Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Away from home (within the British Isles) – if you take out Contents cover limited cover applies for items temporarily away from the home
- ✓ Optional Accidental Damage Cover only applies inside your home, Optional Personal Belongings Cover, applies anywhere in the world.

What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your scheme administrator immediately if the information set out in the application form or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet.

When and how do I pay?

You can pay your premium to the scheme administrator, details of which can be found in our policy booklet.

When does the cover start and end?

From the start date (shown on your Policy Schedule) Your policy will remain in force from the start date as long as you continue to pay your premium – note some schemes will have an annual renewal.

How do I cancel the contract?

You can cancel your policy within 14 days of purchase (or renewal where applicable) or from the day you receive your policy documents (or renewal documents where applicable), whichever is later.

If you cancel before the cover starts, we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered. You can also cancel your policy at any time during your period of cover. To cancel your policy, contact your scheme administrator.

AVIVA

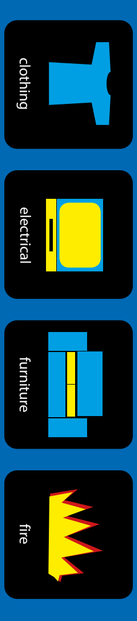
Aviva Insurance Limited
Registered in Scotland No SC002116
Registered Office : Pitheavlis, Perth, PH2 0NH
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

275073_OPR2_v37_09/16

Peace of mind at an affordable cost

home contents insurance

Lifestone Homes



A special service for tenants and leaseholders of Lifestone Homes

Home Insurance

Insurance Product Information Document

Company: Aviva Insurance **Limited Product: Tenants & Leaseholders Home Contents**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, in the policy documents.

What is this type of insurance?

Tenants home contents insurance protects you against loss or damage to your Contents. It covers such things as fire, flood, storm, theft, escape of water and subsidence – as described in our policy booklet.

What is insured?

The amount we'll pay to replace your contents is specified by you.

Contents

- ✓ Loss or damage to contents in the home and it's garages, outbuildings or gardens
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Accidental damage to audio, video or computer equipment in your home
- ✓ Personal liability – if you are found to be legally responsible for injury to a third party or damage to their property
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property (maximum up to 20% of the amount insured)
- ✓ Damage to freezer food caused by change in temperature (maximum – up to the amount insured)
- ✓ No excess will apply (the amount you have to pay on any claim).

Optional cover

- Contents accidental damage extension – covers most contents
- Personal belongings – Worldwide cover against theft, accidental loss or damage for clothing, mobile phones, tablets, handbags, jewellery, watches and pedal cycles.
- Wheelchairs / Mobility Scooters – Worldwide cover for theft, loss or damage to your wheelchair or mobility scooter
- Hearing Aids - Worldwide cover for theft, loss or damage to your hearing aids

What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on our Policy booklet
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.

Optional cover – what's not insured

- Accidental Damage - Damage caused by chewing, scratching or fouling by domestic animals
- Personal Belongings - Damage to certain sports equipment while in use.

Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except certain home office equipment under contents cover) unless we have specifically agreed to do so.

Optional cover – restrictions

- We don't cover skis, boards, sub-aqua equipment, camping equipment, riding tack and hearing aids under the Personal Belongings option unless we have specifically agreed to do so
- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle
- Some of our accidental damage options don't cover damage when your homes is lent, let (or sub-let) or used by paying guests.

Cost of Insurance

SUM INSURED	WEEKLY COST STANDARD COVER	WEEKLY COST STANDARD & ACCIDENTAL DAMAGE COVER
£4,000	£0.40	£0.61
£5,000	£0.51	£0.76
£6,000	£0.61	£0.91
£7,000	£0.71	£1.06
£8,000	£0.81	£1.22
£9,000	£0.91	£1.37
£10,000	£1.01	£1.52
£11,000	£1.11	£1.67
£12,000	£1.21	£1.82
£13,000	£1.31	£1.98
£14,000	£1.41	£2.13
£15,000	£1.52	£2.28
£16,000	£1.62	£2.43
£17,000	£1.72	£2.58
£18,000	£1.82	£2.74
£19,000	£1.92	£2.89
£20,000	£2.02	£3.04
£21,000	£2.12	£3.19
£22,000	£2.22	£3.34
£23,000	£2.32	£3.50
£24,000	£2.42	£3.65
£25,000	£2.53	£3.80
£26,000	£2.63	£3.95
£27,000	£2.73	£4.10
£28,000	£2.83	£4.26
£29,000	£2.93	£4.41
£30,000	£3.03	£4.56
£31,000	£3.13	£4.71
£32,000	£3.23	£4.86
£33,000	£3.33	£5.02
£34,000	£3.43	£5.17
£35,000	£3.54	£5.32
£36,000	£3.64	£5.47
£37,000	£3.74	£5.62
£38,000	£3.84	£5.78
£39,000	£3.94	£5.93
£40,000	£4.04	£6.08

You may wish to use the do-it-yourself valuation sheet overleaf, to help work out how much cover you need.

The payments shown are inclusive of Insurance Premium Tax (IPT) at the appropriate rate.

Optional Extra Covers - additional cost

Personal belongings		Wheelchairs & Mobility Scooters		Hearing Aids	
Amount insured	Weekly cost	Amount insured	Weekly cost	Amount insured	Weekly cost
£1,000	£0.65	£1,000	£0.83	£1,000	£0.83
£2,000	£1.30	£2,000	£1.66	£2,000	£1.66
£3,000	£1.95	£3,000	£2.49	£3,000	£2.49
£4,000	£2.60	£4,000	£3.32	£4,000	£3.32

Lifestone Homes does not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes.

You need to take out your own household insurance either with this special scheme through Aviva or by making your own arrangements.

This scheme is open to all Lifestone Homes tenants and leaseholders.
* We cannot guarantee that this scheme provides the cheapest insurance cover available, or that it provides the widest cover. You are recommended to seek alternative quotations and choose the cover that best suits your needs.



Payment of the premium

The cost of insurance is payable weekly along with your rent.

To work out your weekly payment, refer to the table on the next page.



Insurance for your home contents (see insurance product information document)

When you take out this insurance your household goods and contents will be insured whilst in your home against events such as fire, theft or flooding. The insurance also covers theft of your keys and the contents in your freezer. There is also cover for personal liability. There is no cover for wear and tear or mechanical breakdown.

Accidental damage and cover away from your home are not covered as standard other than as detailed in the enclosed insurance product information document. However, a full accidental damage option is available at an additional cost (see cost of insurance table and insurance product information document).

*subject to satisfactory application form



What you are covered for

Please refer to the enclosed insurance product information document which details the main circumstances that are covered (e.g. fire, theft, water damage). A specimen policy booklet is 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 under value your contents this will mean that if you claim you may not get the full value of your claim.**



Special low, minimum sums insured

The lowest amount that can be insured is £4,000 for all.



How to apply

Complete the form enclosed with this booklet. Make sure that you answer all the questions and sign the declaration. If you need help to complete the form, please contact Lifestone Homes on 01462 534003. Once you have completed the form email it to ?????????????????????? or post it to: ?????????????????????? ??????????????????????????????

Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- Lifestone Homes can cancel the policy if your premium payments fall into arrears.
- You may not be able to make a claim unless your payments are up to date.



Start date

Insurance starts when Lifestone Homes informs you that you have been accepted onto the scheme. Lifestone Homes will write to you with details of your insurance payments and the date when you should start paying. You will be notified in writing if for any reason, you have not been accepted into the scheme.

Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. if you are in hospital, extended holiday) for more than 60 consecutive days you will have to advise Lifestone Homes.
- Remember, it is your responsibility to ensure that the sum insured is sufficient to cover all your household items and personal effects.

Lifestone Homes urges all tenants and leaseholders to take out household insurance, either through our special scheme or by making your own arrangements.

IF YOU WISH TO APPLY COMPLETE THE APPLICATION FORM ENCLOSED

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.

Add up the two columns and round the total up to the nearest £1,000 then enter this figure on the application form. (Please keep this sheet for future reference).

ROOM/ITEMS	TOTAL VALUE	ROOM/ITEMS	TOTAL VALUE
Items in living room 1. e.g. TV, Radio, Video,		**Items in bedroom 1.** e.g. Bed, Bedroom	
Hi-Fi, Satellite, Computer, Suite, Carpet, Tables,		furniture, Carpet, Curtains, Light fittings, Clock,	
Other Furniture, CD's, Videos, Light Fittings,		Bedding, Jewellery, Ornaments, Games, Toys,	
Books, Ornaments, Curtains etc		Towels, Computer, etc.	
		Items in bedroom 2. e.g. Bed, Bedroom	
Items in living room 2. e.g. Dining table,		furniture, Carpet, Curtains, Light fittings, Clock,	
Chairs, Sideboard, Other furniture, Carpet,		Bedding, Jewellery, Ornaments, Games, Toys,	
Curtains, Light fittings, Ornaments etc.		Towels, Computer, etc.	
		Items in bedroom 3. e.g. Bed, Bedroom	
		furniture, Carpet, Curtains, Light fittings, Clock,	
		Bedding, Jewellery, Ornaments, Games, Toys,	
Items in kitchen. e.g. Cooker, Washer, Fridge,		Towels, Computer, etc.	
Freezer, Pots & Pans, Crockery, Table, Chairs,			
Floor Covering, Light Fittings, Ornaments,		**Items in other rooms and outbuildings.**	
Microwave, Toaster, Kettle, Other Electrical Items		e.g. Vacuum Cleaner, Tools, Lawnmower,	
etc.		Gardening Equipment etc.	
	£		£

DATA PROTECTION – PRIVACY NOTICE

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include the Administrator and Aon UK Limited, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business. We need this to:
- manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud
- help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.**

The personal information we collect and use will include name, address and date of birth, financial information and details of your home. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens, we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the "Contacting us" details below. Please note that if consent to use information is withdrawn we will not be able to continue to process the information you gave us for this/these purposes. This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your home within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Automated decision making

We may carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, the Administrator and Aon UK Limited, and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with insurance and reinsurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of the EEA is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the

period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva Insurance Limited, Building 8, Maxim Business Park,
Eurocentral, ML1 4WR. Telephone: 0345 300 0597. Email: PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

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 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.

You should show these notices to anyone who has an interest in the insurance under the policy.

COMPLAINTS

IF YOU HAVE A COMPLAINT

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy booklet.

In the first instance seek resolution by contacting Tenants Contents on 0345 030 8733.

When a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal right.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

CHOICE OF LAW

The law of England and Wales will apply to this contract unless:

- at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or

- You and the Insurer agree otherwise.

NEED THIS IN A DIFFERENT FORMAT?

Please get in touch if you'd prefer the new business pack in large font, braille or as audio.
How to contact us: Aviva Telephone 0345 030 8733.

TELEPHONE CALL CHARGES AND RECORDING

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Lifestone Homes Tenants and Leaseholders Home Contents Insurance Scheme Application Form

(Subject to the terms, exclusions and conditions of the policy, a specimen of which is available on written request).

- Before you fill in the form, read the declaration at the end.
- Make sure that you answer all the questions as fully as possible.
- Please return the whole completed form to Lifestone Homes.

Please keep a copy of this form together with any information you send with it. Or you can ask for a copy from the insurance company within three months of taking out insurance.

This form is used to work out your insurance premium and whether you can be insured. Please include all information. If you are in any doubt about whether to include information, please include it.
If you do not it may mean that any claim you make is turned down.

Your Full Name (Mrs/Ms/Miss/Mr/other)

_____ Date of Birth _____

Your domestic partner or joint proposer, Full name (Mr/Mrs/Ms/Miss/Other)

_____ Date of Birth _____

Is the policy required in joint names? YES ◯ NO ◯

Address _____

_____ Post Code _____

Telephone no. _____ Email _____

Please tick if you or any applicant is over 60 ◯

Are you a tenant of Lifestone Homes? YES ◯ NO ◯

Are you a leaseholder of Lifestone Homes? YES ◯ NO ◯

Rent Reference No [ ]

Required start date _____

The Amount of Insurance Required (your sum insured) to the nearest £1,000 £ _____

Do you require Accidental Damage cover? YES ◯ NO ◯

Do you require Personal Belongings cover? YES ◯ NO ◯ £1,000 ◯ £2,000 ◯ £3,000 ◯ £4,000 ◯
(If yes, tick sum insured required)

Do you require Mobility Scooter / Wheelchair cover? YES ◯ NO ◯ £1,000 ◯ £2,000 ◯ £3,000 ◯ £4,000 ◯
(If yes, tick sum insured required)

Do you require Hearing Aids cover? YES ◯ NO ◯ £1,000 ◯ £2,000 ◯ £3,000 ◯ £4,000 ◯
(If yes, tick sum insured required)

Where did you hear about the scheme? _____

Insurance starts when the Lifestone Homes informs you that you have been accepted onto the scheme. You will be sent a policy booklet and schedule which will confirm the sum insured, premium and start date. 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.

PLEASE ANSWER ALL THE QUESTIONS BELOW. WE CAN ONLY CONSIDER YOUR APPLICATION ONCE THESE QUESTIONS HAVE BEEN ANSWERED. PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

TO BE ANSWERED BY THE APPLICANT (please tick the correct box in answer to the questions below) We can only consider your application once ALL these questions are answered in full.

	YES	NO
1. Is your home self-contained with its own separate lockable front door?	◯	◯
2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?	◯	◯
3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?	◯	◯

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 60 days?	◯	◯
5. Is your home used for running a business?	◯	◯
6. Have you or anyone living with you ever been refused insurance, had insurance cancelled or had special terms imposed by an insurer?	◯	◯

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).

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? YES ◯ NO ◯

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 Lifestone Homesment of the claim? _____

8. If you have had a burglary in the last five years please state

How entry was gained? _____

What additional security has been installed since the incident? (extra locks, alarms etc.)

9. Have you or anyone living with you ever been convicted or charged with any offence, other than motoring offences, or is any prosecution or police enquiry pending? YES ◯ NO ◯

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

Date of conviction or charge _____

Nature of offence _____

Penalty received (amount of fine, length of sentence etc.) _____

Your age at the time _____

Important Notice - Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. Please read any assumptions carefully and confirm if they apply to your circumstances.

Please tell your insurer if any of the information provided by you changes after you purchase your policy, or if there are any changes to the information set out on your schedule. You must also tell the insurer about the following changes;

- any change to the people, or to be insured
- any change or addition to the contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your policy schedule
- if your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work)
- if your property is to be unoccupied for any continuous period exceeding 60 days, or
- if any member of your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If the information provided by you is not complete and accurate:-

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium, or
- the extent of the cover may be affected

The Insurer recommends you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

Declaration

- I/We declare that the information given is to the best of my/our knowledge and belief correct and complete.
- If the risk is accepted I/We undertake to pay the premium when called upon to do so.
- I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.
- I/We have read the information overleaf under the heading "Important Information".

You must ensure that your sum(s) insured are not less than the full cost of replacing the goods; failure to do so may invalidate your policy or reduce claims Lifestone Homesments.

Applicants signature	Date
Joint proposer signature	Date

Joint applicants should both sign if policy is required in joint names.

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 60 days in a row you will have to advise Lifestone Homes.

FOR OFFICIAL USE ONLY	
Date Received:	Premium:
Policy No.	Start Date:

Aviva Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as: Aviva Insurance Limited and our firm's reference number is 202153.

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

Notes