

## Standard Cover (check for your postcode below)

### Contents Insurance

How to find your premium

- 1) Check below for your postcode
- 2) Select the correct rate table depending on if you would like cover to include or exclude Accidental Damage
- 3) Find your sum insured and then your preferred method of payment, this will be the amount you will need to pay
- 4) Please call 0345 671 8172 if you are unable to find your postcode

		Standard Cover Fortnightly			Standard Cover - Monthly			Standard Cover - Annually			
		SUM INSURED	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Tenants & Residents aged 60 and over	£6,000	£1.13	£1.54	£1.91	£2.12	£3.03	£3.84	£21.73	£32.36	£41.97	
	£7,000	£1.32	£1.79	£2.23	£2.47	£3.54	£4.48	£25.35	£37.75	£48.96	
All other tenants and owner occupiers	£8,000	£1.50	£2.05	£2.55	£2.83	£4.04	£5.12	£28.97	£43.15	£55.96	
	£9,000	£1.69	£2.31	£2.86	£3.18	£4.55	£5.76	£32.60	£48.54	£62.95	
	£10,000	£1.88	£2.56	£3.18	£3.53	£5.05	£6.40	£36.22	£53.93	£69.95	
	£11,000	£2.07	£2.82	£3.50	£3.89	£5.56	£7.05	£39.84	£59.33	£76.94	
	£12,000	£2.26	£3.07	£3.82	£4.24	£6.06	£7.69	£43.46	£64.72	£83.93	
	£13,000	£2.44	£3.33	£4.14	£4.59	£6.57	£8.33	£47.08	£70.11	£90.93	
	£14,000	£2.63	£3.59	£4.45	£4.95	£7.07	£8.97	£50.70	£75.51	£97.92	
	£15,000	£2.82	£3.84	£4.77	£5.30	£7.58	£9.61	£54.33	£80.90	£104.92	
	£16,000	£3.01	£4.10	£5.09	£5.65	£8.08	£10.25	£57.95	£86.29	£111.91	
	£17,000	£3.20	£4.36	£5.41	£6.01	£8.59	£10.89	£61.57	£91.69	£118.91	
	£18,000	£3.38	£4.61	£5.73	£6.36	£9.09	£11.53	£65.19	£97.08	£125.90	
	£19,000	£3.57	£4.87	£6.05	£6.71	£9.60	£12.17	£68.81	£102.47	£132.90	
	£20,000	£3.76	£5.12	£6.36	£7.07	£10.10	£12.81	£72.44	£107.87	£139.89	
	£21,000	£3.95	£5.38	£6.68	£7.42	£10.61	£13.45	£76.06	£113.26	£146.89	
	£22,000	£4.14	£5.64	£7.00	£7.77	£11.11	£14.09	£79.68	£118.65	£153.88	
	£23,000	£4.32	£5.89	£7.32	£8.13	£11.62	£14.73	£83.30	£124.05	£160.88	
	£24,000	£4.51	£6.15	£7.64	£8.48	£12.12	£15.37	£86.92	£129.44	£167.87	
	£25,000	£4.70	£6.40	£7.95	£8.83	£12.63	£16.01	£90.54	£134.83	£174.86	
	£26,000	£4.89	£6.66	£8.27	£9.19	£13.13	£16.65	£94.17	£140.23	£181.86	
	£27,000	£5.08	£6.92	£8.59	£9.54	£13.64	£17.29	£97.79	£145.62	£188.85	
£28,000	£5.26	£7.17	£8.91	£9.89	£14.14	£17.93	£101.41	£151.01	£195.85		
£29,000	£5.45	£7.43	£9.23	£10.25	£14.65	£18.57	£105.03	£156.41	£202.84		
£30,000	£5.64	£7.69	£9.55	£10.60	£15.15	£19.21	£108.65	£161.80	£209.84		
£31,000	£5.83	£7.94	£9.86	£10.95	£15.66	£19.85	£112.27	£167.20	£216.83		
£32,000	£6.02	£8.20	£10.18	£11.31	£16.16	£20.50	£115.90	£172.59	£223.83		
£33,000	£6.20	£8.45	£10.50	£11.66	£16.67	£21.14	£119.52	£177.98	£230.82		
£34,000	£6.39	£8.71	£10.82	£12.01	£17.17	£21.78	£123.14	£183.38	£237.82		
£35,000	£6.58	£8.97	£11.14	£12.37	£17.68	£22.42	£126.76	£188.77	£244.81		
£36,000	£6.77	£9.22	£11.45	£12.72	£18.19	£23.06	£130.38	£194.16	£251.80		
£37,000	£6.96	£9.48	£11.77	£13.07	£18.69	£23.70	£134.01	£199.56	£258.80		
£38,000	£7.14	£9.74	£12.09	£13.43	£19.20	£24.34	£137.63	£204.95	£265.79		
£39,000	£7.33	£9.99	£12.41	£13.78	£19.70	£24.98	£141.25	£210.34	£272.79		
£40,000	£7.52	£10.25	£12.73	£14.13	£20.21	£25.62	£144.87	£215.74	£279.78		

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

Post Code	Area 1	Area 2	Area 3
Aberdeen (AB)	ALL		
Dundee (DD)	5-11	1-4	
Dumfries (DG)	ALL		
Edinburgh (EH)	10,14,18-55	1-9,11-13,15-17	
Falkirk (FK)	ALL		
Glasgow (G)	58,59,63,65,66,82-84	11-15,40-46,52,60-62,64,67-81	1-10,20-39,51,53
Hebrides (HS)	ALL		
Inverness (IV)	ALL		
Kilmarnock (KA)	ALL		
Kirkwall (KW)	ALL		
Kirkcaldy (KY)	ALL		
Motherwell (ML)	10-12	1-9	
Paisley (PA)	16-78	1-15	
Perth (PH)	ALL		
Galashiel (TD)	ALL		
Lerwick (ZE)	ALL		

# Standard Cover including Accidental Damage (check for your postcode overleaf)

		Standard incl Accidental Damage - Fortnightly			Standard incl Accidental Damage - Monthly			Standard incl Accidental Damage - Annually		
SUM INSURED		Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Tenants & Residents aged 60 and over	£6,000	£ 1.43	£ 1.92	£ 2.42	£ 2.81	£ 3.87	£ 4.96	£ 29.50	£ 42.22	£ 55.23
	£7,000	£ 1.66	£ 2.23	£ 2.82	£ 3.28	£ 4.51	£ 5.78	£ 34.42	£ 49.25	£ 64.44
All other tenants and owner occupiers	£8,000	£ 1.90	£ 2.55	£ 3.22	£ 3.75	£ 5.16	£ 6.61	£ 39.34	£ 56.29	£ 73.64
	£9,000	£ 2.14	£ 2.87	£ 3.63	£ 4.22	£ 5.80	£ 7.44	£ 44.25	£ 63.32	£ 82.85
	£10,000	£ 2.38	£ 3.19	£ 4.03	£ 4.69	£ 6.45	£ 8.26	£ 49.17	£ 70.36	£ 92.05
	£11,000	£ 2.61	£ 3.51	£ 4.43	£ 5.16	£ 7.09	£ 9.09	£ 54.09	£ 77.39	£ 101.26
	£12,000	£ 2.85	£ 3.83	£ 4.83	£ 5.63	£ 7.74	£ 9.92	£ 59.01	£ 84.43	£ 110.46
	£13,000	£ 3.09	£ 4.15	£ 5.24	£ 6.10	£ 8.38	£ 10.74	£ 63.92	£ 91.47	£ 119.67
	£14,000	£ 3.33	£ 4.47	£ 5.64	£ 6.57	£ 9.02	£ 11.57	£ 68.84	£ 98.50	£ 128.87
	£15,000	£ 3.56	£ 4.79	£ 6.04	£ 7.03	£ 9.67	£ 12.40	£ 73.76	£ 105.54	£ 138.08
	£16,000	£ 3.80	£ 5.11	£ 6.45	£ 7.50	£ 10.31	£ 13.22	£ 78.67	£ 112.57	£ 147.28
	£17,000	£ 4.04	£ 5.43	£ 6.85	£ 7.97	£ 10.96	£ 14.05	£ 83.59	£ 119.61	£ 156.49
	£18,000	£ 4.28	£ 5.75	£ 7.25	£ 8.44	£ 11.60	£ 14.88	£ 88.51	£ 126.65	£ 165.69
	£19,000	£ 4.51	£ 6.06	£ 7.65	£ 8.91	£ 12.25	£ 15.70	£ 93.43	£ 133.68	£ 174.90
	£20,000	£ 4.75	£ 6.38	£ 8.06	£ 9.38	£ 12.89	£ 16.53	£ 98.34	£ 140.72	£ 184.10
	£21,000	£ 4.99	£ 6.70	£ 8.46	£ 9.85	£ 13.54	£ 17.35	£ 103.26	£ 147.75	£ 193.31
	£22,000	£ 5.23	£ 7.02	£ 8.86	£ 10.32	£ 14.18	£ 18.18	£ 108.18	£ 154.79	£ 202.52
	£23,000	£ 5.46	£ 7.34	£ 9.27	£ 10.79	£ 14.83	£ 19.01	£ 113.09	£ 161.83	£ 211.72
	£24,000	£ 5.70	£ 7.66	£ 9.67	£ 11.26	£ 15.47	£ 19.83	£ 118.01	£ 168.86	£ 220.93
	£25,000	£ 5.94	£ 7.98	£ 10.07	£ 11.72	£ 16.12	£ 20.66	£ 122.93	£ 175.90	£ 230.13
£26,000	£ 6.18	£ 8.30	£ 10.47	£ 12.19	£ 16.76	£ 21.49	£ 127.85	£ 182.93	£ 239.34	
£27,000	£ 6.42	£ 8.62	£ 10.88	£ 12.66	£ 17.40	£ 22.31	£ 132.76	£ 189.97	£ 248.54	
£28,000	£ 6.65	£ 8.94	£ 11.28	£ 13.13	£ 18.05	£ 23.14	£ 137.68	£ 197.00	£ 257.75	
£29,000	£ 6.89	£ 9.26	£ 11.68	£ 13.60	£ 18.69	£ 23.97	£ 142.60	£ 204.04	£ 266.95	
£30,000	£ 7.13	£ 9.58	£ 12.09	£ 14.07	£ 19.34	£ 24.79	£ 147.52	£ 211.08	£ 276.16	
£31,000	£ 7.37	£ 9.90	£ 12.49	£ 14.54	£ 19.98	£ 25.62	£ 152.43	£ 218.11	£ 285.36	
£32,000	£ 7.60	£ 10.21	£ 12.89	£ 15.01	£ 20.63	£ 26.45	£ 157.35	£ 225.15	£ 294.57	
£33,000	£ 7.84	£ 10.53	£ 13.29	£ 15.48	£ 21.27	£ 27.27	£ 162.27	£ 232.18	£ 303.77	
£34,000	£ 8.08	£ 10.85	£ 13.70	£ 15.95	£ 21.92	£ 28.10	£ 167.18	£ 239.22	£ 312.98	
£35,000	£ 8.32	£ 11.17	£ 14.10	£ 16.41	£ 22.56	£ 28.92	£ 172.10	£ 246.26	£ 322.18	
£36,000	£ 8.55	£ 11.49	£ 14.50	£ 16.88	£ 23.21	£ 29.75	£ 177.02	£ 253.29	£ 331.39	
£37,000	£ 8.79	£ 11.81	£ 14.91	£ 17.35	£ 23.85	£ 30.58	£ 181.94	£ 260.33	£ 340.59	
£38,000	£ 9.03	£ 12.13	£ 15.31	£ 17.82	£ 24.49	£ 31.40	£ 186.85	£ 267.36	£ 349.80	
£39,000	£ 9.27	£ 12.45	£ 15.71	£ 18.29	£ 25.14	£ 32.23	£ 191.77	£ 274.40	£ 359.00	
£40,000	£ 9.50	£ 12.77	£ 16.12	£ 18.76	£ 25.78	£ 33.06	£ 196.69	£ 281.44	£ 368.21	

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

## Personal Possessions

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.28	£2.88	£34.53
£2,000	£1.71	£3.72	£44.20
£3,000	£2.11	£4.56	£54.74

## Wheelchairs

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.81	£4.06	£48.69
£2,000	£3.75	£8.11	£97.39
£3,000	£5.62	£12.17	£146.08

## Hearing Aids

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.81	£4.06	£48.69
£2,000	£3.75	£8.11	£97.39
£3,000	£5.62	£12.17	£146.08

## Garden Huts

SUM INSURED	Fortnightly	Monthly	Annually
£500	£0.44	£0.99	£11.85