

Tenants & Residents

Home Contents Insurance Scheme

Premiums effective from 1st March 2024



Incommunities rate card

PREMIUMS FOR TENANTS AGED 60 AND OVER



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.

| | Fortnightly by Cash using a Swipe Card | | Monthly by Cash using a Swipe Card Credit Card | | Monthly by Direct Debit | | Annually by Cheque, Postal Order, Debit or | |
|----------------|---|--|--|--|----------------------------|--|---|--|
| Sum Insured | 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 | £2.08 | £3.76 | £3.97 | £7.60 | £3.67 | £7.47 | £42.09 | £85.69 |
| £7,000 | £2.35 | £4.31 | £4.55 | £8.79 | £4.28 | £8.71 | £49.11 | £99.98 |
| £8,000 | £2.62 | £4.85 | £5.14 | £9.98 | £4.89 | £9.96 | £56.13 | £114.26 |
| £9,000 | £2.89 | £5.40 | £5.72 | £11.17 | £5.50 | £11.20 | £63.14 | £128.54 |
| £10,000 | £3.16 | £5.95 | £6.31 | £12.36 | £6.12 | £12.45 | £70.16 | £142.82 |
| £11,000 | £3.43 | £6.50 | £6.89 | £13.55 | £6.73 | £13.69 | £77.17 | £157.10 |
| £12,000 | £3.70 | £7.05 | £7.48 | £14.74 | £7.34 | £14.94 | £84.19 | £171.39 |
| £13,000 | £3.97 | £7.60 | £8.06 | £15.93 | £7.95 | £16.18 | £91.20 | £185.67 |
| £14,000 | £4.24 | £8.15 | £8.65 | £17.12 | £8.56 | £17.43 | £98.22 | £199.95 |
| £15,000 | £4.51 | £8.70 | £9.23 | £18.31 | £9.17 | £18.67 | £105.24 | £214.23 |
| £16,000 | £4.78 | £9.25 | £9.81 | £19.50 | £9.78 | £19.92 | £112.25 | £228.52 |
| £17,000 | £5.05 | £9.80 | £10.40 | £20.69 | £10.40 | £21.16 | £119.27 | £242.80 |
| £18,000 | £5.32 | £10.35 | £10.98 | £21.88 | £11.01 | £22.41 | £126.28 | £257.08 |
| £19,000 | £5.59 | £10.90 | £11.57 | £23.07 | £11.62 | £23.65 | £133.30 | £271.36 |
| £20,000 | £5.86 | £11.45 | £12.15 | £24.26 | £12.23 | £24.90 | £140.31 | £285.64 |
| £21,000 | £6.13 | £12.00 | £12.74 | £25.45 | £12.84 | £26.14 | £147.33 | £299.93 |
| £22,000 | £6.40 | £12.55 | £13.32 | £26.64 | £13.45 | £27.39 | £154.34 | £314.21 |
| £23,000 | £6.67 | £13.09 | £13.91 | £27.83 | £14.07 | £28.63 | £161.36 | £328.49 |
| £24,000 | £6.94 | £13.64 | £14.49 | £29.02 | £14.68 | £29.88 | £168.38 | £342.77 |
| £25,000 | £7.21 | £14.19 | £15.08 | £30.22 | £15.29 | £31.12 | £175.39 | £357.06 |
| £26,000 | £7.48 | £14.74 | £15.66 | £31.41 | £15.90 | £32.37 | £182.41 | £371.34 |
| £27,000 | £7.75 | £15.29 | £16.25 | £32.60 | £16.51 | £33.61 | £189.42 | £385.62 |
| £28,000 | £8.02 | £15.84 | £16.83 | £33.79 | £17.12 | £34.86 | £196.44 | £399.90 |
| £29,000 | £8.29 | £16.39 | £17.41 | £34.98 | £17.73 | £36.10 | £203.45 | £414.18 |
| £30,000 | £8.56 | £16.94 | £18.00 | £36.17 | £18.35 | £37.35 | £210.47 | £428.47 |
| £31,000 | £8.83 | £17.49 | £18.58 | £37.36 | £18.96 | £38.59 | £217.49 | £442.75 |
| £32,000 | £9.09 | £18.04 | £19.17 | £38.55 | £19.57 | £39.84 | £224.50 | £457.03 |
| £33,000 | £9.36 | £18.59 | £19.75 | £39.74 | £20.18 | £41.08 | £231.52 | £471.31 |
| £34,000 | £9.63 | £19.14 | £20.34 | £40.93 | £20.79 | £42.33 | £238.53 | £485.60 |
| £35,000 | £9.90 | £19.69 | £20.92 | £42.12 | £21.40 | £43.57 | £245.55 | £499.88 |



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.



Tenants & Residents
Home Contents Insurance Scheme
Premiums effective from 1st March 2024



Incommunities rate card

Optional extra premiums for tenants aged 60 and over

Personal Possessions (cover away from the home)

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £1.96 | £4.24 | £4.24 | £50.89 |
| £2,000 | £3.92 | £8.48 | £8.48 | £101.79 |
| £3,000 | £5.87 | £12.72 | £12.72 | £152.68 |

Wheelchairs

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £1.75 | £3.79 | £3.79 | £45.53 |
| £2,000 | £3.50 | £7.59 | £7.59 | £91.05 |
| £3,000 | £5.25 | £11.38 | £11.38 | £136.58 |

Hearing Aids

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £2.31 | £5.01 | £5.01 | £60.09 |
| £2,000 | £4.62 | £10.02 | £10.02 | £120.19 |
| £3,000 | £6.93 | £15.02 | £15.02 | £180.28 |

Structure Cover for: Sheds, Garages & Greenhouses

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £500 | £0.98 | £2.13 | £2.13 | £25.50 |

All premiums include Insurance Premium Tax at the current rate.

The National Housing Federation working in partnership with Thistle Insurance Services Ltd. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419.

Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.

Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

Tenants & Residents

Home Contents Insurance Scheme

Premiums effective from 1st March 2024



Incommunities rate card

PREMIUMS FOR TENANTS AGED UNDER 60



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.
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|----------------|---|--|--|--|----------------------------|--|---|--|
| Sum Insured | 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 | £3.21 | £6.29 | £6.41 | £13.09 | £6.22 | £13.21 | £71.37 | £151.60 |
| £10,000 | £3.51 | £6.94 | £7.07 | £14.50 | £6.91 | £14.68 | £79.30 | £168.45 |
| £11,000 | £3.82 | £7.59 | £7.73 | £15.90 | £7.60 | £16.15 | £87.23 | £185.29 |
| £12,000 | £4.12 | £8.23 | £8.39 | £17.31 | £8.29 | £17.62 | £95.16 | £202.14 |
| £13,000 | £4.42 | £8.88 | £9.05 | £18.71 | £8.99 | £19.09 | £103.08 | £218.98 |
| £14,000 | £4.73 | £9.53 | £9.71 | £20.11 | £9.68 | £20.56 | £111.01 | £235.83 |
| £15,000 | £5.03 | £10.18 | £10.37 | £21.52 | £10.37 | £22.02 | £118.94 | £252.67 |
| £16,000 | £5.34 | £10.83 | £11.03 | £22.92 | £11.06 | £23.49 | £126.87 | £269.52 |
| £17,000 | £5.64 | £11.47 | £11.69 | £24.32 | £11.75 | £24.96 | £134.80 | £286.36 |
| £18,000 | £5.95 | £12.12 | £12.35 | £25.73 | £12.44 | £26.43 | £142.73 | £303.21 |
| £19,000 | £6.25 | £12.77 | £13.02 | £27.13 | £13.13 | £27.90 | £150.66 | £320.05 |
| £20,000 | £6.56 | £13.42 | £13.68 | £28.54 | £13.82 | £29.37 | £158.59 | £336.90 |
| £21,000 | £6.86 | £14.07 | £14.34 | £29.94 | £14.51 | £30.83 | £166.52 | £353.74 |
| £22,000 | £7.17 | £14.71 | £15.00 | £31.34 | £15.21 | £32.30 | £174.45 | £370.59 |
| £23,000 | £7.47 | £15.36 | £15.66 | £32.75 | £15.90 | £33.77 | £182.38 | £387.43 |
| £24,000 | £7.78 | £16.01 | £16.32 | £34.15 | £16.59 | £35.24 | £190.31 | £404.28 |
| £25,000 | £8.08 | £16.66 | £16.98 | £35.55 | £17.28 | £36.71 | £198.24 | £421.12 |
| £26,000 | £8.39 | £17.30 | £17.64 | £36.96 | £17.97 | £38.18 | £206.17 | £437.96 |
| £27,000 | £8.69 | £17.95 | £18.30 | £38.36 | £18.66 | £39.64 | £214.10 | £454.81 |
| £28,000 | £9.00 | £18.60 | £18.96 | £39.76 | £19.35 | £41.11 | £222.03 | £471.65 |
| £29,000 | £9.30 | £19.25 | £19.62 | £41.17 | £20.04 | £42.58 | £229.96 | £488.50 |
| £30,000 | £9.61 | £19.90 | £20.28 | £42.57 | £20.74 | £44.05 | £237.89 | £505.34 |
| £31,000 | £9.91 | £20.54 | £20.95 | £43.98 | £21.43 | £45.52 | £245.82 | £522.19 |
| £32,000 | £10.22 | £21.19 | £21.61 | £45.38 | £22.12 | £46.99 | £253.75 | £539.03 |
| £33,000 | £10.52 | £21.84 | £22.27 | £46.78 | £22.81 | £48.45 | £261.68 | £555.88 |
| £34,000 | £10.83 | £22.49 | £22.93 | £48.19 | £23.50 | £49.92 | £269.61 | £572.72 |
| £35,000 | £11.13 | £23.14 | £23.59 | £49.59 | £24.19 | £51.39 | £277.54 | £589.57 |



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Tenants & Residents
Home Contents Insurance Scheme
Premiums effective from 1st March 2024



Incommunities rate card
Under 60's



Optional extra premiums for tenants aged under 60

Personal Possessions (cover away from the home)

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £2.31 | £4.99 | £4.99 | £59.93 |
| £2,000 | £4.61 | £9.99 | £9.99 | £119.87 |
| £3,000 | £6.92 | £14.98 | £14.98 | £179.80 |

Wheelchairs

| Sum Insured | Fortnightly by Cash Payments | Annually by Monthly by Cash Payments | Monthly by Direct Debit | Cheque, Postal Order, Debit or Credit Card |
|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £1.75 | £3.79 | £3.79 | £45.53 |
| £2,000 | £3.50 | £7.59 | £7.59 | £91.05 |
| £3,000 | £5.25 | £11.38 | £11.38 | £136.58 |

Hearing Aids

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|-------------|------------------------------|--------------------------------------|-------------------------|--|
| £1,000 | £2.31 | £5.01 | £5.01 | £60.09 |
| £2,000 | £4.62 | £10.02 | £10.02 | £120.19 |
| £3,000 | £6.93 | £15.02 | £15.02 | £180.28 |

Structure Cover for: Sheds, Garages & Greenhouses

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| £500 | £0.98 | £2.13 | £2.13 | £25.50 |

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