

Tenants & Residents Home Contents Insurance Scheme

Premiums effective from 1 August 2023



West Country Consortium Rate Card



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 Crystal Insurance on 0345 450 7286.

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	£1.41	£1.80	£2.53	£3.36	£2.16	£3.03	£24.80	£34.78
£7,000	£1.57	£2.02	£2.87	£3.84	£2.52	£3.54	£28.93	£40.58
£8,000	£1.73	£2.24	£3.22	£4.32	£2.88	£4.04	£33.06	£46.37
£9,000	£1.89	£2.47	£3.56	£4.81	£3.24	£4.55	£37.20	£52.17
£10,000	£2.05	£2.69	£3.90	£5.29	£3.60	£5.05	£41.33	£57.97
£11,000	£2.21	£2.91	£4.25	£5.77	£3.96	£5.56	£45.46	£63.77
£12,000	£2.37	£3.14	£4.59	£6.26	£4.32	£6.06	£49.60	£69.56
£13,000	£2.53	£3.36	£4.94	£6.74	£4.68	£6.57	£53.73	£75.36
£14,000	£2.69	£3.58	£5.28	£7.22	£5.04	£7.07	£57.86	£81.16
£15,000	£2.84	£3.80	£5.63	£7.71	£5.40	£7.58	£62.00	£86.95
£16,000	£3.00	£4.03	£5.97	£8.19	£5.76	£8.08	£66.13	£92.75
£17,000	£3.16	£4.25	£6.32	£8.67	£6.12	£8.59	£70.26	£98.55
£18,000	£3.32	£4.47	£6.66	£9.16	£6.49	£9.09	£74.40	£104.34
£19,000	£3.48	£4.70	£7.00	£9.64	£6.85	£9.60	£78.53	£110.14
£20,000	£3.64	£4.92	£7.35	£10.12	£7.21	£10.11	£82.66	£115.94
£21,000	£3.80	£5.14	£7.69	£10.60	£7.57	£10.61	£86.80	£121.73
£22,000	£3.96	£5.37	£8.04	£11.09	£7.93	£11.12	£90.93	£127.53
£23,000	£4.12	£5.59	£8.38	£11.57	£8.29	£11.62	£95.06	£133.33
£24,000	£4.28	£5.81	£8.73	£12.05	£8.65	£12.13	£99.19	£139.12
£25,000	£4.43	£6.03	£9.07	£12.54	£9.01	£12.63	£103.33	£144.92
£26,000	£4.59	£6.26	£9.42	£13.02	£9.37	£13.14	£107.46	£150.72
£27,000	£4.75	£6.48	£9.76	£13.50	£9.73	£13.64	£111.59	£156.52
£28,000	£4.91	£6.70	£10.10	£13.99	£10.09	£14.15	£115.73	£162.31
£29,000	£5.07	£6.93	£10.45	£14.47	£10.45	£14.65	£119.86	£168.11
£30,000	£5.23	£7.15	£10.79	£14.95	£10.81	£15.16	£123.99	£173.91
£31,000	£5.39	£7.37	£11.14	£15.44	£11.17	£15.66	£128.13	£179.70
£32,000	£5.55	£7.59	£11.48	£15.92	£11.53	£16.17	£132.26	£185.50
£33,000	£5.71	£7.82	£11.83	£16.40	£11.89	£16.67	£136.39	£191.30
£34,000	£5.87	£8.04	£12.17	£16.88	£12.25	£17.18	£140.53	£197.09
£35,000	£6.02	£8.26	£12.52	£17.37	£12.61	£17.69	£144.66	£202.89

£6,000 - £35,000 available to tenants & leaseholders aged 60 and over.

£9,000 - £35,000 available to all other tenants & leaseholders.

All premiums are inclusive of Insurance Premium Tax at the current rate.

Fortnightly and monthly premiums include a transaction charge. A £50 excess applies to all accidental damages claims. 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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Optional extras

Personal Possessions (cover for items away from the home)

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	£2.12	£4.59	£4.59	£55.09
£2,000	£4.24	£9.18	£9.18	£110.18
£3,000	£6.36	£13.77	£13.77	£165.26

Wheelchairs

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	£1.93	£4.19	£4.19	£50.23
£2,000	£3.86	£8.37	£8.37	£100.46
£3,000	£5.80	£12.56	£12.56	£150.68

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	£2.55	£5.53	£5.53	£66.30
£2,000	£5.10	£11.05	£11.05	£132.59
£3,000	£7.65	£16.57	£16.57	£198.89

Structure 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	£1.08	£2.34	£2.34	£28.13

All premiums are inclusive of Insurance Premium Tax at the current rate.