

Bedfordshire Pilgrims Housing Association



For Tenants and Residents aged 60 and under

How to find your premium:

Find your sum insured and select whether standard cover or extended accidental damage cover is required, then 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
£4,000	£1.07	£1.61	£1.83	£3.00	£1.48	£2.68	£16.93	£30.85
£5,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
£6,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
£7,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
£8,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
£9,000	£1.88	£3.09	£3.59	£6.20	£3.31	£6.03	£38.08	£69.41
£10,000	£2.05	£3.39	£3.95	£6.85	£3.67	£6.70	£42.32	£77.12
£11,000	£2.21	£3.68	£4.30	£7.49	£4.04	£7.37	£46.55	£84.83
£12,000	£2.37	£3.98	£4.65	£8.13	£4.41	£8.04	£50.78	£92.55
£13,000	£2.54	£4.28	£5.00	£8.77	£4.78	£8.71	£55.01	£100.26
£14,000	£2.70	£4.57	£5.36	£9.42	£5.14	£9.38	£59.24	£107.97
£15,000	£2.86	£4.87	£5.71	£10.06	£5.51	£10.05	£63.47	£115.68
£16,000	£3.02	£5.17	£6.06	£10.70	£5.88	£10.71	£67.70	£123.40
£17,000	£3.19	£5.46	£6.41	£11.35	£6.25	£11.38	£71.94	£131.11
£18,000	£3.35	£5.76	£6.77	£11.99	£6.61	£12.05	£76.17	£138.82
£19,000	£3.51	£6.06	£7.12	£12.63	£6.98	£12.72	£80.40	£146.53
£20,000	£3.68	£6.35	£7.47	£13.27	£7.35	£13.39	£84.63	£154.25
£21,000	£3.84	£6.65	£7.83	£13.92	£7.72	£14.06	£88.86	£161.96
£22,000	£4.00	£6.95	£8.18	£14.56	£8.08	£14.73	£93.09	£169.67
£23,000	£4.16	£7.24	£8.53	£15.20	£8.45	£15.40	£97.32	£177.38
£24,000	£4.33	£7.54	£8.88	£15.84	£8.82	£16.07	£101.56	£185.09
£25,000	£4.49	£7.84	£9.24	£16.49	£9.19	£16.74	£105.79	£192.81
£26,000	£4.65	£8.13	£9.59	£17.13	£9.55	£17.41	£110.02	£200.52
£27,000	£4.81	£8.43	£9.94	£17.77	£9.92	£18.08	£114.25	£208.23
£28,000	£4.98	£8.73	£10.29	£18.42	£10.29	£18.75	£118.48	£215.94
£29,000	£5.14	£9.02	£10.65	£19.06	£10.66	£19.42	£122.71	£223.66
£30,000	£5.30	£9.32	£11.00	£19.70	£11.02	£20.09	£126.95	£231.37
£31,000	£5.47	£9.62	£11.35	£20.34	£11.39	£20.76	£131.18	£239.08
£32,000	£5.63	£9.91	£11.70	£20.99	£11.76	£21.43	£135.41	£246.79
£33,000	£5.79	£10.21	£12.06	£21.63	£12.13	£22.10	£139.64	£254.50
£34,000	£5.95	£10.51	£12.41	£22.27	£12.49	£22.77	£143.87	£262.22
£35,000	£6.12	£10.80	£12.76	£22.91	£12.86	£23.44	£148.10	£269.93

 for Foyer residents only



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Optional Extensions



What will it cost

Personal Effects

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
£1,000	£1.06	£2.30	£2.30	£27.60
£2,000	£2.12	£4.60	£4.60	£55.20
£3,000	£3.18	£6.90	£6.90	£82.80

Wheelchairs & Mobility Scooters

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
£1,000	£1.32	£2.85	£2.85	£34.20
£2,000	£2.64	£5.70	£5.70	£68.40
£3,000	£3.96	£8.55	£8.55	£102.60

Hearing Aids

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
£1,000	£1.73	£3.75	£3.75	£45.00
£2,000	£3.46	£7.50	£7.50	£90.00
£3,000	£5.19	£11.25	£11.25	£135.00

Buildings Cover for: Sheds, Garages & Greenhouses

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
£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 Thistle Insurance Services 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 00338645. VAT No. 244 2321 96. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Ltd.