

Tenants & Residents Home Contents Insurance Scheme



Premiums effective from 1st January 2022

West Kent Housing Association

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 | £1.71 | £2.34 | £3.17 | £4.53 | £2.84 | £4.26 | £32.55 | £48.82 |
| * £7,000 | £1.92 | £2.65 | £3.62 | £5.21 | £3.31 | £4.97 | £37.97 | £56.96 |
| * £8,000 | £2.13 | £2.96 | £4.08 | £5.89 | £3.78 | £5.67 | £43.40 | £65.10 |
| £9,000 | £2.34 | £3.28 | £4.53 | £6.56 | £4.26 | £6.38 | £48.82 | £73.23 |
| £10,000 | £2.55 | £3.59 | £4.98 | £7.24 | £4.73 | £7.09 | £54.25 | £81.37 |
| £11,000 | £2.76 | £3.90 | £5.43 | £7.92 | £5.20 | £7.80 | £59.67 | £89.51 |
| £12,000 | £2.96 | £4.22 | £5.89 | £8.60 | £5.67 | £8.51 | £65.10 | £97.64 |
| £13,000 | £3.17 | £4.53 | £6.34 | £9.28 | £6.15 | £9.22 | £70.52 | £105.78 |
| £14,000 | £3.38 | £4.84 | £6.79 | £9.95 | £6.62 | £9.93 | £75.94 | £113.92 |
| £15,000 | £3.59 | £5.15 | £7.24 | £10.63 | £7.09 | £10.64 | £81.37 | £122.05 |
| £16,000 | £3.80 | £5.47 | £7.69 | £11.31 | £7.57 | £11.35 | £86.79 | £130.19 |
| £17,000 | £4.01 | £5.78 | £8.15 | £11.99 | £8.04 | £12.06 | £92.22 | £138.33 |
| £18,000 | £4.22 | £6.09 | £8.60 | £12.67 | £8.51 | £12.77 | £97.64 | £146.47 |
| £19,000 | £4.42 | £6.41 | £9.05 | £13.34 | £8.98 | £13.48 | £103.07 | £154.60 |
| £20,000 | £4.63 | £6.72 | £9.50 | £14.02 | £9.46 | £14.19 | £108.49 | £162.74 |
| £21,000 | £4.84 | £7.03 | £9.95 | £14.70 | £9.93 | £14.90 | £113.92 | £170.88 |
| £22,000 | £5.05 | £7.35 | £10.41 | £15.38 | £10.40 | £15.60 | £119.34 | £179.01 |
| £23,000 | £5.26 | £7.66 | £10.86 | £16.06 | £10.88 | £16.31 | £124.77 | £187.15 |
| £24,000 | £5.47 | £7.97 | £11.31 | £16.73 | £11.35 | £17.02 | £130.19 | £195.29 |
| £25,000 | £5.68 | £8.28 | £11.76 | £17.41 | £11.82 | £17.73 | £135.62 | £203.42 |
| £26,000 | £5.88 | £8.60 | £12.21 | £18.09 | £12.29 | £18.44 | £141.04 | £211.56 |
| £27,000 | £6.09 | £8.91 | £12.67 | £18.77 | £12.77 | £19.15 | £146.47 | £219.70 |
| £28,000 | £6.30 | £9.22 | £13.12 | £19.45 | £13.24 | £19.86 | £151.89 | £227.83 |
| £29,000 | £6.51 | £9.54 | £13.57 | £20.12 | £13.71 | £20.57 | £157.31 | £235.97 |
| £30,000 | £6.72 | £9.85 | £14.02 | £20.80 | £14.19 | £21.28 | £162.74 | £244.11 |
| £31,000 | £6.93 | £10.16 | £14.47 | £21.48 | £14.66 | £21.99 | £168.16 | £252.25 |
| £32,000 | £7.14 | £10.47 | £14.93 | £22.16 | £15.13 | £22.70 | £173.59 | £260.38 |
| £33,000 | £7.35 | £10.79 | £15.38 | £22.84 | £15.60 | £23.41 | £179.01 | £268.52 |
| £34,000 | £7.55 | £11.10 | £15.83 | £23.52 | £16.08 | £24.12 | £184.44 | £276.66 |
| £35,000 | £7.76 | £11.41 | £16.28 | £24.19 | £16.55 | £24.82 | £189.86 | £284.79 |

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



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

Premiums are subject to change. If the premiums have changed we will contact you when your application form has been received.



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What will it cost

Personal Possessions (cover for items 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 | £1.83 | £3.97 | £3.97 | £47.67 |
| £2,000 | £2.36 | £5.11 | £5.11 | £61.26 |
| £3,000 | £2.88 | £6.24 | £6.24 | £74.87 |

Wheelchairs

| 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 | £2.43 | £5.26 | £5.26 | £63.07 |
| £2,000 | £4.85 | £10.51 | £10.51 | £126.15 |
| £3,000 | £7.28 | £15.77 | £15.77 | £189.22 |

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 | £2.43 | £5.26 | £5.26 | £63.07 |
| £2,000 | £4.85 | £10.51 | £10.51 | £126.15 |
| £3,000 | £7.28 | £15.77 | £15.77 | £189.22 |

Structure 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 | £0.58 | £1.26 | £1.26 | £15.06 |

All premiums include Insurance Premium Tax at the current rate.

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