

# Tenants & Residents Home Contents Insurance Scheme



## Impact Housing

### How to find your premium:

- 1) Select the sum insured which represents the full replacement cost of all of your household goods and belongings, then decide which payment method you prefer.
- 2) Then decide if you require Standard Cover or Standard Cover including Extended Accidental Damage Cover, this will be the amount you need to pay.
- 3) If you have selected any optional extras the premiums for these are shown overleaf – add these premiums to the premium in 2 above and this will be the total amount you need to pay.
- 4) If you need help working out your total payment, please call My Home Contents Insurance on 0345 450 7288.

| 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    | £1.69                                  | £2.53                                  | £3.12                              | £4.94                                  | £2.79                   | £4.69                                  | £31.96   | £53.81                                 |
| * £7,000    | £1.89                                  | £2.87                                  | £3.57                              | £5.69                                  | £3.25                   | £5.47                                  | £37.29   | £62.78                                 |
| * £8,000    | £2.10                                  | £3.22                                  | £4.01                              | £6.44                                  | £3.72                   | £6.25                                  | £42.62   | £71.75                                 |
| £9,000      | £2.30                                  | £3.56                                  | £4.46                              | £7.19                                  | £4.18                   | £7.04                                  | £47.94   | £80.72                                 |
| £10,000     | £2.51                                  | £3.91                                  | £4.90                              | £7.93                                  | £4.64                   | £7.82                                  | £53.27   | £89.69                                 |
| £11,000     | £2.71                                  | £4.25                                  | £5.34                              | £8.68                                  | £5.11                   | £8.60                                  | £58.60   | £98.66                                 |
| £12,000     | £2.92                                  | £4.60                                  | £5.79                              | £9.43                                  | £5.57                   | £9.38                                  | £63.92   | £107.63                                |
| £13,000     | £3.12                                  | £4.94                                  | £6.23                              | £10.18                                 | £6.04                   | £10.16                                 | £69.25   | £116.60                                |
| £14,000     | £3.33                                  | £5.29                                  | £6.68                              | £10.92                                 | £6.50                   | £10.95                                 | £74.58   | £125.57                                |
| £15,000     | £3.53                                  | £5.63                                  | £7.12                              | £11.67                                 | £6.97                   | £11.73                                 | £79.91   | £134.53                                |
| £16,000     | £3.74                                  | £5.98                                  | £7.56                              | £12.42                                 | £7.43                   | £12.51                                 | £85.23   | £143.50                                |
| £17,000     | £3.94                                  | £6.32                                  | £8.01                              | £13.17                                 | £7.89                   | £13.29                                 | £90.56   | £152.47                                |
| £18,000     | £4.15                                  | £6.67                                  | £8.45                              | £13.91                                 | £8.36                   | £14.07                                 | £95.89   | £161.44                                |
| £19,000     | £4.35                                  | £7.01                                  | £8.89                              | £14.66                                 | £8.82                   | £14.85                                 | £101.21  | £170.41                                |
| £20,000     | £4.56                                  | £7.36                                  | £9.34                              | £15.41                                 | £9.29                   | £15.64                                 | £106.54  | £179.38                                |
| £21,000     | £4.76                                  | £7.70                                  | £9.78                              | £16.16                                 | £9.75                   | £16.42                                 | £111.87  | £188.35                                |
| £22,000     | £4.97                                  | £8.05                                  | £10.23                             | £16.90                                 | £10.22                  | £17.20                                 | £117.19  | £197.32                                |
| £23,000     | £5.17                                  | £8.39                                  | £10.67                             | £17.65                                 | £10.68                  | £17.98                                 | £122.52  | £206.29                                |
| £24,000     | £5.38                                  | £8.74                                  | £11.11                             | £18.40                                 | £11.14                  | £18.76                                 | £127.85  | £215.26                                |
| £25,000     | £5.58                                  | £9.08                                  | £11.56                             | £19.15                                 | £11.61                  | £19.54                                 | £133.18  | £224.22                                |
| £26,000     | £5.79                                  | £9.43                                  | £12.00                             | £19.89                                 | £12.07                  | £20.33                                 | £138.50  | £233.19                                |
| £27,000     | £5.99                                  | £9.77                                  | £12.45                             | £20.64                                 | £12.54                  | £21.11                                 | £143.83  | £242.16                                |
| £28,000     | £6.20                                  | £10.12                                 | £12.89                             | £21.39                                 | £13.00                  | £21.89                                 | £149.16  | £251.13                                |
| £29,000     | £6.40                                  | £10.46                                 | £13.33                             | £22.14                                 | £13.47                  | £22.67                                 | £154.48  | £260.10                                |
| £30,000     | £6.61                                  | £10.81                                 | £13.78                             | £22.88                                 | £13.93                  | £23.45                                 | £159.81  | £269.07                                |
| £31,000     | £6.81                                  | £11.15                                 | £14.22                             | £23.63                                 | £14.39                  | £24.24                                 | £165.14  | £278.04                                |
| £32,000     | £7.02                                  | £11.50                                 | £14.67                             | £24.38                                 | £14.86                  | £25.02                                 | £170.46  | £287.01                                |
| £33,000     | £7.22                                  | £11.84                                 | £15.11                             | £25.13                                 | £15.32                  | £25.80                                 | £175.79  | £295.98                                |
| £34,000     | £7.43                                  | £12.19                                 | £15.55                             | £25.87                                 | £15.79                  | £26.58                                 | £181.12  | £304.94                                |
| £35,000     | £7.63                                  | £12.53                                 | £16.00                             | £26.62                                 | £16.25                  | £27.36                                 | £186.45  | £313.91                                |

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

\* £6,000 - £35,000 only available to tenants aged 60 and over. £9,000 - £35,000 available to all other tenants.



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## Impact Housing

### What will it cost

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

| 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 |
|-------------|--|------------------------------------|-------------------------|--|
| £1,000      | £1.20                                  | £2.61                              | £2.61                   | £31.28   |
| £2,000      | £2.41                                  | £5.21                              | £5.21                   | £62.56   |
| £3,000      | £3.61                                  | £7.82                              | £7.82                   | £93.84   |

#### Wheelchairs & Mobility Scooters

| 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 |
|-------------|--|------------------------------------|-------------------------|--|
| £1,000      | £1.60                                  | £3.46                              | £3.46                   | £41.48   |
| £2,000      | £3.19                                  | £6.91                              | £6.91                   | £82.96   |
| £3,000      | £4.79                                  | £10.37                             | £10.37                  | £124.45  |

#### Hearing Aids

| 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 |
|-------------|--|------------------------------------|-------------------------|--|
| £1,000      | £2.11                                  | £4.56                              | £4.56                   | £54.75   |
| £2,000      | £4.21                                  | £9.13                              | £9.13                   | £109.51  |
| £3,000      | £6.32                                  | £13.69                             | £13.69                  | £164.26  |

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

| 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 |
|-------------|--|------------------------------------|-------------------------|--|
| £500        | £0.89                                  | £1.94                              | £1.94                   | £23.23   |

All premiums include Insurance Premium Tax at the current rate.

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