



Simple

Home Contents Insurance

Brought to you by Consortium Procurement



**OUR NEW PAYMENT CARD APP...
...ALLOWS YOU TO PAY ANYTIME,
ANYWHERE**

Available for Apple, Android and Windows smartphones

Download for **FREE** from the Apple App Store, Google Play or Windows Phone Store

NB – You need to select Payment Card as your method of payment in order to use the Payment Card App.

Home Contents Insurance Application Form

Read, complete and sign the application form and post it to RSA, URIS Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or, having viewed the application form, telephone 0345 6718172 and apply over the phone.



TORUS ASKS ALL CUSTOMERS, ARE YOUR HOME CONTENTS INSURED?

Torus do not automatically insure your furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes.

So we have arranged with Royal & Sun Alliance Insurance Ltd a home contents insurance scheme only for tenants or leaseholders of Torus to give you financial protection should these types of events happen. Or you could make your own home insurance arrangements.

There are 2 levels of cover for you to choose from: Simple and Simple+.

- Simple provides cover for the contents in your home against loss or damage caused by specific events such as theft, fire and flood.
- Simple + cover has all the benefits of Simple cover and for an additional premium provides you with extra accidental damage cover for the contents in your home.

You should choose the level of cover which meets your specific needs.

Simple

- Your home contents and personal items including bicycles and computer equipment are insured when in your home.
- They are covered against loss or damage caused by specific events such as theft, fire and flood, but accidental loss in the home is not covered.
- Also insured are lost or stolen keys, freezer contents, your legal liability to the public as occupier of the home or personally, and the cost of alternative accommodation.
- Improvements you have made to your home such as fitted kitchens, bathrooms, wardrobes, laminate flooring, patio doors etc (but not conservatories).
- Accidental breakage cover is automatically provided under Simple cover for mirrors, ceramic hobs in free standing cookers or glass which form part of the furniture in your home. However, this does not cover accidental damage for all of your home contents, for this please choose Simple + cover

Simple +

- Simple + includes full Accidental Damage cover for the contents in your home, so for example, repair or replacement if you accidentally broke a vase or damaged your TV.

You also have the options to add cover for accidental loss or damage for your Personal Belongings, Hearing Aids, Wheelchairs or Bicycles inside and outside of your home to Simple or Simple+ cover. The costs for these covers are detailed in step 4 of this pack.

A copy of this document is available in large print or braille if required

5 EASY STEPS TO PROTECT WHAT YOU OWN

- 1 Read the Insurance Product Information Document provided separately with this pack and the Essential Information Document included in this application form.
- 2 Add up how much money it would cost to replace your contents as new using the diagram in STEP 2 below.
- 3 Decide what cover you need after reading the Insurance Product Information Document and the cover options in STEP 3.
- 4 Check the cost for your choice of cover, with the total contents sum insured you need using the premium tables in STEP 4.
- 5 Read, complete and sign the application form and post it to RSA, URIS Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or, having viewed the application form, telephone 0345 6718172 and apply over the phone.

**For general enquiries please call 03456 718 172.
Calls may be recorded or monitored.**

STEP 2

Add up how much money it would cost to replace your contents as new. You should add up the value of all items at their current replacement cost, less an amount for normal use or ageing for clothing and household linen. It is important not to undervalue your contents otherwise the insurer will not pay the full value of your claim.

£.....
Total cost to replace all contents below

Bedrooms Furniture, linen, bedding, TV, computer, other audio and video equipment, valuables and general items £.....		Hall, Stairs & Landing Furniture and general items £.....	Bathroom Towels, bathroom furniture and general items £.....
Dining Room Furniture and valuables £.....	Kitchen Household appliances, cooking utensils, cutlery, crockery, cleaning equipment and materials, food, drink and valuables £.....	All Rooms Carpets, rugs, curtains, plus any fixtures or fittings you have added as tenant of the home such as flooring or fitted cupboards £.....	Lounge Furniture, TV, computer, other audio and video equipment, valuables and general items £.....
		Other Rooms Toys, baby equipment, domestic tools and general items £.....	

WHAT THE POLICY COVERS...

STEP 3

Decide what cover suits you

Simple

Your home contents and personal belongings - furniture, TV, clothing, carpets and electrical goods are insured against loss or damage while they are in your home. The insurance covers specific events including theft, vandalism, fire, flood and escaping water (e.g. from a washing machine or bath).

Tenants liability – provides cover up to 20% of the contents sum insured or £2,000 (whichever is greater), for repair or replacement, if you are legally liable as a tenant for damage to your home under the terms of your tenancy agreement.

Accidental breakage covers the cost of repair or replacement while in your home, for accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in your home.

Fridge/Freezer food - the cost of replacing food in your freezer or fridge in your home that has been spoiled by an accidental change in temperature in your freezer or fridge up to your chosen Contents Sum Insured.

Locks and Keys - covers the cost to replace the lock mechanism or to change the locks if the locks are accidentally damaged or if the keys are accidentally lost or stolen up to your chosen Contents Sum Insured.

£5,000 Accidental Death benefit - if you die as a result of an accident in your home, while travelling as a fare paying passenger by train, bus or taxi, or as a result of an assault in the street.

Contents while in the open - covers loss or damage to the contents of your home while in the open, on land which belongs to your home and in communal areas. It provides the cost of repair or replacement for specific events including theft, fire and flood up to £1,000.

Student possessions which belong to or are the legal responsibility of students while temporarily removed from your home to student lodgings are covered for the cost of repair or replacement up to £5,000. This covers specific events including theft, fire and flood.

We will pay up to £300 for the theft of money following illegal entry into your home by a person or persons falsely claiming to be an official.

Cover for loss or damage to trees, shrubs, plants, hedges and lawns, on land which belongs to your home. It provides the cost of repair or replacement for specific events including theft, fire and vandalism up to £500.

Protection for the valuables in your home, items which are particularly prone to theft. These are jewellery, watches and items containing gold, silver or platinum. This covers the cost of repair or replacement if they are damaged or stolen. A single item limit of £2,500 applies. If any single item is worth more than £2,500, this is the most we will pay. The most we will pay for all your valuables in total is 40% of your chosen contents sum insured or £5,000 (whichever is greater).

Cover for loss or damage to office homeworking equipment which is computer, telecoms and office equipment, office furniture and stationery used for business purposes. It provides the cost of repair or replacement for specific events including theft, fire and flood up to £1,000.

No excess applies to this cover, so you do not have to pay an amount towards any claim you make.

WHAT THE POLICY COVERS...

STEP 3

Decide what cover suits you

Simple +

All the cover provided by Simple, with added accidental damage cover, which provides the cost of repair or replacement for your contents and personal belongings, such as, furniture, TV, carpets and electrical goods while in your home, against accidental damage that may be caused, for example, a paint spill on the carpet whilst decorating. This cover excludes damage to clothing, contact lenses, plants and deterioration of food and drink.

No excess applies to this cover, so you do not have to pay an amount towards any claim you make.

Optional Covers - available for both Simple and Simple+ cover. See STEP 4 for information on cost.

Personal Belongings

Cover provides for the cost of repair or replacement for loss or damage to your personal belongings, including sports equipment. Choose cover up to £3,000. Cover is provided for your belongings inside and outside of your home whilst in the British Isles and for up to 14 days worldwide. A single item limit of £500 applies. If any single item is worth more than £500, this is the most we will pay.

Hearing Aids

Cover provides for the cost of repair or replacement for loss or damage to your hearing aids. Choose cover up to £3,000. Cover is provided inside and outside of your home whilst in the British Isles and for up to 14 days worldwide.

Wheelchairs

Cover provides for the cost of repair or replacement for loss or damage to your wheelchair. Choose cover up to £3,000. Cover is provided inside and outside of your home whilst in the British Isles and for up to 14 days worldwide.

Bicycles

Cover provides for the cost of repair or replacement for loss or damage to your bicycles. Choose cover up to £3,000 for all your bicycles. Cover is provided inside and outside of your home whilst in the British Isles and for up to 14 days worldwide. Bicycles left unattended in a public place must be locked to an object that cannot be moved or locked inside or to a motor vehicle.

Policy Exclusions – these exclusions apply to all covers under the policy

Please note this policy is not a maintenance contract, it does not cover all losses.

The policy does not cover:

- Maintenance or any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration. Mechanical, electrical or electronic fault or breakdown.
- Radioactive contamination, war risks, sonic bangs, pollution or contamination, failure of computers and electrical equipment and terrorism.
- Any loss or damage or arising from an event occurring before the insurance starts, caused deliberately by your family or as a result of the buildings being used for illegal activity.
- Anything used for trade, professional or business purposes (except for office homeworking equipment).
- Losses by certain causes when the home has been unoccupied for more than 60 days in a row.

This is only a brief summary of what the policy does and does not cover. Full details of the conditions and exclusions are given in the policy; a specimen policy document is available on request.


WHAT IT WILL COST - AREA 1

STEP 4

Based on the sum insured calculator in Step 2, check below to see how much this will cost.

The following prices are available for postcodes: CW & SY

Your price depends on, the cover chosen, how often you would like to pay and your Sum Insured (calculated using the house diagram in STEP 2).

Before you decide how often you would like to pay take a look at the example  detailed below.

This shows how much you will pay if you choose the Simple Policy for a £12,000 Sum Insured.

If you pay annually, a one-off payment, it will cost £46.96, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to paying annually:
Weekly	£1.35 each week	£70.20	You will pay £23.24 more
Fortnightly	£2.31 every two weeks	£60.06	You will pay £13.10 more
Monthly by Payment Card	£4.41 a month	£52.92	You will pay £5.96 more
Monthly by Direct Debit	£3.87 a month	£46.44	You will pay £0.52 less

Sum Insured	Weekly (52)		Fortnightly		Monthly Payment Card		Monthly DD		Annually	
	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +
£4,000	£0.45	£0.82	£0.77	£1.51	£1.47	£3.07	£1.29	£2.89	£15.65	£34.87
£5,000	£0.56	£1.02	£0.96	£1.88	£1.84	£3.84	£1.61	£3.61	£19.56	£43.59
£6,000	£0.67	£1.23	£1.15	£2.26	£2.20	£4.61	£1.93	£4.34	£23.48	£52.31
£7,000	£0.79	£1.43	£1.34	£2.64	£2.57	£5.37	£2.26	£5.06	£27.39	£61.03
£8,000	£0.90	£1.64	£1.54	£3.02	£2.94	£6.14	£2.58	£5.78	£31.30	£69.75
£9,000	£1.01	£1.84	£1.73	£3.39	£3.31	£6.91	£2.90	£6.50	£35.22	£78.47
£10,000	£1.12	£2.05	£1.92	£3.77	£3.67	£7.68	£3.22	£7.23	£39.13	£87.18
£11,000	£1.24	£2.25	£2.11	£4.15	£4.04	£8.44	£3.54	£7.95	£43.04	£95.90
£12,000	£1.35	£2.46	£2.31	£4.52	£4.41	£9.21	£3.87	£8.67	£46.96	£104.62
£13,000	£1.46	£2.66	£2.50	£4.90	£4.77	£9.98	£4.19	£9.39	£50.87	£113.34
£14,000	£1.57	£2.87	£2.69	£5.28	£5.14	£10.75	£4.51	£10.12	£54.78	£122.06
£15,000	£1.69	£3.07	£2.88	£5.65	£5.51	£11.52	£4.83	£10.84	£58.69	£130.78
£16,000	£1.80	£3.28	£3.07	£6.03	£5.88	£12.28	£5.15	£11.56	£62.61	£139.49
£17,000	£1.91	£3.48	£3.27	£6.41	£6.24	£13.05	£5.48	£12.28	£66.52	£148.21
£18,000	£2.02	£3.69	£3.46	£6.78	£6.61	£13.82	£5.80	£13.01	£70.43	£156.93
£19,000	£2.13	£3.89	£3.65	£7.16	£6.98	£14.59	£6.12	£13.73	£74.35	£165.65
£20,000	£2.25	£4.09	£3.84	£7.54	£7.34	£15.35	£6.44	£14.45	£78.26	£174.37
£21,000	£2.36	£4.30	£4.03	£7.92	£7.71	£16.12	£6.77	£15.17	£82.17	£183.09
£22,000	£2.47	£4.50	£4.23	£8.29	£8.08	£16.89	£7.09	£15.90	£86.09	£191.80
£23,000	£2.58	£4.71	£4.42	£8.67	£8.45	£17.66	£7.41	£16.62	£90.00	£200.52
£24,000	£2.70	£4.91	£4.61	£9.05	£8.81	£18.42	£7.73	£17.34	£93.91	£209.24
£25,000	£2.81	£5.12	£4.80	£9.42	£9.18	£19.19	£8.05	£18.07	£97.82	£217.96
£26,000	£2.92	£5.32	£4.99	£9.80	£9.55	£19.96	£8.38	£18.79	£101.74	£226.68
£27,000	£3.03	£5.53	£5.19	£10.18	£9.92	£20.73	£8.70	£19.51	£105.65	£235.40
£28,000	£3.15	£5.73	£5.38	£10.55	£10.28	£21.50	£9.02	£20.23	£109.56	£244.11
£29,000	£3.26	£5.94	£5.57	£10.93	£10.65	£22.26	£9.34	£20.96	£113.48	£252.83
£30,000	£3.37	£6.14	£5.76	£11.31	£11.02	£23.03	£9.66	£21.68	£117.39	£261.55
£31,000	£3.48	£6.35	£5.96	£11.68	£11.38	£23.80	£9.99	£22.40	£121.30	£270.27
£32,000	£3.59	£6.55	£6.15	£12.06	£11.75	£24.57	£10.31	£23.12	£125.22	£278.99
£33,000	£3.71	£6.76	£6.34	£12.44	£12.12	£25.33	£10.63	£23.85	£129.13	£287.71
£34,000	£3.82	£6.96	£6.53	£12.82	£12.49	£26.10	£10.95	£24.57	£133.04	£296.42
£35,000	£3.93	£7.17	£6.72	£13.19	£12.85	£26.87	£11.28	£25.29	£136.95	£305.14
£36,000	£4.04	£7.37	£6.92	£13.57	£13.22	£27.64	£11.60	£26.01	£140.87	£313.86
£37,000	£4.16	£7.58	£7.11	£13.95	£13.59	£28.40	£11.92	£26.74	£144.78	£322.58
£38,000	£4.27	£7.78	£7.30	£14.32	£13.96	£29.17	£12.24	£27.46	£148.69	£331.30
£39,000	£4.38	£7.99	£7.49	£14.70	£14.32	£29.94	£12.56	£28.18	£152.61	£340.02
£40,000	£4.49	£8.19	£7.68	£15.08	£14.69	£30.71	£12.89	£28.90	£156.52	£348.73

All premiums include a transaction fee and Insurance Premium Tax at the applicable rate.

Your Sum Insured is calculated using the house diagram in STEP 2.


WHAT IT WILL COST - AREA 2

STEP 4

Based on the sum insured calculator in Step 2, check below to see how much this will cost.

The following prices are available for postcodes: CH, L, M, PR, SK WA & WN

Your price depends on, the cover chosen, how often you would like to pay and your Sum Insured (calculated using the house diagram in STEP 2).

Before you decide how often you would like to pay take a look at the example  detailed below.

This shows how much you will pay if you choose the Simple Policy for a £12,000 Sum Insured.

If you pay annually, a one-off payment, it will cost £55.81, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to paying annually:
Weekly	£1.52 each week	£79.04	You will pay £23.23 more
Fortnightly	£2.65 every two weeks	£68.90	You will pay £13.09 more
Monthly by Payment Card	£5.14 a month	£61.68	You will pay £5.87 more
Monthly by Direct Debit	£4.60 a month	£55.20	You will pay £0.61 less

Sum Insured	Weekly (52)		Fortnightly		Monthly Payment Card		Monthly DD		Annually	
	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +
£4,000	£0.51	£0.95	£0.88	£1.77	£1.71	£3.64	£1.53	£3.46	£18.60	£41.71
£5,000	£0.63	£1.19	£1.10	£2.21	£2.14	£4.55	£1.92	£4.33	£23.25	£52.14
£6,000	£0.76	£1.43	£1.32	£2.66	£2.57	£5.46	£2.30	£5.19	£27.91	£62.56
£7,000	£0.89	£1.66	£1.54	£3.10	£3.00	£6.37	£2.69	£6.06	£32.56	£72.99
£8,000	£1.01	£1.90	£1.76	£3.54	£3.43	£7.28	£3.07	£6.92	£37.21	£83.42
£9,000	£1.14	£2.14	£1.98	£3.98	£3.86	£8.19	£3.45	£7.79	£41.86	£93.84
£10,000	£1.27	£2.38	£2.20	£4.43	£4.29	£9.10	£3.84	£8.65	£46.51	£104.27
£11,000	£1.39	£2.61	£2.43	£4.87	£4.72	£10.01	£4.22	£9.52	£51.16	£114.70
£12,000	£1.52	£2.85	£2.65	£5.31	£5.14	£10.92	£4.60	£10.38	£55.81	£125.13
£13,000	£1.64	£3.09	£2.87	£5.75	£5.57	£11.83	£4.99	£11.25	£60.46	£135.55
£14,000	£1.77	£3.33	£3.09	£6.20	£6.00	£12.74	£5.37	£12.11	£65.11	£145.98
£15,000	£1.90	£3.56	£3.31	£6.64	£6.43	£13.65	£5.75	£12.98	£69.76	£156.41
£16,000	£2.02	£3.80	£3.53	£7.08	£6.86	£14.56	£6.14	£13.84	£74.42	£166.84
£17,000	£2.15	£4.04	£3.75	£7.53	£7.29	£15.47	£6.52	£14.71	£79.07	£177.26
£18,000	£2.28	£4.28	£3.97	£7.97	£7.72	£16.38	£6.91	£15.57	£83.72	£187.69
£19,000	£2.40	£4.51	£4.19	£8.41	£8.15	£17.29	£7.29	£16.44	£88.37	£198.12
£20,000	£2.53	£4.75	£4.41	£8.85	£8.57	£18.20	£7.67	£17.30	£93.02	£208.54
£21,000	£2.66	£4.99	£4.63	£9.30	£9.00	£19.11	£8.06	£18.17	£97.67	£218.97
£22,000	£2.78	£5.23	£4.85	£9.74	£9.43	£20.02	£8.44	£19.03	£102.32	£229.40
£23,000	£2.91	£5.47	£5.07	£10.18	£9.86	£20.93	£8.82	£19.90	£106.97	£239.83
£24,000	£3.04	£5.70	£5.29	£10.62	£10.29	£21.84	£9.21	£20.76	£111.62	£250.25
£25,000	£3.16	£5.94	£5.51	£11.07	£10.72	£22.75	£9.59	£21.63	£116.27	£260.68
£26,000	£3.29	£6.18	£5.73	£11.51	£11.15	£23.66	£9.98	£22.49	£120.93	£271.11
£27,000	£3.42	£6.42	£5.95	£11.95	£11.58	£24.57	£10.36	£23.36	£125.58	£281.54
£28,000	£3.54	£6.65	£6.17	£12.39	£12.00	£25.48	£10.74	£24.22	£130.23	£291.96
£29,000	£3.67	£6.89	£6.39	£12.84	£12.43	£26.39	£11.13	£25.09	£134.88	£302.39
£30,000	£3.80	£7.13	£6.61	£13.28	£12.86	£27.30	£11.51	£25.95	£139.53	£312.82
£31,000	£3.92	£7.37	£6.84	£13.72	£13.29	£28.21	£11.89	£26.82	£144.18	£323.24
£32,000	£4.05	£7.60	£7.06	£14.17	£13.72	£29.12	£12.28	£27.68	£148.83	£333.67
£33,000	£4.18	£7.84	£7.28	£14.61	£14.15	£30.03	£12.66	£28.55	£153.48	£344.10
£34,000	£4.30	£8.08	£7.50	£15.05	£14.58	£30.94	£13.04	£29.41	£158.13	£354.52
£35,000	£4.43	£8.32	£7.72	£15.49	£15.01	£31.85	£13.43	£30.28	£162.78	£364.95
£36,000	£4.56	£8.55	£7.94	£15.94	£15.43	£32.76	£13.81	£31.14	£167.43	£375.38
£37,000	£4.68	£8.79	£8.16	£16.38	£15.86	£33.67	£14.20	£32.01	£172.09	£385.81
£38,000	£4.81	£9.03	£8.38	£16.82	£16.29	£34.58	£14.58	£32.87	£176.74	£396.23
£39,000	£4.93	£9.27	£8.60	£17.26	£16.72	£35.49	£14.96	£33.74	£181.39	£406.66
£40,000	£5.06	£9.50	£8.82	£17.71	£17.15	£36.40	£15.35	£34.60	£186.04	£417.09


All premiums include a transaction fee and Insurance Premium Tax at the applicable rate.

Your Sum Insured is calculated using the house diagram in STEP 2.

WHAT IT WILL COST

OPTIONAL COVERS

The following prices are available for all postcode areas

The prices for the optional covers are shown below. Before you decide how often you would like to pay take a look at the example  detailed below, the cost for the optional covers will be added to the Simple or Simple + cover prices shown above.

So, if you choose to add Wheelchair cover for a £3,000 Sum Insured and you pay annually, a one-off payment, it will add £73.32 to your overall price, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to paying annually:
Weekly	£1.41 each week	£73.32	You will pay £0.00 more
Fortnightly	£2.82 every two weeks	£73.32	You will pay £0.00 more
Monthly	£6.12 a month	£73.44	You will pay £0.12 more

Personal Belongings				
Sum Insured	Weekly (52)	Fortnightly	Monthly	Annually
£1,000	£0.46	£0.93	£2.00	£24.04
£2,000	£0.92	£1.86	£4.01	£48.07
£3,000	£1.38	£2.79	£6.01	£72.11

Wheelchairs				
Sum Insured	Weekly (52)	Fortnightly	Monthly	Annually
£1,000	£0.47	£0.94	£2.04	£24.44
£2,000	£0.94	£1.88	£4.08	£48.88
£3,000	£1.41	£2.82	£6.12	£73.32

Hearing Aids				
Sum Insured	Weekly (52)	Fortnightly	Monthly	Annually
£1,000	£0.47	£0.94	£2.04	£24.44
£2,000	£0.94	£1.88	£4.08	£48.88
£3,000	£1.41	£2.82	£6.12	£73.32

Bicycles				
Sum Insured	Weekly (52)	Fortnightly	Monthly	Annually
£1,000	£1.22	£2.45	£5.31	£63.68
£2,000	£2.44	£4.91	£10.62	£127.37
£3,000	£3.66	£7.36	£15.93	£191.05

All premiums include Insurance Premium Tax at the applicable rate.

ESSENTIAL INFORMATION DOCUMENT

Renewing your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

If you pay weekly or fortnightly with your rent or using a payment card you can continue to do this, unless we advise you otherwise. If you choose not to pay using these methods, you'll need to let us know if you want your policy to renew to ensure you remain covered, otherwise you will no longer be insured with us.

To make things easier for you, if you pay by Direct Debit, or you've given us permission to keep your payment details on file, we'll automatically renew your policy at your next renewal. That's unless you have already opted out or we advise you otherwise.

If you'd rather your policy doesn't automatically renew, you can opt out of this at any time by email, by calling us or in writing.

If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this verbally or in writing. You can find full details of how to claim in your Policy documentation.

Cancelling your policy

You can cancel your policy within 14 days of purchase or renewal, or from the day you receive your policy or renewal documents if this is later and we'll refund the premium you've paid, unless you have made a claim.

If you cancel after the first 14 days of purchase or renewal, or from the day you receive your policy or renewal documents if this is later, we'll reduce any refund of premium to be paid to allow for the time you were covered, as long as you have not made a claim during this time.

If we need to cancel your policy we'll write to you at least 14 days before the cancellation date, using the address we currently have on record. We may refund you for payments you've already made to us for the time you have left on your insurance.

Please contact our Customer Services team to cancel your policy. You'll still be able to claim for any event that happened before your cancellation date.

Full details of cancellation are in your policy wording.

Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Customer Relations Team	Financial Ombudsman Service
URIS Group Customer Relations PO Box 1193 Doncaster DN1 9PW	Exchange Tower London E14 9SR

About us

This product is underwritten by Royal & Sun Alliance Insurance Ltd, which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323.

URIS Group Ltd administer this product on behalf of Royal & Sun Alliance Insurance Ltd. URIS Group Ltd is authorised and regulated by the Financial Conduct Authority Registration No. 307332.

Marsh Limited are Introducers of this insurance product. Authorised and Regulated by the Financial Conduct Authority for general Insurance Distribution and Credit Broking No. 302751

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Davies Group process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Davies Group Limited, Registered in England and Wales at 7th Floor, 1 Minster Court, Mincing Lane, London, England, EC3R 7AA. Registered Company No. 06479822

You will not be charged a fee for this service and your Landlord (as indicated in the application form) will not receive a commission for this service. Marsh Limited acting as introducers of this insurance policy will receive a commission from Royal & Sun Alliance Insurance Ltd in relation to any insurance policy arranged by them, which means that a percentage of the premium you pay is given to them. If you require any further information on this please contact your landlord.

STEP 5 APPLICATION FORM

Read, complete and sign the application form and post it to RSA, URIS Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Or, having viewed the application form, telephone 0345 6718172 and apply over the phone.

We'll give information to help you make an informed choice but won't provide advice on whether our products are suitable for you.

This contents cover meets the demands and needs of customers who need to repair or replace their home contents as new for specific damage and loss against incidents such as fire, theft, flood and escape of water. You should check carefully and choose the limits which best meet your needs. See Step 2 and Step 3 of the application form to help you. You should also read the section 'Making sure your sums insured are adequate'.

A copy of the completed Application Form is available on request but you should keep a record of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request.

Your answers to our questions are important and are a record of the information you've provided to us when creating your policy. They'll form part of your policy terms and conditions. You should tell us if any of these details are incorrect or change. We may reassess your cover, terms and the premiums when we are told about changes in your circumstances. If you do not tell us about changes, or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances your policy might be invalid and you may not be entitled to a refund of premium. If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

Name of your Council/Housing Association	Torus
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Name of Applicant 1 (Mr/Mrs/Miss/Ms)

Date of Birth (Applicant 1)	
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Name of Applicant 2 (Mr/Mrs/Miss/Ms)

Date of Birth (Applicant 2)	
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If you would like to add a family member as joint policyholder they must also sign this form. As a joint policyholder they will share responsibility with you and you'll both be able to speak to us about your insurance, make changes and cancel the policy. Joint tenant applicants must be named as joint policyholders and they must sign this form otherwise their belongings will not be covered by the policy.

Address of your home to be insured

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	Postcode
--	----------

Rent Reference Number	
-----------------------	--

Telephone Number	
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Please provide a contact number (mobile phone if possible) we can use if we need to contact you about your application form. This may help speed up the process.

Cover Required (Please tick one)	Simple <input type="checkbox"/>	Simple+ <input type="checkbox"/>
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Amount of Home Contents insurance cover required (to the nearest £1,000)	£
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Do you require the optional cover for Personal Belongings (see cost of cover tables)?	£
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Do you require the optional cover for Wheelchairs (see cost of cover tables)?	£
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Do you require the optional cover for Hearing Aids (see cost of cover tables)?	£
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Do you require the optional cover for Bicycles (see cost of cover tables)?	£
--	---

Date you want the insurance to start from	
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The start date you select must be more than 10 days in the future to allow time for your application to be processed. Please note that you will not be insured until your application is accepted and you receive your documentation.

STEP 5 APPLICATION FORM *(continued)*

Whenever we ask questions about you and your family we mean you or any of the following people as long as they normally live with you:

- your husband, wife or partner
- children (including foster children and adopted children)
- your relatives
- a partner, husband or wife of your children
- your domestic employees - someone employed to carry out domestic duties associated with your home, for example, a nanny or carer
- your carer even if they are not employed by you or your family.

	Yes	No
1. Do you live in the home that you wish to insure?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you or any of your family who normally live with you at your current address or elsewhere		
a) made any home contents claims in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
b) had any insurance policy refused, cancelled, declined, declared void or had special terms or conditions applied?	<input type="checkbox"/>	<input type="checkbox"/>
c) been convicted of any offence other than driving or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974?	<input type="checkbox"/>	<input type="checkbox"/>
3. Has the home or the land belonging to it been flooded in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Will the home be left unoccupied for a total of more than 60 days in a year?	<input type="checkbox"/>	<input type="checkbox"/>
5. Will the home be occupied by anyone other than you or your family?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, how many people other than you or your family will occupy the home with you?	<input type="text"/>	
6. Will the home be used for any trade, professional or business purposes other than home office work undertaken by you or your family?	<input type="checkbox"/>	<input type="checkbox"/>

Method of Payment (Please Select)

Weekly payment card Fortnightly payment card Monthly payment card Monthly Direct Debit Annually

If your chosen payment method is Monthly Direct Debit please complete the Direct Debit included in this application and return it along with your application form.

Payment Card Customers Only

Please ensure you pay the EXACT amount only onto your payment card for your home insurance policy and on the date required. This will ensure your policy doesn't fall into credit or arrears.

Making sure your sums insured are adequate

If you are underinsured this will reduce how much we pay out in the event of a claim. It's important that the sum insured you've chosen is enough to replace all your contents and personal belongings as new. Remember to regularly review your sum insured to make sure this remains adequate to replace all of your contents as new, especially if you buy new items.

If you select a sum insured amount that is less than the cost of replacing all of your items as new (less an amount we take off for normal use or ageing for clothing and household linen), any claim you make will be reduced by the same percentage proportion you have underinsured by. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen sum insured. You'll find more details on this in your policy.

You should check that the limits for valuable items, such as jewellery and watches, and for any items you wish to cover away from your home under the optional covers, provide you with the amount of cover you need.

STEP 5 APPLICATION FORM *(continued)*

If you have answered 'yes' to Question 2a, please provide the following information about the claim:

The cause of the claim (Fire, Theft, Accidental Damage etc)

The date of the claim

The amount of the claim

What was damaged? (TV, phone, carpets etc)

If you have answered 'yes' to Question 2b, please provide the following information:

What action was taken by the insurer?

Why did they take that action?

The date this happened?

Have you had insurance since?

If you have answered 'yes' to Question 2c, please provide the following information:

Name of the person who committed the offence?

Date of birth of the person who committed the offence?

What was the conviction for?

The date it was received?

What sentence was given?

What country was the conviction received in?

If you have answered 'yes' to Question 3, please provide the following information:

Date(s) of flood?

Details of flood?

Cost of flood damage?

What measures have been put in place to prevent further flooding of the property?

Continue Application Form



STEP 5 APPLICATION FORM *(continued)*

Important Notes

Please read the following carefully before you sign and date the Declaration.

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under the policy..

Eligibility Disclaimer

Royal Sun Alliance Insurance Ltd has the right to refuse any application which does not meet its underwriting eligibility criteria under the scheme.

How We Use Your Information

Your policy is underwritten by Royal & Sun Alliance Insurance Ltd (RSA), and your data is provided to RSA in order for them to provide you with the cover you require. To find out how RSA use your personal data, and what your rights are in relation to that information, a copy of their privacy policy can be found online at <https://www.rsainsurance.co.uk/privacy-policy/>

Declaration

Important Note: Before you sign this form, please read it again making sure all questions are answered in full. Check that the answers are correct to the best of your knowledge and belief. Once you and any joint applicant sign this form you are responsible for its accuracy.

To give false information knowingly in answer to any of the questions in order to obtain insurance or to obtain a reduced premium could be a criminal offence and could invalidate your insurance.

I/We declare that the statements made by me/us or on my/our behalf are correct to the best of my/our knowledge and belief.

I/We have had the opportunity to read the Insurance Product Information Document and the Essential Information Document.

I/We consent to the searching of information from other insurers to check the answers I/we have provided and I/we authorise the giving of information for such purposes.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Signature of Applicant 1	Date
Signature of Applicant 2	Date

Royal & Sun Alliance Insurance Ltd, No. 93792.

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 202323).

If you have chosen to pay monthly by Direct Debit please complete the Direct Debit Mandate included in this application and return it along with your application form to:
URIS Group, Quaypoint, Lakeside Boulevard, Doncaster, DN4 5PL



If you pay by Direct Debit, to ensure that your Home Contents stay covered, we'll automatically renew your policy next year. We'll send you information on your renewal before it's due so you can make sure you're happy with the cover and price before we take payment. However, you can choose to opt out of your policy automatically renewing now or at anytime by email, calling us or in writing. If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

Please tick your preference (only tick one box)

Yes I would like to remain opted into automatically renewing my policy, which means my policy will continue to renew (unless I am advised otherwise).

No I would like to opt out of my policy automatically renewing, which means I will have to contact you prior to renewal to ensure my policy continues and I remain covered, otherwise my policy will be cancelled.

Direct Debit payments

To set up your Direct Debit payments please:

- Complete the Direct Debit Instruction as numbered below;
 1. Name and Address of your Bank or Building Society
 2. Account Holders Name(s)
 3. Account Number
 4. Sort Code
 5. Signature(s) and Date

• Preferred payment date

Please note you have the option to choose your payment day.

Please indicate which date you would like your payments to be collected by selecting the relevant box below:

1 <input type="checkbox"/>	5 <input type="checkbox"/>	9 <input type="checkbox"/>	13 <input type="checkbox"/>	17 <input type="checkbox"/>	21 <input type="checkbox"/>	25 <input type="checkbox"/>
2 <input type="checkbox"/>	6 <input type="checkbox"/>	10 <input type="checkbox"/>	14 <input type="checkbox"/>	18 <input type="checkbox"/>	22 <input type="checkbox"/>	26 <input type="checkbox"/>
3 <input type="checkbox"/>	7 <input type="checkbox"/>	11 <input type="checkbox"/>	15 <input type="checkbox"/>	19 <input type="checkbox"/>	23 <input type="checkbox"/>	27 <input type="checkbox"/>
4 <input type="checkbox"/>	8 <input type="checkbox"/>	12 <input type="checkbox"/>	16 <input type="checkbox"/>	20 <input type="checkbox"/>	24 <input type="checkbox"/>	28 <input type="checkbox"/>

Instruction to your Bank or Building Society to pay by Direct Debit



1. Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address:	
Postcode	

Originator's Identification Number for Office Use Only

4	1	8	9	5	7
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2. Name(s) of Account Holder(s)

3. Bank/Building Society account number

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4. Branch sort code

--	--	--	--	--	--

5. Instruction to your Bank or Building Society

Please pay URIS Group re Royal & Sun Alliance Insurance Ltd. 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 URIS Group Limited re Royal & Sun Alliance Insurance Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):	
Date:	

This Guarantee should be detached and retained by the payer

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit URIS Group will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request URIS Group to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by URIS Group or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- if you receive a refund you are not entitled to, you must pay it back when URIS Group asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

