

A special service for tenants and residents

NATIONAL
HOUSING
FEDERATION

National Housing Federation
My Home Contents Insurance



My Home
Contents Insurance



 **business for neighbourhoods**


JARDINE LLOYD THOMPSON
Tenant Risks

Your Landlord **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks. The National Housing Federation **My Home** Contents Insurance Scheme in conjunction with Jardine Lloyd Thompson Tenant Risks and Allianz Insurance plc can offer tenants and residents the chance to insure the contents of their homes in an easy affordable way.

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.
- 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. 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.

'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 three easy steps:

1. Use the do-it-yourself valuation sheet opposite to work out how much cover you need.
2. Now refer to the enclosed rate cards 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 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 SL839

Maidenhead

SL6 7XL

[no stamp required]

Do-it-yourself valuation of your household contents

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

Please use this page to help value the contents of your property but first read the section on 'New for Old' insurance on page 2.

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

Please keep this sheet for future reference

Rooms/Items:

Total Value

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

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

Items in kitchen. e.g. Cooker, Washer, Fridge, Freezer,

Pots & Pans, Crockery, Table, Chairs, Floor Covering, Light Fittings, Ornaments, Microwave, Toaster, Kettle, Other Electrical Items etc.

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

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

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

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

£

How to apply

Option 1, To arrange immediate cover contact us on 0845 337 2463

Option 2, 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 0845 337 2463. Once you have completed the form post it to:

National Housing Federation **My Home** Contents Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL, (no stamp required)

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You will not be allowed to make a claim unless your payments are up to date.
- Your insurance 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 30 consecutive days, 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 ensure 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.

The National Housing Federation urges all tenants to take out home contents insurance, either through this special scheme or by making your own arrangements.

If you wish to apply complete the application form enclosed or contact us on 0845 337 2463

Notes

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Summary of Cover

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 an annual policy, underwritten by Allianz Insurance plc.

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 for the full policy year. 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 National Housing Federation My Home Contents Insurance Scheme by telephone on 0845 337 2463.

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

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 £200 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card

- A limit of £750 applies in respect of theft of your belongings from your outbuildings
- A limit of £750 applies in respect of tapes, discs or record discs of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

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 30 consecutive days. If this applies to you, for example by taking a long holiday, 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.
- You must ensure that all material facts are disclosed. A material fact is one that is likely to influence us in the assessment or acceptance of this risk. If you are in any doubt as to whether a fact is material, you must disclose it.
- 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.
- 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 SL839, Maidenhead
SL6 7XL, (no stamp required)

Alternatively you can contact us on 0845 337 2463
to arrange immediate cover.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Name of your housing organisation _____

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

(Joint tenants + Co-habitees must be named) _____

Address _____

Postcode _____

Telephone no. _____

Date of birth _____

Your job _____

Contents sum insured required £ _____

Where did you hear about this insurance scheme?

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

This policy is underwritten by Allianz Insurance plc a general insurance company registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service. Authorised by the Financial Services Authority, authorisation number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

For Office Use Only

Area _____ Premium £ _____ Certificate number _____

Input Date ___ / ___ / ___ Sent Date ___ / ___ / ___

To Be Answered By The Applicant

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

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

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

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

- | | Yes | No |
|---|-----------------------|-----------------------|
| 4. Do you regularly leave your home empty or unattended for more than 30 days? | <input type="radio"/> | <input type="radio"/> |
| 5. Is your home used for running a business? | <input type="radio"/> | <input type="radio"/> |
| 6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer? | <input type="radio"/> | <input type="radio"/> |

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

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

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

Date(s) of incident(s) _____

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

Value of goods lost or damaged? _____

Were you insured at the time? _____

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

- | | Yes | No |
|--|-----------------------|-----------------------|
| 8. Have you or anyone living with you ever been convicted or charged with any offence, other than driving offences, or is any prosecution or police enquiry pending? | <input type="radio"/> | <input type="radio"/> |

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

Date of conviction or charge? _____

Nature of offence? _____

Penalty received (fine, custody etc.)? _____

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 the information given is true and complete and that no material facts have been withheld or omitted whether the subject of a specific question or not.
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. Failure to disclose all relevant facts could invalidate all or part of your policy. If you are in doubt as to whether certain facts are relevant or not, please contact National Housing Federation **My Home** Contents Insurance Scheme Freepost SL839, Maidenhead, SL6 7XL (no stamp required) or telephone 0845 337 2463. In particular you should disclose any facts that would influence an insurer in the assessment and acceptance of the risk.
7. 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 30 consecutive days you will have to advise the insurer in writing.

Signature(s)

Joint tenants and co-habitees must both sign

Signature(s)

Joint tenants and co-habitees must both sign

Date

Payment Method

I wish to pay the premium *(tick box)*

- Fortnightly** by Cash at any Post Office
(a swipe card will be sent to you with your policy booklet).
- Monthly** by Cash at any Post Office
(a swipe card will be sent to you with your policy booklet).
- Monthly** by Direct Debit *(please complete the Direct Debit form enclosed).*
- Annually** by Cheque, Postal Order or Debit/Credit Card
(both payable to: My Home Contents Insurance Scheme).

Only Fill In This Section If You Are Paying Annually Through Your Bank Credit/Debit Card

I hereby authorise **My Home** Contents Insurance Scheme to collect my annual premium through my Bank Debit/Credit Card.

ACCESS

VISA

SWITCH

Issue No.

Card No:

Expiry Date:

Signature(s):

Date:

Now return the whole completed form to: My Home Contents Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL (no stamp required).

If you are paying the premium by Direct Debit don't forget to enclose your completed Direct Debit form.

Underwritten by



Allianz Insurance plc is a general insurance company registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service. Authorised by the Financial Services Authority, authorisation number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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 such as the Financial Services Authority (FSA) 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 EU. 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.

Credit Searches And Accounting

In assessing your application, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payments record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

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 of England and Wales will apply to this contract. You should show these notices to anyone who has an interest in the property insured under the policy.

National Housing Federation Customer Information



This leaflet is intended to give you important additional information concerning our approach to arranging Tenant's Contents insurance for customers and how we handle your insurance.

Please read this in conjunction with our Prospectus and keep it safely for future reference.

If any points are unclear please contact one of our customer advisors on: 0845 337 2463.

1 Who We Are and Regulation

Jardine Lloyd Thompson Tenant Risks is a division of Jardine Lloyd Thompson UK Limited, whose principal place of business is 6 Crutched Friars, London, EC3N 2PH. Jardine Lloyd Thompson UK Limited is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA), details of which can be confirmed on the FSA's register by visiting the FSA's website "<http://www.fsa.gov.uk/register>".

Our intention in issuing this Customer Information is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each insurance which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to give you this document.

We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you, particularly the sections entitled Claims Handling Your Demands & Needs and your Cancellation Rights. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.

2 Explaining Our Service

Jardine Lloyd Thompson Tenant Risks only offers tenants contents insurance from one insurer the details of which are provided in the accompanying prospectus. Whilst we deal with this insurer only for tenants contents insurance we are not contractually obliged to do so and review the market periodically. Jardine Lloyd Thompson Tenant Risks involvement is pursuant to a contract with the Insurer, a binding agreement, which allows us to provide quotations, grant cover and administer your insurance including the collection of premiums on the insurers behalf. In these circumstances in dealing with the underwriting and administration of your insurance we will be acting primarily on behalf of the insurer(s).

We hold monies received under this agreement as agent for the insurers named.

3 Your Demands & Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

This product meets the needs of a tenant wishing to insure against loss of or damage to their household contents.

We will not provide any information outside the details of this specific contract, therefore you will need to make your decision about the most suitable way to proceed.

4 Information about products and services

We will provide you with a product summary of the insurance contract within the Customer Prospectus, which will explain all the main features of the policy, important details of cover and benefits thereunder, any significant or unusual restrictions or exclusions, any significant conditions that you must meet and the period of cover. We strongly recommend that you read the information we send to you and contact us immediately if any aspect is unclear.

Details of our claims handling and cancellation processes follows in this document.

5 Information on costs

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate.

If there are any additional charges we will identify these and inform you before commitment.

6 Remuneration

Our principal remuneration for bringing about or arranging the insurance will be by way of brokerage commission and/or fees, being a proportion of the premium paid which is allowed to us by the Insurer(s) for introducing the insurance to them.

Brokerage commissions and/or fees for bringing about or arranging the insurance are considered fully earned when the insurance incepts, irrespective of when the premium for the insurance is payable to the Insurer(s) and are not refundable in the event of cancellation or early termination of insurances.

In addition to the above, you should be aware that as a result of bringing about or arranging the insurance, Jardine Lloyd Thompson Tenant Risks and/or other members of the Jardine Lloyd Thompson Group may receive additional income from the following sources:

- Interest earned on insurance monies passing through our bank accounts;
- Expense allowances or commissions from Insurers for managing and administering certain lineslips, covers, binding authorities and other similar facilities, including claims which may arise thereunder, all of which we believe enable access to expert Insurers, more efficient service and competitive terms to be provided across a portfolio of business;
- 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.

7 Your duty to give information

We are obliged to point out that you have a legal duty to provide to insurers all information which is material to the risk being insured, whether unfavourable or otherwise to you, at the time of placement of the insurance contract and throughout the duration of the contract. Material facts would include any information that could influence a decision by an Insurer on whether to accept the risk and, if so, upon what premium and terms. If such information is not disclosed by you, your insurer has the right to avoid your insurance from its commencement. If this right is exercised any claims under your policy will not be met. It is important that you check the information shown in the Policy Summary, within the prospectus.

8 Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days after the later of the date of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and provided no claims have been notified, you will be entitled to a full refund of the premium paid.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

After any statutory cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, provided no claims have been notified, you may be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered.

To exercise your right to cancel your policy, please contact ourselves at the address shown at the end of this document.

9 Claims Handling

We recognise the importance of a claim and the information provided in the Certificate summary explains what you need to do.

10 Data Protection Act 1998

The information, which you provide to us, along with any other related information, will be held securely by Jardine Lloyd Thompson UK Limited and/or its agents only and used to administer your insurance arrangements.

The details you provide may also be used to update our records and those of companies within the Jardine Lloyd Thompson Group 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.

11 Dealing with Customer complaints

If you have cause to complain, in the first instance please refer to the Customer Prospectus for initial contact details.

If after this you are still unable to resolve to your satisfaction your complaint, please contact:

The Compliance Officer, Jardine Lloyd Thompson UK Limited,
Lloyds Chambers, 1 Portsoken Street, London E1 8LN

detailing the nature and underlying circumstances of your complaint.

The Compliance Department is responsible for monitoring the quality of our services and compliance with the laws and regulation applied to us in the UK.

Full details of the complaints procedure are available on request.

If you are dissatisfied with the delay or remain dissatisfied with the final response referral can be made to the Financial Ombudsman Service, details as stated below:

Making a complaint against us is in addition to and does not replace your right to seek legal redress against us.

Financial Ombudsman Service (FOS)

In the event of dissatisfaction with a delay in respect or continued dissatisfaction following receipt of the final response, you can refer the complaint to the FOS at:

Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 180

Website: www.financial-ombudsman.org

Financial Services Compensation Scheme (FSCS)

Both Jardine Lloyd Thompson UK Limited and the insurer(s) named in the Prospectus are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations.

The scheme provides for 100% of the first £2000 and 90% of the remainder of any losses. This depends on the type of business and the circumstances of the claim.

Full details and further information on the scheme are available from the FSCS as detailed below:

Financial Services Compensation Scheme (FSCS)
7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Telephone: 020 7892 7301

Website: www.fscs.org.uk

Where to contact us:

Jardine Lloyd Thompson Tenant Risks
Thames House, 17-19 Marlow Road, Maidenhead SL6 7AA

Telephone: 0845 337 2463

Fax: 01628 586181



DIRECT DEBITING 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 National Housing Federation **My Home** Contents Insurance Scheme, Freepost SL839, Maidenhead SL6 7XL.

Originator's Identification Number 807324

Originator: Close Brothers Limited, 3rd Floor, Tolworth Tower, Ewell Road, Surbiton, Surrey KT6 7EL.

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

6. Customer Name and Postcode

Name

3. Account Number

Postcode

4. Branch Sort Code

5. Please pay CLOSE BROTHERS LIMITED 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 LIMITED and, if so, details will be passed electronically to my Bank/Building Society.

JLT Reference Number

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

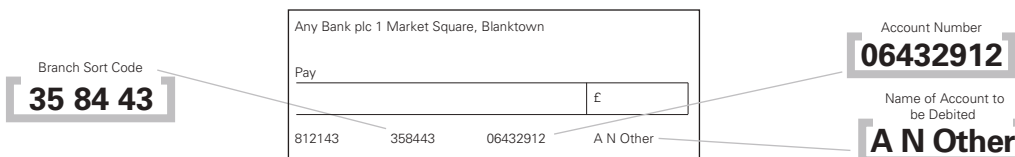
SIGNATURE

DATE

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

SPECIMEN CHEQUE

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



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 Limited 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 Limited 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 you Bank or Building Society.

