



# Simple

Home Contents Insurance

Brought to you by Consortium Procurement



## Home Contents Insurance Application Form

You can apply on our website [www.rsainsurance.co.uk/tenants](http://www.rsainsurance.co.uk/tenants) today or call us on 0345 671 8172.

Or read, complete and sign this application form and post it to RSA Customer Services, PO Box 1189, Doncaster, DN1 9PR.

**OUR 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.**

**RSA**

# YOUR LANDLORD ASKS ALL CUSTOMERS, ARE YOUR HOME CONTENTS INSURED?

Your landlord does 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 for tenants or leaseholders of your landlord to give you financial protection should these types of events happen. Or you could make your own home insurance arrangements.

This is a monthly policy, so your cover renews every month as long as you make a payment. Each year a review of your policy, including the terms, conditions and price, will take place on a set date. We may continue to offer you insurance at the next review date. However, if we are not willing to offer you insurance you will be notified of any changes in good time.

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 cookers or in work tops, 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.

# 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 You can apply on our website [www.rsainsurance.co.uk/tenants](http://www.rsainsurance.co.uk/tenants) today or call us on 0345 671 8172. Or read, complete and sign this application form and post it to RSA Customer Services, PO Box 1189, Doncaster, DN1 9PR.

**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. We may reduce the amount we pay for clothing and household linen due to normal use or ageing in the event of a claim. It is important not to undervalue your contents otherwise we will not pay the full value of your claim.

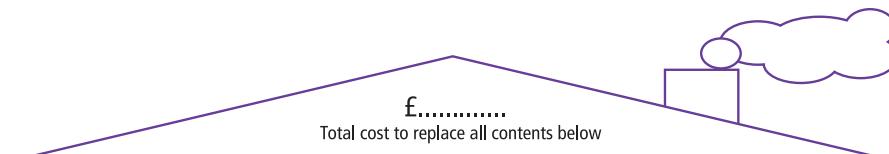
### Making sure your sums insured are enough

It is your responsibility to ensure that your chosen sum insured is the same as the total cost of replacing all of your home contents and personal belongings as new (less an amount we may take off for normal use or ageing for clothing and household linen).

If you have underestimated this amount any claim you make will be reduced by the same percentage amount you have underestimated. 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.



£..... Total cost to replace all contents below			
<b>Bedrooms</b> Furniture, linen, bedding, TV, computer, other audio and video equipment, valuables and general items £.....	<b>Hall, Stairs &amp; Landing</b> Furniture and general items £.....	<b>Bathroom</b> Towels, bathroom furniture and general items £.....	
<b>Dining Room</b> Furniture and valuables £.....	<b>Kitchen</b> Household appliances, cooking utensils, cutlery, crockery, cleaning equipment and materials, food, drink and valuables £.....	<b>All Rooms</b> Carpets, rugs, curtains, plus any fixtures or fittings you have added as tenant of the home such as flooring or fitted cupboards £.....	<b>Lounge</b> Furniture, TV, computer, other audio and video equipment, valuables and general items £.....
		<b>Other Rooms</b> 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 cookers or in work tops, 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 spoilt 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. If you choose a contents sum insured of £4,000, the most we will pay for students possessions is £4,000.

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). If you choose a contents sum insured of £4,000, the most we will pay for your valuables is £4,000.

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 in any 12 month period. A single item limit of £500 applies. If any single item is worth more than £500, this is the most we will pay. Theft from unattended motor vehicles is not covered unless the items stolen were out of sight in a boot or closed compartment.

#### 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 in any 12 month period. Theft from unattended motor vehicles is not covered unless the items stolen were out of sight in a boot or closed compartment.

#### 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 in any 12 month period. Theft from unattended motor vehicles is not covered unless the items stolen were out of sight in a boot or closed compartment.

#### 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 in any 12 month period. 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.
- Damage occurring, or arising from an event occurring before the insurance starts.
- Damage caused deliberately by your family.
- Damage resulting from your home being used for any illegal activity by your family.
- 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 in any 12 month period.
- Any undamaged part of a matching set.
- Accidental damage unless you have chosen Simple + Accidental Damage cover.

**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.**

# WHAT IT WILL COST - 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: **AB, AL, BA, BH, BN, BR, BT, CA, CB, CM, CO, CR, CW, DA, DE, DG, DH, DL, DT, DY, EH, EN, EX, GL, GU, HA, HG, HP, HR, HS, IP, KT, KW, KY, LD, LE, LU, MK, ML, NN, NR, OX, PA, PH, PL, PO, RG, RH, RM, SA, SG, SL, SM, SN, SO, SP, ST, SY, TD, TF, TN, TQ, TR, TW, WD, WR, WS, YO & ZE**  
 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 in one upfront 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 one upfront payment for the year:
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		One upfront payment	
	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 - 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: **B, BB, BS, CF, CH, CT, CV, DD, E, EC, FK, G, HD, HX, IG, IV, KA, L, LA, LL, LN, ME, N, NE, NG, NP, NW, PE, PR, S, SE, SK, SR, SS, SW, TA, TS, UB, W, WA, WC, WF, WN & WV**  
 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 in one upfront 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 one upfront payment for the year:
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		One upfront payment	
	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	£281.53
£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 - 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: **BD, BL, DN, FY, HU, LS, M & OL**

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 in one upfront payment, it will cost £75.22, compared to the other payment methods available.

Choose to pay:	You will be paying:	Over the year this will cost:	Compared to one upfront payment for the year.
Weekly	£1.89 each week	£98.28	You will pay £23.06 more
Fortnightly	£3.39 every two weeks	£88.14	You will pay £12.92 more
Monthly by Payment Card	£6.76 a month	£81.12	You will pay £5.90 more
Monthly by Direct Debit	£6.22 a month	£74.64	You will pay £0.58 less

Sum Insured	Weekly (52)		Fortnightly		Monthly Payment Card		Monthly DD		One upfront payment	
	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +	Simple	Simple +
£4,000	£0.63	£1.21	£1.13	£2.30	£2.25	£4.78	£2.07	£4.60	£25.07	£55.35
£5,000	£0.79	£1.52	£1.41	£2.87	£2.82	£5.97	£2.59	£5.75	£31.34	£69.19
£6,000	£0.95	£1.82	£1.70	£3.44	£3.38	£7.17	£3.11	£6.90	£37.61	£83.03
£7,000	£1.10	£2.12	£1.98	£4.02	£3.94	£8.36	£3.63	£8.04	£43.88	£96.87
£8,000	£1.26	£2.43	£2.26	£4.59	£4.51	£9.55	£4.15	£9.19	£50.15	£110.70
£9,000	£1.42	£2.73	£2.54	£5.16	£5.07	£10.75	£4.67	£10.34	£56.41	£124.54
£10,000	£1.58	£3.03	£2.83	£5.74	£5.64	£11.94	£5.18	£11.49	£62.68	£138.38
£11,000	£1.73	£3.34	£3.11	£6.31	£6.20	£13.14	£5.70	£12.64	£68.95	£152.22
£12,000	£1.89	£3.64	£3.39	£6.89	£6.76	£14.33	£6.22	£13.79	£75.22	£166.06
£13,000	£2.05	£3.94	£3.68	£7.46	£7.33	£15.53	£6.74	£14.94	£81.49	£179.89
£14,000	£2.21	£4.24	£3.96	£8.03	£7.89	£16.72	£7.26	£16.09	£87.75	£193.73
£15,000	£2.36	£4.55	£4.24	£8.61	£8.45	£17.91	£7.78	£17.24	£94.02	£207.57
£16,000	£2.52	£4.85	£4.52	£9.18	£9.02	£19.11	£8.29	£18.39	£100.29	£221.41
£17,000	£2.68	£5.15	£4.81	£9.76	£9.58	£20.30	£8.81	£19.54	£106.56	£235.25
£18,000	£2.84	£5.46	£5.09	£10.33	£10.14	£21.50	£9.33	£20.69	£112.83	£249.08
£19,000	£2.99	£5.76	£5.37	£10.90	£10.71	£22.69	£9.85	£21.84	£119.10	£262.92
£20,000	£3.15	£6.06	£5.65	£11.48	£11.27	£23.89	£10.37	£22.98	£125.36	£276.76
£21,000	£3.31	£6.37	£5.94	£12.05	£11.83	£25.08	£10.89	£24.13	£131.63	£290.60
£22,000	£3.47	£6.67	£6.22	£12.62	£12.40	£26.28	£11.41	£25.28	£137.90	£304.44
£23,000	£3.63	£6.97	£6.50	£13.20	£12.96	£27.47	£11.92	£26.43	£144.17	£318.27
£24,000	£3.78	£7.28	£6.78	£13.77	£13.52	£28.66	£12.44	£27.58	£150.44	£332.11
£25,000	£3.94	£7.58	£7.07	£14.35	£14.09	£29.86	£12.96	£28.73	£156.70	£345.95
£26,000	£4.10	£7.88	£7.35	£14.92	£14.65	£31.05	£13.48	£29.88	£162.97	£359.79
£27,000	£4.26	£8.19	£7.63	£15.49	£15.21	£32.25	£14.00	£31.03	£169.24	£373.63
£28,000	£4.41	£8.49	£7.92	£16.07	£15.78	£33.44	£14.52	£32.18	£175.51	£387.46
£29,000	£4.57	£8.79	£8.20	£16.64	£16.34	£34.64	£15.03	£33.33	£181.78	£401.30
£30,000	£4.73	£9.10	£8.48	£17.22	£16.91	£35.83	£15.55	£34.48	£188.04	£415.14
£31,000	£4.89	£9.40	£8.76	£17.79	£17.47	£37.02	£16.07	£35.63	£194.31	£428.98
£32,000	£5.04	£9.70	£9.05	£18.36	£18.03	£38.22	£16.59	£36.78	£200.58	£442.82
£33,000	£5.20	£10.01	£9.33	£18.94	£18.60	£39.41	£17.11	£37.93	£206.85	£456.66
£34,000	£5.36	£10.31	£9.61	£19.51	£19.16	£40.61	£17.63	£39.07	£213.12	£470.49
£35,000	£5.52	£10.61	£9.89	£20.08	£19.72	£41.80	£18.14	£40.22	£219.39	£484.33
£36,000	£5.67	£10.92	£10.18	£20.66	£20.29	£43.00	£18.66	£41.37	£225.65	£498.17
£37,000	£5.83	£11.22	£10.46	£21.23	£20.85	£44.19	£19.18	£42.52	£231.92	£512.01
£38,000	£5.99	£11.52	£10.74	£21.81	£21.41	£45.38	£19.70	£43.67	£238.19	£525.85
£39,000	£6.15	£11.83	£11.03	£22.38	£21.98	£46.58	£20.22	£44.82	£244.46	£539.68
£40,000	£6.31	£12.13	£11.31	£22.95	£22.54	£47.77	£20.74	£45.97	£250.73	£553.52

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 in one upfront 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 one upfront payment for the year:
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

<b>Personal Belongings</b>				
Sum Insured	Weekly (52)	Fortnightly	Monthly	One upfront payment
£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

<b>Wheelchairs</b>				
Sum Insured	Weekly (52)	Fortnightly	Monthly	One upfront payment
£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

<b>Hearing Aids</b>				
Sum Insured	Weekly (52)	Fortnightly	Monthly	One upfront payment
£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

<b>Bicycles</b>				
Sum Insured	Weekly (52)	Fortnightly	Monthly	One upfront payment
£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**

This is a monthly policy, so your cover renews every month as long as you make a payment. Each year a review of your policy, including the terms, conditions and price, will take place on a set date. We may continue to offer you insurance at the next review date. However, if we are not willing to offer you insurance you will be notified of any changes in good time.

## **Paying by direct debit**

If you pay by direct debit we will automatically take payment and renew your policy each month. We will also automatically take payment following your yearly review date.

If you do not want us to automatically take payment following your yearly review date, please let us know. Opting out of this automatic payment means you will need to contact us before the review date to arrange payment, or you will no longer be insured with us.

## **Paying by payment card**

If you pay weekly, fortnightly or monthly by payment card, you will need to continue your normal payment after your yearly review date. This will be paying the new premium we have sent you details of. If you want to change the way you pay please contact us to arrange this and ensure you remain covered. Otherwise, you will no longer be insured with us.

## **Paying upfront**

If you pay upfront for the whole year in one payment, you will need to contact us to arrange this before your yearly review date. Otherwise, you will no longer be insured with us.

## **Financial, economic and trade 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 at any time without charge. If you wish to cancel your policy, please contact our Customer Services team.

## **Cancellation by you within the first 14 days**

If you cancel within the first 14 days of starting your monthly insurance or, receiving your policy documents, whichever happens later. We will give you a full refund:

- any payment you have made within that month, or
- any upfront payment you have made.

## **Cancellation by you after the first 14 days**

If you cancel after the first 14 days of starting your monthly insurance or, receiving your policy documents, whichever happens

later. We will refund any payment you have made for cover you no longer need. This could be:

- any payment you have made within that month, or
- any upfront payment you have made.

## **Cancellation by RSA**

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 we're not able to resolve the complaint for you we'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If we can't resolve your complaint we'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.

Complaints about your policy:	Complaints about any claims:
URIS GROUP Customer Relations PO BOX 1193 Doncaster DN1 9PR	Sedgwick International UK Oakleigh House 14-16 Park Place Cardiff CF10 3DQ
<b>Financial Ombudsman Service</b>	
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 Ltd are Introducers of this insurance product, Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd are authorised and Regulated by the Financial Conduct Authority for general Insurance Distribution and Credit Broking, Firm Reference No. 307511.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

Sedgwick International UK process claims for this product on behalf of Royal & Sun Alliance Insurance Ltd. Sedgwick International UK Registered Office: 30 Fenchurch Street, London, EC3M 3BD Registered Company No. 00159031.

You will not be charged a fee for this service and your Landlord 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

You can apply on our website [www.rsainsurance.co.uk/tenants](http://www.rsainsurance.co.uk/tenants) today or call us on 0345 671 8172.

Or read, complete and sign this application form and post it to RSA Customer Services, PO Box 1189, Doncaster, DN1 9PR.

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 enough'.

A copy of a specimen policy and your completed application form are available on request.

Please keep a copy of this document:

- It records the details you provided us with, to create your policy.
- These form part of your terms and conditions.
- Please check the information is correct to the best of your knowledge.

When there is a change made, we may need to change your cover, policy terms and conditions or the price.

If you do not tell us of any changes or incorrect information:

- It may make your insurance invalid.
- We may reject any claims made.
- We may reduce the amount of any claims made.

If there is insufficient space for your response, please continue on a separate sheet of paper if necessary.

If you are applying for cover on behalf of someone else, all the questions we ask apply to that person(s).

Name of your Landlord (Council/Housing Association)

Name of Applicant 1 (Mr/Mrs/Miss/Ms/Mx)

Date of Birth (Applicant 1)

Name of Applicant 2 (Mr/Mrs/Miss/Ms/Mx)

Date of Birth (Applicant 2)

**Joint Tenants will not be covered by this policy unless you name them as a joint policyholder.**

**If you want to add a joint tenant or a family member as a joint policyholder, you must name them on this form:**

- They must sign this form.
- They will share responsibility for this insurance with you.
- You'll both be able to speak to us about your insurance, make changes and cancel the policy.

Address of your home to be insured

Postcode

Rent Reference Number

Telephone Number

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

Simple+

When choosing your sums insured please make sure the amount is enough to cover all your contents and personal belongings as new, see STEP 2 for more information.

Amount of Home Contents insurance cover required (to the nearest £1,000)

£

Do you require the optional cover for Personal Belongings (see cost of cover tables)?

£

Do you require the optional cover for Wheelchairs (see cost of cover tables)?

£

Do you require the optional cover for Hearing Aids (see cost of cover tables)?

£

Do you require the optional cover for Bicycles (see cost of cover tables)?

£

Date you want the insurance to start from

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.

Continue Application Form



# 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 spouse or partner
- children (including foster children and adopted children)
- your relatives
- a partner or spouse 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

One upfront payment

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 you don't pay too much or not enough for your cover.

Continue Application Form 

# 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)*

## Keeping in Touch

We'd like to keep in touch to let you know about personalised news, offers, products and promotions. We won't 'spam' you and you can change your mind at any time by calling us on 03456 718 172.

Are you happy for us to contact you by:

Post  Phone  Email  Text

All of the above  None of the above

## Important Notes

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

### 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/>

### Your Declaration

- I've checked and reviewed all of my details and the cover and limits I've chosen meet my needs.
- The answers I've given are true and I've disclosed all the facts in relation to the questions asked.
- I understand that any incorrect information I've given may affect the price I pay and any claims you pay.
- I understand that giving false information to get insurance or to reduce my premium could be a criminal offence and could invalidate my insurance. It could also result in a lower claim payment, a claim being rejected, or my policy being cancelled without a refund.
- I accept that checks will be made, including exchanging information with fraud prevention agencies and other organisations to prevent fraud and money laundering. Further details are provided in your policy wording in the section called "How we use your information".
- I've had the opportunity to read the Insurance Product Information Document and the Essential Information Document. I will get in touch if I don't understand and need more information.
- I understand that if after reading the policy, I wish to cancel it, I may do so by calling or writing to URIS within 14 days of receiving the policy document without any charge and you will refund any payments I have already made.
- I've read and agree with the declarations and statements above and accept the conditions of 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 (Registration 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:**

**RSA Customer Services, PO Box 1189, Doncaster, DN1 9PR**



If you pay by direct debit we will automatically take payment and renew your policy each month. We will also automatically take payment following your yearly review date. Before we take this payment we will send you all the details you need to know, including your new price.

If you do not want us to automatically take payment following your yearly review date, please let us know now or at any time by email, calling us or in writing. Opting out of this automatic payment means you will need to contact us before the yearly review date to arrange payment, or you will no longer be insured with us.

**Yes**  After my yearly review date I would like to remain opted into automatically continuing my payments (unless I am advised otherwise).

**No**  After my Yearly review date I would like to opt out of automatically continuing my payments. This means I will contact you before my yearly review date to arrange payment and ensure my policy continues, or 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)**

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#### **3. Bank/Building Society account number**

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#### **4. Branch sort code**

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#### **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.

