

Tenants & Residents Home Contents Insurance Scheme



Incommunities rate card



PREMIUMS FOR TENANTS AGED 60 AND OVER

How to find your premium:

- 1) Depending on your age select the under or over 60's rate card.
- 2) Find your sum insured, choose whether you require standard cover or standard cover plus extended accidental damage cover.
- 3) Choose your preferred method of payment. This will be the amount you need to pay.

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	£1.63	£2.89	£3.05	£5.78	£2.63	£5.36	£31.53	£64.29
£7,000	£1.83	£3.30	£3.49	£6.67	£3.07	£6.25	£36.79	£75.01
£8,000	£2.04	£3.72	£3.92	£7.56	£3.50	£7.14	£42.04	£85.72
£9,000	£2.24	£4.13	£4.36	£8.46	£3.94	£8.04	£47.30	£96.44
£10,000	£2.44	£4.54	£4.80	£9.35	£4.38	£8.93	£52.55	£107.15
£11,000	£2.64	£4.95	£5.24	£10.24	£4.82	£9.82	£57.81	£117.87
£12,000	£2.85	£5.37	£5.68	£11.14	£5.26	£10.72	£63.06	£128.58
£13,000	£3.05	£5.78	£6.11	£12.03	£5.69	£11.61	£68.32	£139.30
£14,000	£3.25	£6.19	£6.55	£12.92	£6.13	£12.50	£73.57	£150.01
£15,000	£3.45	£6.60	£6.99	£13.81	£6.57	£13.39	£78.83	£160.73
£16,000	£3.65	£7.01	£7.43	£14.71	£7.01	£14.29	£84.08	£171.44
£17,000	£3.86	£7.43	£7.86	£15.60	£7.44	£15.18	£89.34	£182.16
£18,000	£4.06	£7.84	£8.30	£16.49	£7.88	£16.07	£94.59	£192.87
£19,000	£4.26	£8.25	£8.74	£17.39	£8.32	£16.97	£99.85	£203.59
£20,000	£4.46	£8.66	£9.18	£18.28	£8.76	£17.86	£105.11	£214.31
£21,000	£4.66	£9.07	£9.62	£19.17	£9.20	£18.75	£110.36	£225.02
£22,000	£4.87	£9.49	£10.05	£20.06	£9.63	£19.64	£115.62	£235.74
£23,000	£5.07	£9.90	£10.49	£20.96	£10.07	£20.54	£120.87	£246.45
£24,000	£5.27	£10.31	£10.93	£21.85	£10.51	£21.43	£126.13	£257.17
£25,000	£5.47	£10.72	£11.37	£22.74	£10.95	£22.32	£131.38	£267.88
£26,000	£5.68	£11.14	£11.81	£23.64	£11.39	£23.22	£136.64	£278.60
£27,000	£5.88	£11.55	£12.24	£24.53	£11.82	£24.11	£141.89	£289.31
£28,000	£6.08	£11.96	£12.68	£25.42	£12.26	£25.00	£147.15	£300.03
£29,000	£6.28	£12.37	£13.12	£26.32	£12.70	£25.90	£152.40	£310.74
£30,000	£6.48	£12.78	£13.56	£27.21	£13.14	£26.79	£157.66	£321.46
£31,000	£6.69	£13.20	£14.00	£28.10	£13.58	£27.68	£162.91	£332.17
£32,000	£6.89	£13.61	£14.43	£28.99	£14.01	£28.57	£168.17	£342.89
£33,000	£7.09	£14.02	£14.87	£29.89	£14.45	£29.47	£173.42	£353.60
£34,000	£7.29	£14.43	£15.31	£30.78	£14.89	£30.36	£178.68	£364.32
£35,000	£7.49	£14.84	£15.75	£31.67	£15.33	£31.25	£183.93	£375.03

All premiums include Insurance Premium Tax at the current rate.

Fortnightly and monthly premiums include a transaction charge.

A £50 excess applies to all extended accidental damage cover.

Tenants & Residents Home Contents Insurance Scheme



Incommunities rate card



Optional extra premiums for tenants aged 60 and over

Personal Effects

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.47	£3.18	£3.18	£38.16
£2,000	£2.94	£6.36	£6.36	£76.32
£3,000	£4.41	£9.54	£9.54	£114.48

Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.32	£2.86	£2.86	£34.32
£2,000	£2.64	£5.72	£5.72	£68.64
£3,000	£3.96	£8.58	£8.58	£102.96

Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.47	£3.18	£3.18	£38.16
£2,000	£2.94	£6.36	£6.36	£76.32
£3,000	£4.41	£9.54	£9.54	£114.48

Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.74	£1.60	£1.60	£19.20

£50 Excess Applies to all Optional Covers

All premiums include Insurance Premium Tax at the current rate and Girobank charges.

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of The National Housing Federation by Jardine Lloyd Thompson Tenant Risks. A division of Jardine Lloyd Thompson UK Ltd. Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A part of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No. 244 2321 96. The National Housing Federation is an Appointed Representative of Jardine Lloyd Thompson UK Ltd.

Tenants & Residents Home Contents Insurance Scheme



Incommunities rate card

PREMIUMS FOR TENANTS AGED 60 AND UNDER



How to find your premium:

- 1) Depending on your age select the under or over 60's rate card.
- 2) Find your sum insured, choose whether you require standard cover or standard cover plus extended accidental damage cover.
- 3) Choose your preferred method of payment. This will be the amount you need to pay.

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
£9,000	£2.48	£4.79	£4.87	£9.89	£4.45	£9.47	£53.44	£113.64
£10,000	£2.70	£5.28	£5.37	£10.94	£4.95	£10.52	£59.38	£126.26
£11,000	£2.93	£5.76	£5.86	£11.99	£5.44	£11.57	£65.32	£138.89
£12,000	£3.16	£6.25	£6.36	£13.05	£5.94	£12.63	£71.25	£151.52
£13,000	£3.39	£6.73	£6.85	£14.10	£6.43	£13.68	£77.19	£164.14
£14,000	£3.62	£7.22	£7.35	£15.15	£6.93	£14.73	£83.13	£176.77
£15,000	£3.85	£7.70	£7.84	£16.20	£7.42	£15.78	£89.07	£189.39
£16,000	£4.07	£8.19	£8.34	£17.26	£7.92	£16.84	£95.00	£202.02
£17,000	£4.30	£8.68	£8.83	£18.31	£8.41	£17.89	£100.94	£214.65
£18,000	£4.53	£9.16	£9.33	£19.36	£8.91	£18.94	£106.88	£227.27
£19,000	£4.76	£9.65	£9.82	£20.41	£9.40	£19.99	£112.82	£239.90
£20,000	£4.99	£10.13	£10.32	£21.46	£9.90	£21.04	£118.76	£252.53
£21,000	£5.22	£10.62	£10.81	£22.52	£10.39	£22.10	£124.69	£265.15
£22,000	£5.44	£11.10	£11.31	£23.57	£10.89	£23.15	£130.63	£277.78
£23,000	£5.67	£11.59	£11.80	£24.62	£11.38	£24.20	£136.57	£290.40
£24,000	£5.90	£12.08	£12.30	£25.67	£11.88	£25.25	£142.51	£303.03
£25,000	£6.13	£12.56	£12.79	£26.72	£12.37	£26.30	£148.44	£315.66
£26,000	£6.36	£13.05	£13.29	£27.78	£12.87	£27.36	£154.38	£328.28
£27,000	£6.59	£13.53	£13.78	£28.83	£13.36	£28.41	£160.32	£340.91
£28,000	£6.81	£14.02	£14.27	£29.88	£13.85	£29.46	£166.26	£353.54
£29,000	£7.04	£14.50	£14.77	£30.93	£14.35	£30.51	£172.19	£366.16
£30,000	£7.27	£14.99	£15.26	£31.99	£14.84	£31.57	£178.13	£378.79
£31,000	£7.50	£15.47	£15.76	£33.04	£15.34	£32.62	£184.07	£391.41
£32,000	£7.73	£15.96	£16.25	£34.09	£15.83	£33.67	£190.01	£404.04
£33,000	£7.96	£16.45	£16.75	£35.14	£16.33	£34.72	£195.95	£416.67
£34,000	£8.18	£16.93	£17.24	£36.19	£16.82	£35.77	£201.88	£429.29
£35,000	£8.41	£17.42	£17.74	£37.25	£17.32	£36.83	£207.82	£441.92

All premiums include Insurance Premium Tax at the current rate.

Fortnightly and monthly premiums include a transaction charge.

A £50 excess applies to all extended accidental damage cover.



Tenants & Residents Home Contents Insurance Scheme



Incommunities rate card Under 60's



Optional extra premiums for tenants aged under 60

Personal Effects

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.73	£3.75	£3.75	£44.98
£2,000	£3.46	£7.50	£7.50	£89.96
£3,000	£5.19	£11.25	£11.25	£134.94

Wheelchairs & Mobility Scooters

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.32	£2.86	£2.86	£34.32
£2,000	£2.64	£5.72	£5.72	£68.64
£3,000	£3.96	£8.58	£8.58	£102.96

Hearing Aids

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£1,000	£1.47	£3.18	£3.18	£38.16
£2,000	£2.94	£6.36	£6.36	£76.32
£3,000	£4.41	£9.54	£9.54	£114.48

Buildings Cover for: Sheds, Garages & Greenhouses

Sum Insured	Fortnightly by Cash Payments	Monthly by Cash Payments	Monthly by Direct Debit	Annually by Cheque, Postal Order, Debit or Credit Card
£500	£0.74	£1.60	£1.60	£19.20

£50 Excess Applies to all Optional Covers

All premiums include Insurance Premium Tax at the current rate and Girobank charges.

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