

# Tenants & Leaseholders Home Contents Insurance Scheme

Crystal Insurance  
Scheme

**Stevenage**  
BOROUGH COUNCIL

## 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.

	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		
	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
Tenants and leaseholders aged 60 and over	£4,000	£0.92	£1.14	£1.46	£1.94	£1.05	£1.54	£12.02	£17.71
	£5,000	£1.04	£1.31	£1.71	£2.30	£1.31	£1.93	£15.02	£22.13
	£6,000	£1.15	£1.48	£1.96	£2.67	£1.57	£2.32	£18.03	£26.56
	£7,000	£1.27	£1.65	£2.21	£3.04	£1.83	£2.70	£21.03	£30.99
	£8,000	£1.38	£1.82	£2.46	£3.41	£2.10	£3.09	£24.04	£35.41
	£9,000	£1.50	£1.99	£2.71	£3.78	£2.36	£3.47	£27.04	£39.84
	£10,000	£1.62	£2.16	£2.96	£4.15	£2.62	£3.86	£30.04	£44.27
	£11,000	£1.73	£2.33	£3.21	£4.52	£2.88	£4.24	£33.05	£48.69
	£12,000	£1.85	£2.50	£3.46	£4.89	£3.14	£4.63	£36.05	£53.12
	£13,000	£1.96	£2.67	£3.72	£5.26	£3.40	£5.02	£39.06	£57.55
	£14,000	£2.08	£2.84	£3.97	£5.63	£3.67	£5.40	£42.06	£61.98
	£15,000	£2.19	£3.01	£4.22	£5.99	£3.93	£5.79	£45.07	£66.40
	£16,000	£2.31	£3.18	£4.47	£6.36	£4.19	£6.17	£48.07	£70.83
	£17,000	£2.42	£3.35	£4.72	£6.73	£4.45	£6.56	£51.07	£75.26
	£18,000	£2.54	£3.52	£4.97	£7.10	£4.71	£6.95	£54.08	£79.68
	£19,000	£2.66	£3.70	£5.22	£7.47	£4.98	£7.33	£57.08	£84.11
	£20,000	£2.77	£3.87	£5.47	£7.84	£5.24	£7.72	£60.09	£88.54
	£21,000	£2.89	£4.04	£5.72	£8.21	£5.50	£8.10	£63.09	£92.96
	£22,000	£3.00	£4.21	£5.97	£8.58	£5.76	£8.49	£66.10	£97.39
	£23,000	£3.12	£4.38	£6.22	£8.95	£6.02	£8.88	£69.10	£101.82
£24,000	£3.23	£4.55	£6.47	£9.31	£6.29	£9.26	£72.11	£106.24	
£25,000	£3.35	£4.72	£6.72	£9.68	£6.55	£9.65	£75.11	£110.67	
£26,000	£3.46	£4.89	£6.97	£10.05	£6.81	£10.03	£78.11	£115.10	
£27,000	£3.58	£5.06	£7.22	£10.42	£7.07	£10.42	£81.12	£119.52	
£28,000	£3.70	£5.23	£7.47	£10.79	£7.33	£10.80	£84.12	£123.95	
£29,000	£3.81	£5.40	£7.72	£11.16	£7.59	£11.19	£87.13	£128.38	
£30,000	£3.93	£5.57	£7.97	£11.53	£7.86	£11.58	£90.13	£132.80	
£31,000	£4.04	£5.74	£8.22	£11.90	£8.12	£11.96	£93.14	£137.23	
£32,000	£4.16	£5.91	£8.47	£12.27	£8.38	£12.35	£96.14	£141.66	
£33,000	£4.27	£6.08	£8.72	£12.63	£8.64	£12.73	£99.14	£146.08	
£34,000	£4.39	£6.25	£8.97	£13.00	£8.90	£13.12	£102.15	£150.51	
£35,000	£4.50	£6.42	£9.22	£13.37	£9.17	£13.51	£105.15	£154.94	

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

£5,000 - £40,000 only available to tenants aged 60 and over

£8,000 - £40,000 available to all other tenants.

£4,000 for sheltered housing tenants only

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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	£1.05	£2.27	£2.27	£27.19
£2,000	£2.09	£4.53	£4.53	£54.38
£3,000	£3.14	£6.80	£6.80	£81.58

#### 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	£1.55	£3.36	£3.36	£40.34
£2,000	£3.10	£6.72	£6.72	£80.68
£3,000	£4.65	£10.09	£10.09	£121.02

#### 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	£1.29	£2.80	£2.80	£33.62
£2,000	£2.59	£5.60	£5.60	£67.23
£3,000	£3.88	£8.40	£8.40	£100.85

#### 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	£0.70	£1.51	£1.51	£18.15

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