

## 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	£1.92	£2.13	£3.04	£3.86	£21.83	£32.51	£42.16	
	£7,000	£1.32	£1.80	£2.24	£2.48	£3.55	£4.50	£25.47	£37.93	£49.19	
All other tenants and owner occupiers	£8,000	£1.51	£2.06	£2.56	£2.84	£4.06	£5.15	£29.11	£43.34	£56.21	
	£9,000	£1.70	£2.32	£2.88	£3.19	£4.57	£5.79	£32.74	£48.76	£63.24	
	£10,000	£1.89	£2.57	£3.20	£3.55	£5.07	£6.43	£36.38	£54.18	£70.27	
	£11,000	£2.08	£2.83	£3.52	£3.90	£5.58	£7.08	£40.02	£59.60	£77.29	
	£12,000	£2.27	£3.09	£3.84	£4.26	£6.09	£7.72	£43.66	£65.02	£84.32	
	£13,000	£2.46	£3.35	£4.16	£4.61	£6.60	£8.36	£47.30	£70.43	£91.34	
	£14,000	£2.64	£3.60	£4.47	£4.97	£7.10	£9.01	£50.94	£75.85	£98.37	
	£15,000	£2.83	£3.86	£4.79	£5.32	£7.61	£9.65	£54.57	£81.27	£105.40	
	£16,000	£3.02	£4.12	£5.11	£5.68	£8.12	£10.29	£58.21	£86.69	£112.42	
	£17,000	£3.21	£4.38	£5.43	£6.03	£8.63	£10.94	£61.85	£92.11	£119.45	
	£18,000	£3.40	£4.63	£5.75	£6.39	£9.13	£11.58	£65.49	£97.52	£126.48	
	£19,000	£3.59	£4.89	£6.07	£6.74	£9.64	£12.22	£69.13	£102.94	£133.50	
	£20,000	£3.78	£5.15	£6.39	£7.10	£10.15	£12.87	£72.77	£108.36	£140.53	
	£21,000	£3.97	£5.40	£6.71	£7.45	£10.66	£13.51	£76.40	£113.78	£147.56	
	£22,000	£4.16	£5.66	£7.03	£7.81	£11.16	£14.15	£80.04	£119.20	£154.58	
	£23,000	£4.34	£5.92	£7.35	£8.16	£11.67	£14.80	£83.68	£124.61	£161.61	
	£24,000	£4.53	£6.18	£7.67	£8.52	£12.18	£15.44	£87.32	£130.03	£168.64	
	£25,000	£4.72	£6.43	£7.99	£8.87	£12.69	£16.08	£90.96	£135.45	£175.66	
£26,000	£4.91	£6.69	£8.31	£9.23	£13.19	£16.73	£94.60	£140.87	£182.69		
£27,000	£5.10	£6.95	£8.63	£9.58	£13.70	£17.37	£98.23	£146.29	£189.72		
£28,000	£5.29	£7.21	£8.95	£9.94	£14.21	£18.02	£101.87	£151.70	£196.74		
£29,000	£5.48	£7.46	£9.27	£10.29	£14.72	£18.66	£105.51	£157.12	£203.77		
£30,000	£5.67	£7.72	£9.59	£10.65	£15.22	£19.30	£109.15	£162.54	£210.80		
£31,000	£5.85	£7.98	£9.91	£11.00	£15.73	£19.95	£112.79	£167.96	£217.82		
£32,000	£6.04	£8.24	£10.23	£11.36	£16.24	£20.59	£116.43	£173.38	£224.85		
£33,000	£6.23	£8.49	£10.55	£11.71	£16.75	£21.23	£120.06	£178.79	£231.87		
£34,000	£6.42	£8.75	£10.87	£12.07	£17.25	£21.88	£123.70	£184.21	£238.90		
£35,000	£6.61	£9.01	£11.19	£12.42	£17.76	£22.52	£127.34	£189.63	£245.93		
£36,000	£6.80	£9.26	£11.51	£12.78	£18.27	£23.16	£130.98	£195.05	£252.95		
£37,000	£6.99	£9.52	£11.83	£13.13	£18.78	£23.81	£134.62	£200.47	£259.98		
£38,000	£7.18	£9.78	£12.15	£13.49	£19.28	£24.45	£138.26	£205.88	£267.01		
£39,000	£7.37	£10.04	£12.47	£13.84	£19.79	£25.09	£141.89	£211.30	£274.03		
£40,000	£7.55	£10.29	£12.78	£14.20	£20.30	£25.74	£145.53	£216.72	£281.06		

**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	
Dunfries (DG)	All		
Edinburgh (EH)	10, 14, 18-55	1-9, 11-13, 15-17	
Falkirk (FK)	All		
Glasgow	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		
Mortherwell (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	£2.43	£2.83	£3.89	£4.98	£29.64	£42.41	£55.48
	£7,000	£1.67	£2.24	£2.83	£3.30	£4.53	£5.81	£34.58	£49.48	£64.73
All other tenants and owner occupiers	£8,000	£1.91	£2.57	£3.24	£3.77	£5.18	£6.64	£39.52	£56.54	£73.98
	£9,000	£2.15	£2.89	£3.64	£4.24	£5.83	£7.47	£44.46	£63.61	£83.23
	£10,000	£2.39	£3.21	£4.05	£4.71	£6.48	£8.30	£49.40	£70.68	£92.47
	£11,000	£2.63	£3.53	£4.45	£5.18	£7.12	£9.13	£54.34	£77.75	£101.72
	£12,000	£2.86	£3.85	£4.86	£5.65	£7.77	£9.96	£59.28	£84.82	£110.97
	£13,000	£3.10	£4.17	£5.26	£6.12	£8.42	£10.79	£64.22	£91.88	£120.21
	£14,000	£3.34	£4.49	£5.67	£6.60	£9.07	£11.62	£69.15	£98.95	£129.46
	£15,000	£3.58	£4.81	£6.07	£7.07	£9.71	£12.45	£74.09	£106.02	£138.71
	£16,000	£3.82	£5.13	£6.48	£7.54	£10.36	£13.28	£79.03	£113.09	£147.96
	£17,000	£4.06	£5.45	£6.88	£8.01	£11.01	£14.11	£83.97	£120.16	£157.20
	£18,000	£4.30	£5.77	£7.28	£8.48	£11.66	£14.94	£88.91	£127.22	£166.45
	£19,000	£4.53	£6.09	£7.69	£8.95	£12.30	£15.77	£93.85	£134.29	£175.70
	£20,000	£4.77	£6.41	£8.09	£9.42	£12.95	£16.60	£98.79	£141.36	£184.95
	£21,000	£5.01	£6.73	£8.50	£9.89	£13.60	£17.43	£103.73	£148.43	£194.19
	£22,000	£5.25	£7.05	£8.90	£10.36	£14.25	£18.26	£108.67	£155.50	£203.44
	£23,000	£5.49	£7.38	£9.31	£10.84	£14.89	£19.09	£113.61	£162.56	£212.69
	£24,000	£5.73	£7.70	£9.71	£11.31	£15.54	£19.92	£118.55	£169.63	£221.93
	£25,000	£5.97	£8.02	£10.12	£11.78	£16.19	£20.75	£123.49	£176.70	£231.18
	£26,000	£6.21	£8.34	£10.52	£12.25	£16.84	£21.58	£128.43	£183.77	£240.43
	£27,000	£6.44	£8.66	£10.93	£12.72	£17.48	£22.42	£133.37	£190.84	£249.68
£28,000	£6.68	£8.98	£11.33	£13.19	£18.13	£23.25	£138.31	£197.90	£258.92	
£29,000	£6.92	£9.30	£11.74	£13.66	£18.78	£24.08	£143.25	£204.97	£268.17	
£30,000	£7.16	£9.62	£12.14	£14.13	£19.43	£24.91	£148.19	£212.04	£277.42	
£31,000	£7.40	£9.94	£12.55	£14.61	£20.07	£25.74	£153.13	£219.11	£286.67	
£32,000	£7.64	£10.26	£12.95	£15.08	£20.72	£26.57	£158.07	£226.18	£295.91	
£33,000	£7.88	£10.58	£13.36	£15.55	£21.37	£27.40	£163.01	£233.24	£305.16	
£34,000	£8.12	£10.90	£13.76	£16.02	£22.02	£28.23	£167.95	£240.31	£314.41	
£35,000	£8.35	£11.22	£14.17	£16.49	£22.66	£29.06	£172.89	£247.38	£323.65	
£36,000	£8.59	£11.54	£14.57	£16.96	£23.31	£29.89	£177.83	£254.45	£332.90	
£37,000	£8.83	£11.86	£14.97	£17.43	£23.96	£30.72	£182.77	£261.52	£342.15	
£38,000	£9.07	£12.19	£15.38	£17.90	£24.61	£31.55	£187.71	£268.58	£351.40	
£39,000	£9.31	£12.51	£15.78	£18.37	£25.25	£32.38	£192.65	£275.65	£360.64	
£40,000	£9.55	£12.83	£16.19	£18.85	£25.90	£33.21	£197.58	£282.72	£369.89	

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

## Personal Possessions

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.29	£2.90	£34.69
£2,000	£1.72	£3.74	£44.40
£3,000	£2.12	£4.58	£54.99

## Wheelchairs

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.82	£4.08	£48.91
£2,000	£3.77	£8.15	£97.84
£3,000	£5.65	£12.22	£146.75

## Hearing Aids

SUM INSURED	Fortnightly	Monthly	Annually
£1,000	£1.82	£4.08	£48.91
£2,000	£3.77	£8.15	£97.84
£3,000	£5.65	£12.22	£146.75

## Garden Huts

SUM INSURED	Fortnightly	Monthly	Annually
£500	£0.45	£1.00	£11.90