6.61	£8.17	£13.78	£8.07	£13.93	£92.57	£159.80
£16,000	£4.26	£7.02	£8.69	£14.66	£8.61	£14.86	£98.74	£170.45
£17,000	£4.50	£7.43	£9.20	£15.55	£9.15	£15.79	£104.92	£181.11
£18,000	£4.73	£7.84	£9.72	£16.44	£9.68	£16.72	£111.09	£191.76
£19,000	£4.97	£8.25	£10.23	£17.33	£10.22	£17.64	£117.26	£202.41
£20,000	£5.21	£8.65	£10.75	£18.22	£10.76	£18.57	£123.43	£213.07
£21,000	£5.44	£9.06	£11.26	£19.10	£11.30	£19.50	£129.60	£223.72
£22,000	£5.68	£9.47	£11.77	£19.99	£11.83	£20.43	£135.77	£234.37
£23,000	£5.92	£9.88	£12.29	£20.88	£12.37	£21.36	£141.95	£245.03
£24,000	£6.16	£10.29	£12.80	£21.77	£12.91	£22.29	£148.12	£255.68
£25,000	£6.39	£10.70	£13.32	£22.65	£13.45	£23.22	£154.29	£266.33
£26,000	£6.63	£11.11	£13.83	£23.54	£13.99	£24.14	£160.46	£276.99
£27,000	£6.87	£11.52	£14.35	£24.43	£14.52	£25.07	£166.63	£287.64
£28,000	£7.11	£11.93	£14.86	£25.32	£15.06	£26.00	£172.80	£298.29
£29,000	£7.34	£12.34	£15.37	£26.21	£15.60	£26.93	£178.98	£308.95
£30,000	£7.58	£12.75	£15.89	£27.09	£16.14	£27.86	£185.15	£319.60
£31,000	£7.82	£13.16	£16.40	£27.98	£16.68	£28.79	£191.32	£330.25
£32,000	£8.06	£13.57	£16.92	£28.87	£17.21	£29.72	£197.49	£340.91
£33,000	£8.29	£13.98	£17.43	£29.76	£17.75	£30.64	£203.66	£351.56
£34,000	£8.53	£14.39	£17.95	£30.64	£18.29	£31.57	£209.83	£362.21
£35,000	£8.77	£14.80	£18.46	£31.53	£18.83	£32.50	£216.00	£372.87

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

## Optional Extras for Tenants aged over 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.45	£3.14	£3.14	£37.69
£2,000	£2.90	£6.28	£6.28	£75.38
£3,000	£4.35	£9.42	£9.42	£113.07

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A JLT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96.

The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.



# Tenants & Residents Home Contents Insurance Scheme - Area 3 Under 60



## Area 3 Postcodes

BD13-24 FY0-7 LU1-7 UB3-10  
 BL0-9 HA0-9 OL1-16 WA1-16  
 CR0-9 IG1-11 SK1-23 WF1-17  
 EN1-11 LS15-29 SR1-4 WN1-8

## Premiums for Tenants aged under 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£9,000	£3.00	£4.78	£5.97	£9.83	£5.76	£9.80	£66.12	£112.41
£10,000	£3.29	£5.26	£6.58	£10.87	£6.40	£10.89	£73.47	£124.90
£11,000	£3.57	£5.74	£7.19	£11.91	£7.04	£11.98	£80.82	£137.39
£12,000	£3.85	£6.22	£7.81	£12.95	£7.69	£13.06	£88.17	£149.88
£13,000	£4.13	£6.71	£8.42	£13.99	£8.33	£14.15	£95.51	£162.37
£14,000	£4.42	£7.19	£9.03	£15.03	£8.97	£15.24	£102.86	£174.86
£15,000	£4.70	£7.67	£9.64	£16.07	£9.61	£16.33	£110.21	£187.35
£16,000	£4.98	£8.15	£10.26	£17.11	£10.25	£17.42	£117.55	£199.84
£17,000	£5.26	£8.63	£10.87	£18.15	£10.89	£18.51	£124.90	£212.33
£18,000	£5.55	£9.11	£11.48	£19.20	£11.53	£19.60	£132.25	£224.82
£19,000	£5.83	£9.59	£12.09	£20.24	£12.17	£20.69	£139.59	£237.31
£20,000	£6.11	£10.07	£12.71	£21.28	£12.81	£21.77	£146.94	£249.80
£21,000	£6.39	£10.55	£13.32	£22.32	£13.45	£22.86	£154.29	£262.29
£22,000	£6.68	£11.03	£13.93	£23.36	£14.09	£23.95	£161.64	£274.78
£23,000	£6.96	£11.51	£14.54	£24.40	£14.73	£25.04	£168.98	£287.27
£24,000	£7.24	£11.99	£15.15	£25.44	£15.37	£26.13	£176.33	£299.76
£25,000	£7.52	£12.47	£15.77	£26.48	£16.01	£27.22	£183.68	£312.25
£26,000	£7.81	£12.95	£16.38	£27.52	£16.65	£28.31	£191.02	£324.74
£27,000	£8.09	£13.43	£16.99	£28.56	£17.29	£29.40	£198.37	£337.23
£28,000	£8.37	£13.91	£17.60	£29.60	£17.93	£30.48	£205.72	£349.72
£29,000	£8.65	£14.39	£18.22	£30.64	£18.57	£31.57	£213.07	£362.21
£30,000	£8.94	£14.87	£18.83	£31.69	£19.21	£32.66	£220.41	£374.70
£31,000	£9.22	£15.35	£19.44	£32.73	£19.85	£33.75	£227.76	£387.19
£32,000	£9.50	£15.83	£20.05	£33.77	£20.49	£34.84	£235.11	£399.68
£33,000	£9.79	£16.31	£20.66	£34.81	£21.13	£35.93	£242.45	£412.17
£34,000	£10.07	£16.79	£21.28	£35.85	£21.77	£37.02	£249.80	£424.66
£35,000	£10.35	£17.27	£21.89	£36.89	£22.41	£38.11	£257.15	£437.15

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

## Optional Extras for Tenants aged under 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.71	£3.70	£3.70	£44.38
£2,000	£3.41	£7.40	£7.40	£88.75
£3,000	£5.12	£11.09	£11.09	£133.13

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 4 Over 60



## Area 4 Postcodes

B18-33	EC1A - EC4Y	N1-22	SE1-28	W2-W14
BD1-12	L1-36	NE1-15	SW1-20	W1A-1W
E1-E18,	LS1-14	NW1-11	TS1-4	WC1A-2R
E1W	M17-90	S1-7	UB1-2	WV1-2

## Premiums for Tenants aged over 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£6,000	£2.29	£3.49	£4.43	£7.04	£4.15	£6.88	£47.61	£78.91
£7,000	£2.60	£4.00	£5.09	£8.13	£4.84	£8.02	£55.54	£92.06
£8,000	£2.90	£4.51	£5.75	£9.23	£5.53	£9.17	£63.48	£105.21
£9,000	£3.21	£5.01	£6.41	£10.32	£6.22	£10.32	£71.41	£118.36
£10,000	£3.51	£5.52	£7.07	£11.42	£6.92	£11.46	£79.35	£131.51
£11,000	£3.82	£6.02	£7.73	£12.52	£7.61	£12.61	£87.28	£144.66
£12,000	£4.12	£6.53	£8.39	£13.61	£8.30	£13.76	£95.22	£157.82
£13,000	£4.43	£7.04	£9.06	£14.71	£8.99	£14.90	£103.15	£170.97
£14,000	£4.73	£7.54	£9.72	£15.80	£9.68	£16.05	£111.09	£184.12
£15,000	£5.04	£8.05	£10.38	£16.90	£10.37	£17.20	£119.02	£197.27
£16,000	£5.34	£8.55	£11.04	£18.00	£11.07	£18.34	£126.96	£210.42
£17,000	£5.65	£9.06	£11.70	£19.09	£11.76	£19.49	£134.89	£223.57
£18,000	£5.95	£9.56	£12.36	£20.19	£12.45	£20.63	£142.83	£236.72
£19,000	£6.26	£10.07	£13.02	£21.28	£13.14	£21.78	£150.76	£249.87
£20,000	£6.56	£10.58	£13.68	£22.38	£13.83	£22.93	£158.70	£263.03
£21,000	£6.87	£11.08	£14.35	£23.47	£14.52	£24.07	£166.63	£276.18
£22,000	£7.17	£11.59	£15.01	£24.57	£15.22	£25.22	£174.57	£289.33
£23,000	£7.48	£12.09	£15.67	£25.67	£15.91	£26.37	£182.50	£302.48
£24,000	£7.78	£12.60	£16.33	£26.76	£16.60	£27.51	£190.44	£315.63
£25,000	£8.09	£13.11	£16.99	£27.86	£17.29	£28.66	£198.37	£328.78
£26,000	£8.39	£13.61	£17.65	£28.95	£17.98	£29.81	£206.31	£341.93
£27,000	£8.70	£14.12	£18.31	£30.05	£18.67	£30.95	£214.24	£355.09
£28,000	£9.01	£14.62	£18.97	£31.15	£19.37	£32.10	£222.18	£368.24
£29,000	£9.31	£15.13	£19.64	£32.24	£20.06	£33.24	£230.11	£381.39
£30,000	£9.62	£15.63	£20.30	£33.34	£20.75	£34.39	£238.05	£394.54
£31,000	£9.92	£16.14	£20.96	£34.43	£21.44	£35.54	£245.98	£407.69
£32,000	£10.23	£16.65	£21.62	£35.53	£22.13	£36.68	£253.92	£420.84
£33,000	£10.53	£17.15	£22.28	£36.63	£22.82	£37.83	£261.85	£433.99
£34,000	£10.84	£17.66	£22.94	£37.72	£23.52	£38.98	£269.79	£447.14
£35,000	£11.14	£18.16	£23.60	£38.82	£24.21	£40.12	£277.72	£460.30

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

## Optional Extras for Tenants aged over 60

### Personal Possessions (cover away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.58	£3.43	£3.43	£41.14
£2,000	£3.16	£6.86	£6.86	£82.29
£3,000	£4.75	£10.29	£10.29	£123.43

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 4 Under 60



## Area 4 Postcodes

B18-33	EC1A - EC4Y	N1-22	SE1-28	W2-W14
BD1-12	L1-36	NE1-15	SW1-20	W1A-1W
E1-E18,	LS1-14	NW1-11	TS1-4	WC1A-2R
E1W	M17-90	S1-7	UB1-2	WV1-2

## Premiums for Tenants aged under 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£9,000	£3.72	£5.83	£7.51	£12.09	£7.38	£12.16	£84.64	£139.52
£10,000	£4.08	£6.42	£8.30	£13.38	£8.20	£13.51	£94.04	£155.02
£11,000	£4.44	£7.02	£9.08	£14.67	£9.02	£14.86	£103.45	£170.53
£12,000	£4.80	£7.61	£9.86	£15.96	£9.84	£16.22	£112.85	£186.03
£13,000	£5.16	£8.21	£10.65	£17.25	£10.66	£17.57	£122.26	£201.53
£14,000	£5.52	£8.81	£11.43	£18.55	£11.48	£18.92	£131.66	£217.03
£15,000	£5.89	£9.40	£12.22	£19.84	£12.30	£20.27	£141.06	£232.54
£16,000	£6.25	£10.00	£13.00	£21.13	£13.12	£21.62	£150.47	£248.04
£17,000	£6.61	£10.60	£13.78	£22.42	£13.94	£22.97	£159.87	£263.54
£18,000	£6.97	£11.19	£14.57	£23.71	£14.76	£24.32	£169.28	£279.04
£19,000	£7.33	£11.79	£15.35	£25.01	£15.58	£25.67	£178.68	£294.55
£20,000	£7.69	£12.38	£16.13	£26.30	£16.39	£27.03	£188.09	£310.05
£21,000	£8.06	£12.98	£16.92	£27.59	£17.21	£28.38	£197.49	£325.55
£22,000	£8.42	£13.58	£17.70	£28.88	£18.03	£29.73	£206.89	£341.05
£23,000	£8.78	£14.17	£18.48	£30.17	£18.85	£31.08	£216.30	£356.55
£24,000	£9.14	£14.77	£19.27	£31.46	£19.67	£32.43	£225.70	£372.06
£25,000	£9.50	£15.37	£20.05	£32.76	£20.49	£33.78	£235.11	£387.56
£26,000	£9.86	£15.96	£20.84	£34.05	£21.31	£35.13	£244.51	£403.06
£27,000	£10.23	£16.56	£21.62	£35.34	£22.13	£36.48	£253.92	£418.56
£28,000	£10.59	£17.15	£22.40	£36.63	£22.95	£37.84	£263.32	£434.07
£29,000	£10.95	£17.75	£23.19	£37.92	£23.77	£39.19	£272.72	£449.57
£30,000	£11.31	£18.35	£23.97	£39.22	£24.59	£40.54	£282.13	£465.07
£31,000	£11.67	£18.94	£24.75	£40.51	£25.41	£41.89	£291.53	£480.57
£32,000	£12.03	£19.54	£25.54	£41.80	£26.23	£43.24	£300.94	£496.08
£33,000	£12.40	£20.14	£26.32	£43.09	£27.05	£44.59	£310.34	£511.58
£34,000	£12.76	£20.73	£27.11	£44.38	£27.87	£45.94	£319.75	£527.08
£35,000	£13.12	£21.33	£27.89	£45.68	£28.69	£47.30	£329.15	£542.58

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

## Optional Extras for Tenants aged under 60

### Personal Possessions (cover away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.86	£4.03	£4.03	£48.42
£2,000	£3.72	£8.07	£8.07	£96.83
£3,000	£5.59	£12.10	£12.10	£145.25

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks. A trading style of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A JLT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.

# Tenants & Residents Home Contents Insurance Scheme - Area 5 Over 60



## Area 5 Postcodes

B1-17  
M1-16

## Premiums for Tenants aged over 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£6,000	£2.95	£4.38	£5.86	£8.95	£5.65	£8.88	£64.80	£101.83
£7,000	£3.37	£5.03	£6.76	£10.36	£6.59	£10.36	£75.60	£118.80
£8,000	£3.78	£5.68	£7.66	£11.77	£7.53	£11.83	£86.40	£135.77
£9,000	£4.20	£6.33	£8.56	£13.19	£8.47	£13.31	£97.20	£152.75
£10,000	£4.61	£6.99	£9.46	£14.60	£9.41	£14.79	£108.00	£169.72
£11,000	£5.03	£7.64	£10.36	£16.02	£10.36	£16.27	£118.80	£186.69
£12,000	£5.44	£8.29	£11.26	£17.43	£11.30	£17.75	£129.60	£203.66
£13,000	£5.86	£8.95	£12.16	£18.85	£12.24	£19.23	£140.40	£220.63
£14,000	£6.28	£9.60	£13.06	£20.26	£13.18	£20.71	£151.20	£237.61
£15,000	£6.69	£10.25	£13.96	£21.67	£14.12	£22.19	£162.00	£254.58
£16,000	£7.11	£10.90	£14.86	£23.09	£15.06	£23.67	£172.80	£271.55
£17,000	£7.52	£11.56	£15.76	£24.50	£16.00	£25.15	£183.60	£288.52
£18,000	£7.94	£12.21	£16.66	£25.92	£16.95	£26.63	£194.40	£305.49
£19,000	£8.35	£12.86	£17.56	£27.33	£17.89	£28.11	£205.20	£322.46
£20,000	£8.77	£13.52	£18.46	£28.75	£18.83	£29.59	£216.00	£339.44
£21,000	£9.18	£14.17	£19.36	£30.16	£19.77	£31.07	£226.80	£356.41
£22,000	£9.60	£14.82	£20.26	£31.57	£20.71	£32.55	£237.61	£373.38
£23,000	£10.01	£15.47	£21.16	£32.99	£21.65	£34.03	£248.41	£390.35
£24,000	£10.43	£16.13	£22.06	£34.40	£22.59	£35.50	£259.21	£407.32
£25,000	£10.84	£16.78	£22.96	£35.82	£23.54	£36.98	£270.01	£424.29
£26,000	£11.26	£17.43	£23.86	£37.23	£24.48	£38.46	£280.81	£441.27
£27,000	£11.68	£18.08	£24.76	£38.65	£25.42	£39.94	£291.61	£458.24
£28,000	£12.09	£18.74	£25.66	£40.06	£26.36	£41.42	£302.41	£475.21
£29,000	£12.51	£19.39	£26.56	£41.48	£27.30	£42.90	£313.21	£492.18
£30,000	£12.92	£20.04	£27.46	£42.89	£28.24	£44.38	£324.01	£509.15
£31,000	£13.34	£20.70	£28.36	£44.30	£29.18	£45.86	£334.81	£526.13
£32,000	£13.75	£21.35	£29.26	£45.72	£30.13	£47.34	£345.61	£543.10
£33,000	£14.17	£22.00	£30.16	£47.13	£31.07	£48.82	£356.41	£560.07
£34,000	£14.58	£22.65	£31.06	£48.55	£32.01	£50.30	£367.21	£577.04
£35,000	£15.00	£23.31	£31.96	£49.96	£32.95	£51.78	£378.01	£594.01

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

## Optional Extras for Tenants aged over 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.64	£3.56	£3.56	£42.76
£2,000	£3.29	£7.13	£7.13	£85.52
£3,000	£4.93	£10.69	£10.69	£128.28

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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# Tenants & Residents Home Contents Insurance Scheme - Area 5 Under 60



## Area 5 Postcodes

B1-17  
M1-16

## Premiums for Tenants aged under 60

How to find your premium

- 1) Check the rate cards for your Postcode.
- 2) Depending on your age select the under or over 60 years of age premium table.
- 3) Find your sum insured and then your preferred method of payment, if you require any optional extensions see table opposite and add the premium on, this will be the amount you need to pay.
- 4) Please call 0345 450 7288 if you are unable to find your Postcode.

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
£9,000	£4.83	£7.35	£9.94	£15.39	£9.91	£15.62	£113.73	£179.20
£10,000	£5.32	£8.12	£10.99	£17.05	£11.02	£17.36	£126.37	£199.11
£11,000	£5.81	£8.88	£12.04	£18.71	£12.12	£19.09	£139.01	£219.02
£12,000	£6.29	£9.65	£13.10	£20.37	£13.22	£20.83	£151.64	£238.93
£13,000	£6.78	£10.42	£14.15	£22.03	£14.32	£22.56	£164.28	£258.84
£14,000	£7.26	£11.18	£15.20	£23.69	£15.42	£24.30	£176.92	£278.75
£15,000	£7.75	£11.95	£16.26	£25.35	£16.52	£26.03	£189.56	£298.66
£16,000	£8.24	£12.71	£17.31	£27.01	£17.62	£27.77	£202.19	£318.57
£17,000	£8.72	£13.48	£18.36	£28.67	£18.73	£29.50	£214.83	£338.48
£18,000	£9.21	£14.24	£19.42	£30.33	£19.83	£31.24	£227.47	£358.39
£19,000	£9.69	£15.01	£20.47	£31.99	£20.93	£32.98	£240.10	£378.30
£20,000	£10.18	£15.78	£21.52	£33.64	£22.03	£34.71	£252.74	£398.21
£21,000	£10.67	£16.54	£22.57	£35.30	£23.13	£36.45	£265.38	£418.12
£22,000	£11.15	£17.31	£23.63	£36.96	£24.23	£38.18	£278.01	£438.03
£23,000	£11.64	£18.07	£24.68	£38.62	£25.34	£39.92	£290.65	£457.94
£24,000	£12.12	£18.84	£25.73	£40.28	£26.44	£41.65	£303.29	£477.86
£25,000	£12.61	£19.60	£26.79	£41.94	£27.54	£43.39	£315.93	£497.77
£26,000	£13.10	£20.37	£27.84	£43.60	£28.64	£45.12	£328.56	£517.68
£27,000	£13.58	£21.14	£28.89	£45.26	£29.74	£46.86	£341.20	£537.59
£28,000	£14.07	£21.90	£29.95	£46.92	£30.84	£48.60	£353.84	£557.50
£29,000	£14.56	£22.67	£31.00	£48.58	£31.94	£50.33	£366.47	£577.41
£30,000	£15.04	£23.43	£32.05	£50.24	£33.05	£52.07	£379.11	£597.32
£31,000	£15.53	£24.20	£33.11	£51.90	£34.15	£53.80	£391.75	£617.23
£32,000	£16.01	£24.97	£34.16	£53.56	£35.25	£55.54	£404.38	£637.14
£33,000	£16.50	£25.73	£35.21	£55.21	£36.35	£57.27	£417.02	£657.05
£34,000	£16.99	£26.50	£36.26	£56.87	£37.45	£59.01	£429.66	£676.96
£35,000	£17.47	£27.26	£37.32	£58.53	£38.55	£60.74	£442.30	£696.87

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

## Optional Extras for Tenants aged under 60

### Personal Possessions (cover for items away from the home)

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.94	£4.19	£4.19	£50.33
£2,000	£3.87	£8.39	£8.39	£100.66
£3,000	£5.81	£12.58	£12.58	£150.98

### Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.41	£3.06	£3.06	£36.74
£2,000	£2.83	£6.12	£6.12	£73.47
£3,000	£4.24	£9.18	£9.18	£110.21

### Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.87	£4.04	£4.04	£48.49
£2,000	£3.73	£8.08	£8.08	£96.98
£3,000	£5.60	£12.12	£12.12	£145.47

### Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.79	£1.71	£1.71	£20.57

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

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## Home Contents Insurance

### How we deal with you and your insurance

This leaflet gives you important information as to how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

### Who are we?

Thistle Insurance Services Ltd (TISL). TISL is authorised and regulated by the Financial Conduct Authority. This is the independent watchdog that regulates financial services, including insurance.

Our registered address is The St Boltoph Building, 138 Houndsditch, London, EC3A 7AW, but our day to day contact details are shown on the first page of this letter.

Our Financial Conduct Authority Registration Number is 310419.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

### Whose products do we offer?

We will only offer you an insurance product from the insurer named in the accompanying documents. We provide this under an agreement with them, which allows us to provide you with a quotation, confirm cover and issue policy documents to you and in some instances settle claims, acting on their behalf.

We also collect your premium on their behalf, which we then hold as their agent.

Copies of policy documentation can be obtained by contacting us.

We review the position of the insurer periodically to ensure that they still meet the requirements of our customers and we are not contractually obliged to deal with them.

### How are we meeting your needs?

We will ask you some questions (important see section headed "Information you provide to us") to ensure that your risk is suitable for insurers and make available any optional covers, however we won't provide you with a specific personal recommendation.

This product is suitable in general for tenants and residents of councils and organisations wishing to insure against loss or damage to their household contents. If you are a Federation or member employee, you must make your own decision as to whether this insurance meets your own needs specifically.

### Information that you provide to us

You must answer any questions we or insurers ask you in connection with your insurance truthfully and to the best of your knowledge and belief.

### Costs

Premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs or fees will be detailed in your quotation.

Small differences under £5.00 arising in our day to day reconciliations will not be accounted for.

### How are we paid?

TISL is paid for its services principally by way of brokerage commission; this is a proportion of the premium you pay, allowed to us by the Insurer and by any fees paid by yourself.

In addition We and/or other members of the Jardine Lloyd Thompson Group may receive:

Interest earned on insurance monies passing through our bank accounts:

Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf;

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;

Administrative service fees, which may be paid for, limited specific services we provide to Insurer(s) as part of the placing or claims process;

Income derived from arranging premium financing.

### Cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance.

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date whichever is the latest. If no claims have been made you will receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired, however you will not automatically be entitled to any refund of premium, Insurers at their discretion may allow a refund of premium for any unexpired period of cover. No return of premium will be given in the event that any claim has been reported to Insurers.

### **Making a Claim**

If you need to make a claim please refer to the guidance in the relevant section of the Policy Wording. If you need any additional assistance please contact us.

### **Data Protection**

We collect and process personal data from you in accordance with the Data Protection Act 1998 (The Act). The personal data we may collect from you, such as your name, address, health, education, financial details and racial or ethnic origins are necessary to provide you with our services. These include negotiating, maintaining or renewing (re)insurances, and handling (re)insurance claims. At times, the provision of our services may necessitate the transfer of your personal data outside the European Economic Area and/or the disclosure of the same to JLT group companies, insurers, partners, agents and professional advisers.

All countries in the European Economic Area, (EEA) including the UK have similar standards of legal protection for your personal information. We may administer aspects of our relationship with you and provide other services from centers outside the EEA that may not have the same standard of data protection laws as the UK. However, if we do, we will always have a contract in place to ensure that your personal information is protected at least to UK standards, and we will remain bound by our obligations under The Act.

The details you provide may also be used to update our records and those of companies within the Jardine Lloyd Thompson Group PLC so that we may provide you, from time to time, with risk or insurance related information or details of services, or products, which we think, may be of interest to you.

Please advise us if you do not wish your information to be used in this manner

### **What to do if you have a complaint**

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with the insurer please in the first instance contact us.

If you have a complaint about any aspect of this policy, our service or a claim, please email to [tenantscontents@thistleinsurance.co.uk](mailto:tenantscontents@thistleinsurance.co.uk), call us on 0345 450 7288, or write to:

Scheme Director  
Thistle Insurance Services Ltd  
Oakwood  
Grove Park Industrial Estate  
Waltham Road  
White Waltham  
MAIDENHEAD  
SL6 3LW

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

Exchange Tower  
London  
E14 9SR  
Telephone: 0300 123 9123  
Website: [www.financial-ombudsman.org](http://www.financial-ombudsman.org)

### **Compensation**

We are a member of the Financial Services Compensation Scheme (FSCS). If we were ever to be unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim. The extent of protection provided for insurance advising and arranging is 100% of the first £2,000 and 90% of the remainder of the claim, there is no upper limit.

Further information about compensation schemes arrangements is available from the FSCS at:

Financial Services Compensation Scheme, 10th Floor,  
Beaufort House, 15 St Botolph Street,  
London EC3A 7QU.  
Phone: 0800 678 1100 or 020 7741 4100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)



**ONLY COMPLETE THE FORM BELOW IF YOU ARE PAYING MONTHLY BY DIRECT DEBIT**  
(see overleaf if your chosen option of payment is annually by credit/debit card)

# MONTHLY DIRECT DEBITTING INSTRUCTION

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO  
PAY DIRECT DEBITS

Please fill in the whole form using a black ball point pen and in clear capitals and return the completed form to Thistle Tenant Risks, Freepost RTEH-ZGJA-KLGY, Oakwood, Grove Park Industrial Estate, Waltham Road, White Waltham, Maidenhead, SL6 3LW.

Originator's Identification Number  
556820

Originator: Close Brothers Premium Finance  
Wimbledon Bridge House, 1 Hartfield Road,  
London SW19 3RU

1. Please write full details of your Branch in the boxes below.

To the Manager

Bank Name

Branch Name

Postcode

2. Name of account to be debited

3. Account Number

4. Branch Sort Code

6. Customer Name and Postcode

Name

Postcode

5. Please pay CLOSE BROTHERS PREMIUM FINANCE re JLT/Thistle Insurance Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this Instruction may remain with CLOSE BROTHERS PREMIUM FINANCE re JLT/Thistle Insurance and, if so, details will be passed electronically to my Bank/Building Society.

JLT/Thistle Insurance Reference No.

PPD

FOR JLT/Thistle Insurance OFFICAL USE ONLY  
This is not part of the Instruction to your Bank or Building Society

SIGNATURE

DATE

Banks or Building Societies may not accept Direct Debit Instructions from some types or account.

## SPECIMEN CHEQUE

Your own cheques contain all the information necessary for completing the Direct Debit Instruction

Any Bank plc 1 Market Square, Blanktown

Branch Sort Code **35 84 43**

Pay  £

812143 358443 06432912 A N Other

Account Number **06432912**

Name of Account to be Debited **A N Other**

**The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Close Brothers Premium Finance re: JLT/Thistle Insurance will notify you within ten working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Close Brothers Premium Finance re: JLT/Thistle Insurance or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society.



