

Important Information

What is Pay As You Go Home Contents Insurance and what does it cover me for?

Pay As You Go Home Contents Insurance scheme is an insurance policy for those living in social housing who wish to insure their home contents.

This is a “pay as you go” policy. This is a rolling short-term contract which provides cover for one month and will remain in force for as long as you continue to pay. Premiums can be paid alongside your rent. This means your insurance cover is in place as long as you continue to pay your premiums.

Information about the application form

- The Application Form is a record of the information you provided us with. This information is used to apply terms and conditions to your policy.
- You must ensure that all questions have been fully completed, and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let the Administrator know immediately.
- **It's important that the information you provide is correct to the best of your knowledge, as any inaccurate information could result in changes to your premium or a potential claim being declined.**
- You should keep a copy of all information and correspondence you supply to the Administrator in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- You are not covered until your application has been accepted by the Administrator.

If you choose our “Pay As You Go” Policy:

- Please make sure you keep up to date with your payments. If you don't, you may not be able to make a claim or your insurance policy may be cancelled.
- Keeping your cover in place: We will write to you at least 21 days before the anniversary of the Scheme with an updated quote for you to review. This will notify you of any increases to your payments or any changes to your policy. To ensure you have continuous cover we will automatically collect payment by the same means and renew your policy unless you advise us otherwise.

What happens if I take out cover and then change my mind?

Cancellation within 14 days: You have 14 days from when you receive your policy documents or the commencement date of your policy (whichever is later). Providing a claim has not been made, a full refund of premium will be provided.

Cancellation after 14 days: You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused.

You can contact the Administrator The City of Edinburgh Council to do this.

How do I notify a claim under Pay As You Go Home Contents Insurance?

To make a claim please contact Ergo Claims Team, MPL Claims Management Limited. Telephone 0345 060 0030 or <https://thistle-wrpolicyholderportal.co.uk/>

How do I make a complaint about my Pay As You Go Home Contents Insurance policy?

If your complaint is about a claim, you should refer the matter to MPL Claims Management Ltd. Their contact details are provided below:

Ergo Claims Team
MPL Claims Management Limited
The Octagon
27 Middleborough
Colchester CO11TG
Email: qunderwriting@mplclaims.com

Tel: 0345 060 0010

If your complaint is about the way in which the policy was sold to you or whether it meets your requirements, you should contact Thistle. Their contact details are provided below:

Thistle Tenant Risks,
Thistle Insurance Services Limited,
Southgate House,
Southgate Street,
Gloucester, GL1 1UB
Email: tenantscontents@thistleinsurance.co.uk

Tel: 0345 450 7286

You can ask the Administrator to refer a complaint on for you. Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

You are not covered until your application has been accepted by the Administrator. This will be communicated to you via email.