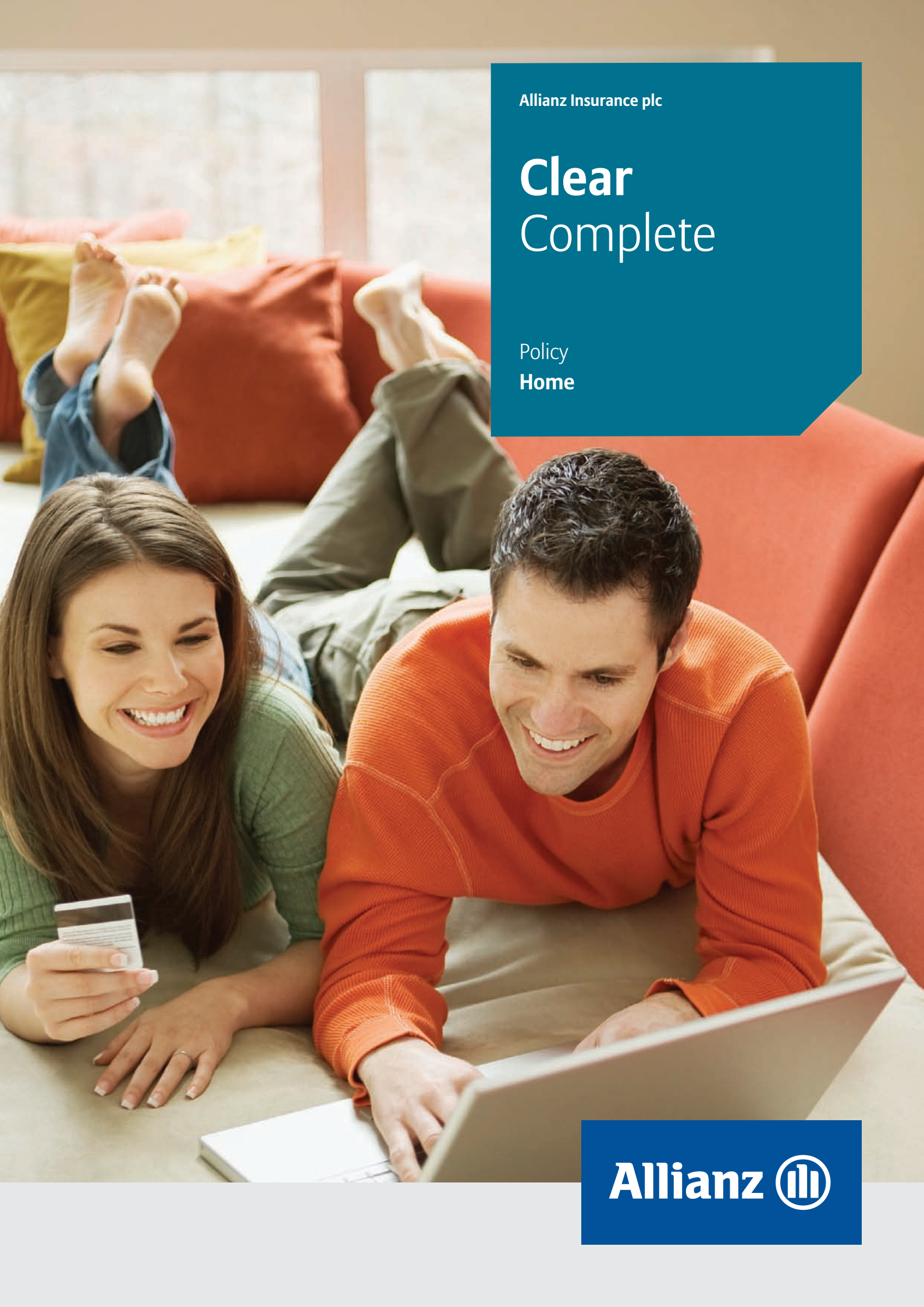


Allianz Insurance plc

# Clear Complete

Policy  
**Home**



**Allianz** 

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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your needs, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence and if you need to make a claim, you can rest assured that you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly.

Should you need further details or have any questions your insurance adviser will be delighted to help.



#### **Important**

This document provides details of your policy and the terms and conditions that apply.

Please read it carefully and keep it in a safe place.

# Introduction

**Your** Clear Complete insurance policy is made up of several parts which must be read together as they form **your** contract. The basis of this contract is the information which **you** have supplied and/or the statement of facts including the declaration which **you** have checked to **your** satisfaction. Please take time to read all parts of the policy to make sure they meet **your** needs and that **you** understand the terms, exclusions and conditions. If **you** wish to change anything or if there is anything **you** do not understand, please let **your** insurance broker know.

The parts of the policy are:

- this Introduction, the General Exclusions and General Conditions, all of which apply to all sections of the policy;
- the sections of cover selected by **you**, including the Meaning of Words, the Exclusions and Conditions which apply to the section
- the **schedule**, which includes all endorsements applied to the policy while the policy is in force.

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy or **schedule**. These words are highlighted in **bold**.

**Allianz** will indemnify **you** in accordance with and subject to the terms of this policy, in consideration of the payment to **Allianz** of the premium for the period of insurance.

Signed on behalf of **Allianz**.

A handwritten signature in blue ink that reads "Andrew Torrance". The signature is written in a cursive style with a horizontal line underneath the name.

Andrew Torrance  
Chief Executive

Please examine this policy and if it is incorrect return it as soon as reasonably possible to **your** insurance broker who will arrange for it to be amended.

## How your cover works

We will insure **you** within the conditions of **your** policy for those sections named in the **schedule** for any insured Event which takes place during the period of insurance.

**Your** policy ends at midnight on the last day of each period of insurance.

## Changes to your circumstances

Please tell **your** insurance broker as soon as reasonably possible if there are any changes to **your** circumstances which could affect **your** insurance.

Please refer to General Condition 13 on page 22 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to make a claim.

## How to make a claim

- 1 Check **your schedule** and this policy which give details of what is covered and what is not covered.
- 2 Follow the General Conditions on page 21 of this policy.
- 3 Please ring **our** Household Claims Centre on 0844 893 9539 at **your** first opportunity to notify **your** claim.
- 4 **You** can make any reasonable temporary repairs as soon as possible on a without prejudice basis, but keep the bills as these may form part of **your** claim. It would be helpful if **you** could take photographs of the damage. **We** must have the chance to inspect the damage before **you** carry out permanent repairs.
- 5 If someone is holding **you** responsible for damage to their property or for **injury** to them, please tell **us** at **your** first opportunity and give **us** full written details. **You** must send **us** any claim form, summons or other legal document, as soon as reasonably possible and unanswered. Do not admit liability.
- 6 Any permanent repairs made by **our** approved suppliers are guaranteed.

If **you** have any questions, please contact **your** insurance broker.

## Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## Renewing your policy

If **you** pay **your** premium by instalment, when **your** policy is due for renewal, **we** will renew it for **you** automatically. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the policy expires with full details of **your** next year's premium and any changes to policy conditions.

If **you** do not want to renew this policy, please let **us** know. Should **we** decide that **we** will not renew **your** policy **we** will notify **you** in writing prior to the renewal date.

The automatic renewal process only applies if the premium is paid by the Allianz Premium Instalment Plan.

Adequate home insurance cover is essential in protecting **your** property and the **contents** inside it against many unexpected events such as flood, subsidence, theft or **storm**. Individual insurers will form their own view on what is an acceptable risk to them and this may affect **your** ability to obtain cover with another insurer. Please make sure that **you** have arranged adequate alternative insurance before allowing this policy to lapse.

## What to do if you are not satisfied

**We** will make every effort to give **you** an excellent service. However, if **our** service falls below the standard **you** expect, and **you** wish to make a complaint, please follow the procedure on page 23 of this policy.

## Protecting your home and belongings

We offer the following hints on precautions worth taking.

### Fire Prevention

Check **your** electrical equipment regularly. Make sure that **you** use the correct fuses and do not overload the circuits. Ask for the help of a qualified electrician if **you** are in doubt.

If **you** leave **your home** for more than 24 hours, switch off the electricity at the mains or unplug all appliances. (**You** may need to keep the refrigerator, freezer or heating systems in use). Always unplug non-essential electrical appliances before **you** go to bed at night, especially electric blankets and television sets.

Fires often happen in kitchens. **You** can put out chip pan fires by shutting out the air. Cover the pan with a lid or thick damp cloth. Do not use water. Remember safety first. Call the emergency services.

### Flood

- 1 Gather essential items together either upstairs or in a high place.
- 2 Fill jugs and saucepans with clean water.
- 3 Move **your** family and pets upstairs, or to a high place with a means of escape.
- 4 Turn off gas, electricity and water supplies when floodwater is about to enter **your home** if safe to do so.
- 5 DO NOT touch sources of electricity when standing in floodwater.
- 6 Keep listening to local radio for updates or call Floodline 0845 988 1188.
- 7 Floodwater can rise quickly, stay calm and reassure those around **you**. Call 999 if **you** are in danger.
- 8 Avoid walking or driving through floodwater.
- 9 Keep children and vulnerable people away from floodwater.
- 10 Wash **your** hands thoroughly if **you** touch floodwater.

### Water Damage

- 1 Lag exposed water pipes and tanks in the roof area.
- 2 Turn off the water and drain the system if **you** leave **your home** without heat in winter.

- 3 If pipes freeze despite **your** precautions, thaw them out slowly using hot water bottles. Never use a blowlamp.

If **you** would like advice on anything mentioned above or anything affecting this policy, contact **your** insurance broker, who will be happy to give all possible help.

### Security

- 1 Never leave keys in the lock (other than for ease of exit at night), hanging inside a letterbox or hidden outside the **home**.
- 2 When upstairs, avoid leaving doors and windows open downstairs.
- 3 Don't leave small **valuables**, money, handbags, wallets and purses where they can be easily seen from outside.
- 4 If **you** go out in the evening, leave a light on in a living room or bedroom. Leaving an outside or landing light on is not sufficient, the home must look lived in.
- 5 Never leave ladders or tools lying around, these will encourage rather than deter an opportunist thief.
- 6 Close and lock all garages, sheds and other outbuildings.
- 7 Join a local Neighbourhood Watch Scheme or consider starting one in **your** area.
- 8 Don't let strangers into **your home** unless they give **you** official proof of their identity. If **you** are suspicious, telephone the company concerned for verification while **your** caller waits outside behind the locked front door.
- 9 Remember to cancel milk and newspaper deliveries before **you** go on holiday and ask a trusted neighbour to keep an eye on **your home** and leave a spare key with them.
- 10 Keep a record of **your** possessions, for example, the serial numbers of televisions and video recorders, and use a security marker which writes in invisible ink to mark **your** postcode and house number (this ink can only be read under ultraviolet light). Retain copies in a safe location.
- 11 Keep receipts, obtain valuations and take photographs of jewellery and any other valuable or unusual items. Photographs are an enormous help to the police for identifying stolen property and returning it to the rightful owner.

## Safes

Safes offer an additional level of protection for **your valuables** against thieves. A safe should be carefully chosen taking into consideration the value of the items intended to be locked within, where it is to be located within **your** property and any future purchases of **valuables** that **you** may make. Safes are normally awarded a 'cash rating' which indicates the maximum level of cash that should be held within. The cash rating will be based on the safe's ability to withstand fire and attack. For most safes, the awarded cash rating can be multiplied by ten in order to find the equivalent **valuables** limit e.g. Cash rating £1,000 = **Valuables** rating £10,000. A safe supplier will be able to advise **you** on the type of safe that is best for **your** needs.

Further information on protecting **your home** can be found on the following Home Office websites:  
[www.crimereduction.homeoffice.gov.uk/cpghs.pdf](http://www.crimereduction.homeoffice.gov.uk/cpghs.pdf)  
and [www.homeoffice.gov.uk/secureyourhome](http://www.homeoffice.gov.uk/secureyourhome)

## Homecall – 24-hour emergency service and legal helplines

### Emergency helpline

Unfortunately, emergencies happen when **you** least expect them. But with **our** emergency helpline service help is only a phone call away, 24 hours a day, 365 days a year.

### The service

Just consider some domestic emergencies which may arise. **We** can provide immediate help in circumstances such as:

- plumbing or drainage problems likely to cause flooding;
- failure of **your** gas or electricity supply;
- damage to **your** roof where damage to the inside of **your home** is likely;
- damage to **your home** making it insecure or unsafe; or
- leaking water or oil from **your** central heating system.

### What to do

When an emergency happens, ring **us** as soon as reasonably possible on **0845 073 1114**.

**You should tell the emergency services about major emergencies which may result in serious damage or injury to people. You must always report gas leaks to the gas authority.**

## What we will do

**We** will tell a qualified repairer to call at the first opportunity to carry out repairs. The qualified repairer will contact **you** to confirm what the call-out charge and hourly labour costs are. **You** will have to pay the total cost. However, **we** constantly monitor the service making sure charges are kept as low as possible.

The nature of the emergency may well be covered by **your** policy, so **you** may be able to claim for the costs.

## Lawphone

**Your** policy includes access to Lawphone to give advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

### Lawphone: 0870 241 4140

When **you** call Lawphone, quote the policy reference 36512. **You** will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

## Glass Replacement

(This service is only available if **you** have taken out Buildings cover.)

Broken glass is dangerous and in some circumstances can be a major security risk. **Allianz** have negotiated a special arrangement for **you** with one of Britain's leading glass replacement specialists, Solaglas.

Solaglas will bill **us** direct – **you** pay nothing except the policy excess.

The service is available 24 hours a day, 365 days a year. Telephone FREE 0800 474747.

# Buildings

## The meaning of words

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy or **schedule**. These words are highlighted in **bold**.

**Accidental damage** – Damage caused suddenly and by external means. This definition does not include damage caused by wear and tear, any gradually operating cause or faulty design or faulty materials.

**Allianz, we, our, us** – Allianz Insurance plc.

**Buildings** – The structure of **your home** and the following if they form part of **your home** and belong to **you** or are **your** responsibility.

- domestic outbuildings;
- garages that form part of **your** residence;
- landlord's fixtures and fittings in or on the buildings;
- swimming pools, hot tubs;
- tennis hard courts;
- terraces, drives and footpaths;
- boundary and garden walls, gates, fences and hedges;
- laminated, wooden effect or vinyl floor coverings that could not reasonably be removed and re-used;
- solar panels, wind turbines.

**Dangerous animal** – An animal defined as dangerous in the Animals Act 1971 or a dog of a type described in Section 1 of the Dangerous Dogs Act 1991.

**Your home** – The private residence and gardens at the address shown in the **schedule** and the land, domestic garages and outbuildings at the same residence.

**Injury** – Bodily injury, death, disease, illness or shock.

**Schedule** – A printed document showing the sections of the policy **you** have chosen, the sums insured and any endorsements that apply to **your** policy.

**Storm** – Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet.

**You, your** – The person named as the policyholder in the **schedule**, their partner and members of their family permanently living with them, during the insurance period at the address shown in the **schedule**.

**Unfurnished** – Not having enough furniture to live in permanently.

**Unoccupied** – Not having been lived in for more than 60 days in a row.

**Water table** – The top level of underground water where the soil is in a permanent state of saturation. The table may rise or fall depending on the level of precipitation that infiltrates from upper layers of soil (unsaturated soil).

**We** have used some specific terms in the policy wording and the following are explanations to help **you** understand them. These explanations are for information and do not form part of the policy wording.

**Aggravated damages** – These are damages that are awarded when **your** behaviour or the circumstances of a case increase the **injury** to the other person because they are humiliated, distressed or embarrassed.

**Liquidated damages** – These are damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract, at the time the contract was made.

**Punitive or exemplary damages** – These are damages that are awarded to punish **you** as well as compensate the other person if **you** did anything deliberately.

**Multiplying compensatory damages** – In some areas of the world the amount of money awarded as compensation is sometimes multiplied two, three or more times to act as a punishment to **you**.

What is covered	What is not covered
<p>Your policy covers loss of or damage to <b>your buildings</b> caused by the following Events.</p> <p><b>Events</b></p>	<p>The total of the compulsory and voluntary excess figures (as shown in your policy <b>schedule</b>) for each insured Event other than Events 15a and 15b.</p> <p>Loss, damage, <b>injury</b> or liability shown in the General Exclusions.</p>
<p>1 a Fire, lightning, explosion, earthquake; and b Smoke.</p>	<p>Anything which happens gradually.</p>
<p>2 Aircraft and other flying devices or articles dropped from them.</p>	
<p>3 The <b>buildings</b> being hit by: a vehicles and articles dropped from them; b animals; or c falling trees or branches.</p>	<p>Loss or damage caused by felling or lopping trees.</p>
<p>4 Theft or attempted theft.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. Any theft or attempted theft to solar panels or wind turbines unless securely mounted in a non-accessible position.</p>
<p>5 Malicious damage.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. Loss or damage caused by <b>you</b>.</p>
<p>6 a Water leaking from water tanks, apparatus or pipes or fixed heating installations. b Freezing water in water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. The first £250 of each claim. Loss or damage caused by the failure or lack of appropriate sealant and/or grout. Loss or damage caused by subsidence, heave or landslip that results from water leaking.</p>
<p>7 <b>Storm</b> or flood.</p>	<p>Loss or damage caused when the <b>storm</b> conditions are not met. Loss or damage caused by frost. Loss or damage to fences, gates or hedges. Loss or damage to cellars and basements due to a rise in the <b>water table</b>. Anything which happens gradually.</p>
<p>8 Riot, civil commotion, strikes or labour disturbances.</p>	
<p>9 a Oil leaking from a domestic heating installation at <b>your home</b>. b Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</p>	
<p>10 Subsidence or heave of the site on which the <b>buildings</b> stand, or landslip.</p>	<p>Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, gates or fences unless <b>your home</b>, its domestic outbuildings or garages are damaged by the same cause at the same time.</p> <p>The first £1,000 of each claim.</p> <p>Landslip caused by the coast being worn away.</p> <p>Destruction or damage to or resulting from solid floor slabs moving unless the foundations beneath the outside walls of the building are damaged by the same cause at the same time.</p> <p>Damage caused by new structures bedding down or newly made-up ground settling.</p>

What is covered	What is not covered
<p><b>11 Accidental loss or damage</b></p>	<p>The exclusions that apply to Events 1 to 10 on page 6 also apply to Event 11.</p> <p>Loss or damage caused by normal settlement, wear and tear.</p> <p>Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, cleaning, repair or renovation.</p> <p>Loss or damage caused by electronic, electrical or mechanical breakdown or failure.</p> <p>Loss or damage caused by faulty design, plan, specification, materials or workmanship.</p> <p>Loss or damage which happens gradually, or loss of value.</p> <p>Loss or damage caused by frost.</p> <p>Loss or damage caused to hot tubs whilst being installed or moved.</p> <p>Loss or damage caused by <b>dangerous animals</b> if they are owned by <b>you</b>.</p>
<p><b>We will also insure you for the following:</b></p>	
<p><b>12 Mains services</b> We will pay the costs which <b>you</b> are responsible for, to repair <b>accidental damage</b> to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the <b>buildings</b> to the public supply, and septic tanks.</p>	<p>Damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.</p> <p>De-lamination (separation of layers) of pitch fibre pipes.</p>
<p><b>13 Glass and sanitary fittings</b> Accidental breakage of all fixed glass including double glazing and fixed sanitary fittings which <b>you</b> are responsible for.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p>
<p><b>14 Alternative Accommodation and Loss of Rent</b> Loss of rent <b>you</b> receive or pay, including up to two years' ground rent or other reasonable expenses for accommodation for <b>you</b> and <b>your</b> domestic pets if the <b>buildings</b> cannot be lived in because of an insured event, but only for the time needed to repair the <b>buildings</b>.</p>	<p>Any amount over 25% of the sum insured by this section.</p>
<p><b>15a Liability because you are owner of the home</b> We will pay all amounts <b>you</b> legally have to pay as:</p> <ul style="list-style-type: none"> <li>• compensation and claimant's costs and expenses; and</li> <li>• legal costs and expenses <b>you</b> pay with <b>our</b> written permission in connection with defending any claim;</li> </ul> <p>arising from accidental:</p> <ul style="list-style-type: none"> <li>i <b>injury</b> to any person;</li> <li>ii loss of or damage to property.</li> </ul> <p>If <b>you</b> die, <b>your</b> personal representative will have the benefit of this section for any liability <b>you</b> have that is covered by this section.</p> <p><b>15b Defective Premises</b> We will pay any amounts <b>you</b> are liable for under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975; arising from accidental:</p> <ul style="list-style-type: none"> <li>i <b>injury</b> to any person.</li> <li>ii loss or damage to property happening during the period of insurance.</li> </ul> <p>If the Buildings section of this policy is cancelled or expires, this cover shall continue for a period of seven years, in respect of the <b>buildings</b> insured under this section before such cancellation or expiry.</p>	<ol style="list-style-type: none"> <li>1 Liability <b>you</b> have under any agreement unless <b>you</b> would have the same liability if the agreement did not exist.</li> <li>2 Liability for loss of or damage to any property belonging to <b>you</b> or in <b>your</b> charge or control.</li> <li>3 Liability for loss or damage caused by or arising out of: <ul style="list-style-type: none"> <li>a) any passenger lift which <b>you</b> are responsible for maintaining;</li> <li>b) <b>you</b> owning any land or building other than <b>your home</b>.</li> </ul> </li> <li>4 Liability which is insured by or would be insured by any other policy if this section did not exist.</li> <li>5 Liability arising directly or indirectly out of <b>your</b> job, business, trade or profession.</li> <li>6 Liability if <b>you</b> are injured.</li> <li>7 Liability for fines, penalties or <b>liquidated damages</b> or <b>aggravated, punitive</b> or <b>exemplary damages</b> or any damages resulting from <b>multiplying compensatory damages</b>.</li> <li>8 Loss, damage, <b>injury</b> or liability shown in the General Exclusions.</li> </ol>

What is covered	What is not covered
<p><b>16 Trace and Access</b> If the <b>buildings</b> are damaged by Events 6a or 9a of this section, <b>we</b> will pay the reasonable and necessary cost of finding the source of the leak including the making good of any damage caused during the search.</p>	<p>Any amount over £7,500.</p>
<p><b>17 Emergency Entry</b> Loss or damage to <b>your home</b> caused by the attendance of a member of the emergency services due to an emergency involving <b>you</b>.</p>	
<p><b>18 Loss or theft of keys</b> <b>We</b> will pay the cost of replacing locks and keys to outside doors and windows and alarm systems within <b>your buildings</b> if the keys are stolen or accidentally lost.</p>	

## How we settle claims

(See also General Exclusions and General Conditions)

The amount **we** will pay for loss of or damage to the **buildings** will be the cost of the following:

- a Repairing or replacing the damaged items without taking off an amount for wear and tear or loss of value, as long as:
  - the sum insured will cover the full rebuilding cost; and
  - the repair or replacement is carried out immediately.

If the sum insured will not cover the full rebuilding cost, the amount **we** will pay will be the cost of repairs or replacement less an amount for wear and tear.

If the repair or replacement is not carried out, the amount **we** will pay will be the loss of value resulting from the loss or damage but not more than what it would have cost to repair or replace the item if this had been carried out straight away.

- b Demolishing, removing debris, shoring up or propping up parts of the **buildings**.
- c Architects', surveyors', legal and other fees for estimates, plans, specifications, quantities, tenders and supervision.

**We** will not pay more than the fees authorised under the scales of the Royal Institute of British Architects, the schedule of professional charges of the Royal Institution of Chartered Surveyors and the Law Society.

**We** will not pay any fees for preparing a claim.

- d Any extra costs to keep to building or other regulations or within the by-laws of any local authority but only for damaged parts of the **buildings**.

This does not include any extra costs **you** pay after notice has been served on **you**.

- e **We** reserve the right to take ownership of an item or items once **we** have paid a claim following their loss or damage beyond repair, but no item or items may be abandoned to **us**.

Any permanent repairs made by **our** approved suppliers are guaranteed.

## Limit of Liability

**We** will not pay more than £2,000,000 under Events 15a and 15b of this section for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event.

## Selling your home

When **you** sell **your** interest in the **buildings**, the person who completes the purchase will be covered by the insurance in this section. This benefit will apply up to the date of completion as long as they have no other insurance in force.

## Matching sets and suites

**We** will treat an individual item of a matching set of articles or suite of furniture or sanitary fittings or other bathroom fittings as a single item.

**We** will also pay **you** for the other pieces of the set or suite which are not damaged if a replacement for the damaged item which matches the existing set or suite is not available.

## Sum insured

The sum insured chosen by **you** must be enough to pay for the full cost of rebuilding and take account of the expenses and fees mentioned in b, c and d on page 8.

**We** will not pay more than the sum insured for loss or damage to the **buildings** by any of the Events 1 to 13.

## Index linking

**We** will change the sum insured each month by the percentage change in the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors (or some other suitable index **we** decide upon).

**We** will not charge extra premiums on any index linking adjustments during the period of insurance. **We** will work out the renewal premium on the sum insured which applies on the first day of the renewal month.

If **you** claim for loss or damage, **we** will continue to make the monthly index linking adjustments between the date of the loss or damage and the date when the loss or damage is repaired or replaced for up to one year. **You** must take all reasonable steps to have the repair or replacement carried out straight away.

# Contents

## The meaning of words

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy or **schedule**. These words are highlighted in **bold**.

**Accidental damage** – Damage caused suddenly and by external means. This definition does not include damage caused by wear and tear, any gradually operating cause or faulty design or faulty materials.

**Allianz, we, our, us** – Allianz Insurance plc.

**Contents** – Household goods and personal belongings which **you** own or are responsible for. This includes:

- fixtures and fittings other than landlord's fixtures and fittings;
- television, satellite and radio receiving aerials, aerial fittings and masts fixed to **your home**;
- gas and electric cookers and meters;
- **valuables** – jewellery, gold and silver articles (including plated articles), watches, gemstones, clocks, furs, pictures, sculptures, other works of art and collections of stamps, medals and coins;
- **office equipment** – computers, external hard drives, memory sticks, software, printers, fax machines, photocopiers, typewriters, tele-communications equipment and office furniture used in connection with **your** business or job but not worth more than £5,000 in total. **You** must be responsible for insuring the **office equipment**;
- laminated, wooden effect or vinyl floor coverings that could reasonably be removed and re-used;
- carpets.

**Dangerous animal** – An animal defined as dangerous in the Animals Act 1971 or a dog of a type described in Section 1 of the Dangerous Dogs Act 1991.

**Injury** – Bodily injury, death, disease, illness or shock.

**Money** – Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, travellers' cheques, gift vouchers (subject to proof of purchase or ownership), premium bonds, luncheon vouchers, credit, cash or cheque cards, season tickets and travel tickets which **you** own or are responsible for that is used for social or domestic purposes

**Residential care home** – An establishment providing both residential accommodation and care facilities for those in need of 24-hour care.

**Schedule** – A printed document showing the sections of the policy **you** have chosen, the sums insured and any endorsements that apply to **your** policy.

**Storm** – Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet.

**Unfurnished** – Not having enough furniture to live in permanently.

**Unoccupied** – Not having been lived in for more than 60 days in a row.

**Your home** – The private residence and gardens at the address shown in the **schedule** and the land, domestic garages and outbuildings at the same residence.

**You, your** – The person named as the policyholder in the **schedule**, their partner and members of their family permanently living with them, during the insurance period at the address shown in the **schedule**.

**Water table** – The top level of underground water where the soil is in a permanent state of saturation. The table may rise or fall depending on the level of precipitation that infiltrates from upper layers of soil (unsaturated soil).

**Contents does not include:**

- **contents** insured under any other policy;
- money (except the cover provided under Event 27);
- securities (financial certificates such as shares and bonds), certificates and documents (except those covered under Event 23);
- mechanically propelled or assisted vehicles (which includes adults' and children's motor vehicles, adults' and children's motor cycles, quad bikes, trikes and go-karts) or their parts and accessories, but not including gardening machinery or wheelchairs;
- caravans and trailers or their parts and accessories;
- aircraft, hovercraft and watercraft (which includes sailboards, surfboards and models) or their parts and accessories;
- lottery tickets and raffle tickets;
- laminated, wooden effect or vinyl floor coverings that could not reasonably be removed and re-used;
- animals;
- any part of the structure of **your home**, central heating system, ceiling, wallpaper or similar (except those covered under Event 35c Tenant's liability);
- **contents** which **you** own or use at any time for business, professional or trade purposes, (except for **office equipment**).

We have used some specific terms in the policy wording and the following are explanations to help you understand them. These explanations are for information and do not form part of the policy wording.

**Liquidated damages** – These are damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract, at the time the contract was made.

**Punitive or exemplary damages** – These are damages that are awarded to punish you as well as compensate the other person if you did anything deliberately.

**Aggravated damages** – These are damages that are awarded when your behaviour or the circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.

**Multiplying compensatory damages** – In some areas of the world the amount of money awarded as compensation is sometimes multiplied two, three or more times to act as a punishment to you.

What is covered	What is not covered
<p>Your policy covers loss of or damage to <b>your contents</b> caused by the following Events.</p> <p><b>Events</b></p>	<p>The total of the compulsory and voluntary excess figures (as shown in <b>your policy schedule</b>) for each insured Event other than Events 24, 35a, 35b, 35c, 35d and 35e.</p> <p>Loss, damage, <b>injury</b> or liability shown in the General Exclusions.</p>
<p>1 a Fire, lightning, explosion, earthquake; and b Smoke.</p>	<p>Anything which happens gradually.</p>
<p>2 Aircraft and other flying objects or articles dropped from them.</p>	
<p>3 The <b>contents</b> being hit by: a vehicles; b animals; or c falling trees or branches.</p>	<p>Loss or damage caused by felling or lopping trees.</p>
<p>4 Theft or attempted theft.</p>	<p>Any theft or attempted theft which does not involve force or violence to get into or out of <b>your home</b> while it is lent, let or sublet in part or whole.</p> <p>Any amount over 15% of the sum insured under this section for loss or damage to the <b>contents</b> caused by theft or attempted theft from outbuildings and garages forming part of <b>your home</b>.</p> <p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p> <p>Loss or damage caused by theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. <b>Contents</b> must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.</p> <p>Any amount over £1,000 for theft or attempted theft from any unattended vehicle.</p>
<p>5 Malicious damage.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p> <p>Loss or damage caused by <b>you</b>.</p>
<p>6 Water escaping from water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p> <p>Loss of metered water.</p> <p>The first £250 of each claim.</p> <p>Loss or damage caused by the failure or lack of appropriate sealant and/or grout.</p>
<p>7 <b>Storm</b> or flood.</p>	<p>Loss or damage caused when the <b>storm</b> conditions are not met.</p> <p>Loss or damage caused by frost.</p> <p>Loss or damage in cellars and basements due to a rise in the <b>water table</b>.</p> <p>Anything which happens gradually.</p>

What is covered	What is not covered
8 Riot, civil commotion, strikes or labour disturbances.	
9 a Oil leaking from any fixed heating installation at <b>your home</b> . b Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.	Damage caused to the installation. Loss of oil.
10 Subsidence or heave of the site on which <b>your home</b> stands, or landslide.	Landslip caused by the coast being worn away. Destruction or damage to or resulting from solid floor slabs moving unless the foundations beneath the outside walls of the building are damaged by the same cause at the same time. Damage caused by new structures bedding down or newly made-up ground settling.
11 <b>Accidental damage</b>	The exclusions that apply to Events 1 to 10 on pages 11 and 12 also apply to Event 11. <ul style="list-style-type: none"> <li>• <b>Contents</b> not inside <b>your home</b>.</li> <li>• Contact lenses.</li> <li>• <b>Contents</b> insured under Event 27 and Event 28.</li> <li>• Loss or damage whilst <b>your home</b> is lent, let or sublet.</li> <li>• Loss or damage caused by normal settlement.</li> <li>• Loss or damage caused by wear and tear other than loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening, carrier or container.</li> <li>• Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation.</li> <li>• Loss or damage caused by electronic, electrical or mechanical breakdown or failure.</li> <li>• Loss or damage caused by faulty design, plan, specification, materials or workmanship.</li> <li>• Loss or damage which happens gradually, or loss of value.</li> <li>• Loss or damage caused by overwinding and damage to the inside of watches or clocks.</li> <li>• Loss or damage caused by <b>dangerous animals</b> if they are owned by <b>you</b>.</li> <li>• Loss or damage to portable hot tubs whilst being installed or moved.</li> </ul>
We will also insure you for the following:	
12 <b>Belongings you remove from your home</b> <b>Contents</b> temporarily moved from <b>your home</b> will be covered against loss or damage resulting from Events 1 to 3 and 5 to 9.  <b>Contents</b> will also be covered against Event 4 if the theft is from: <ul style="list-style-type: none"> <li>• any bank or safe deposit box;</li> <li>• a private home in which somebody is living;</li> <li>• any building where <b>you</b> are employed or carrying on a business; or</li> <li>• any other building if force or violence is used to get into or out of the building.</li> </ul>	<b>Contents</b> you move to sell or exhibit, or <b>contents</b> kept in furniture storage units (unless covered under Event 20). Damage caused by <b>storm</b> or flood for <b>contents</b> not within a building. Cash, bank and currency notes and stamps (unless it is covered under Event 27). <b>Contents</b> covered under Event 30.

What is covered	What is not covered
<p><b>13 Property of resident domestic staff</b> We will pay for loss or damage caused by any of the events insured by this section for clothing and personal belongings of <b>your</b> domestic staff while in <b>your home</b> or in any private home, boarding house, lodging house, hotel or inn in which <b>your</b> staff are living with <b>you</b>.</p>	<p>Cash, bank and currency notes and stamps. <b>Contents</b> insured under any other policy.</p>
<p><b>14 Contents in the open</b> We will pay for loss or damage to <b>contents</b> by any of the Events 1 to 10 insured by this section if <b>you</b> leave them in the open within the grounds of <b>your home</b>.</p>	<p>Any amount over £2,500 except for portable hot tubs. <b>Money</b> and <b>valuables</b>.</p>
<p><b>15 Plants</b> We will pay for loss or damage to trees, shrubs, hedges, bushes, lawns and plants within the grounds of <b>your home</b>, caused by any of the Events 1 to 10 insured by this section.</p>	<p>Any amount over £2,500. Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. Damage caused by weight of snow.</p>
<p><b>16 Audio and Visual equipment</b> We will pay for <b>accidental damage</b> to television sets, DVD players, video and DVD recorders and other audio equipment and home computers in <b>your home</b>, or whilst temporarily removed.</p>	<p>Items designed to be portable, including portable computers. Damage to discs, software, flash drives, memory sticks, records, cassettes, tapes or loss of recording. Electronic, electrical or mechanical breakdown or failure. Wear and tear. Damage caused during cleaning, repair, alteration or from an item being operated incorrectly. Damage caused by <b>dangerous animals</b> if they are owned by <b>you</b>.</p>
<p><b>17 Downloaded Audio/Visual files</b> We will pay to replace legally downloaded audio/visual files lost as a result of Events 1 to 10 insured by this section.</p>	<p>Any amount over £1,000.</p>
<p><b>18 Accidental breakage of mirrors or glass</b> We will pay for accidental breakage of mirrors, fixed glass in furniture and ceramic hobs while in <b>your home</b>.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p>
<p><b>19 Loss or theft of keys</b> We will pay the cost of replacing locks and keys to outside doors and windows and to domestic safes and alarm systems within <b>your home</b> if the keys are stolen or accidentally lost.</p>	
<p><b>20 House removal</b> We will pay for accidental loss or <b>accidental damage</b> to <b>contents</b> while: a being moved by professional removal contractors to <b>your</b> new <b>home</b> in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or b in temporary storage for up to seven days in a furniture storage unit.</p>	<p>Loss or damage to <b>valuables</b>. Loss or damage if <b>you</b> have taken out insurance with the removal firm. Cracking, scratching or breakage of china, glass or other brittle articles unless they are packed by professional packers. Loss or damage while <b>contents</b> are transported by sea. Loss or damage to <b>office equipment</b>.</p>
<p><b>21 Loss of oil and metered water</b> We will pay for loss of oil or metered water due to <b>your</b> domestic water or fixed heating installations being damaged.</p>	<p>Any amount over £2,500.</p>
<p><b>22 Weddings, Civil Partnerships and Religious Festivals</b> We will automatically increase the Contents section sum insured by 10% for one month before and one month after the day of a wedding, civil partnership or religious festival to cover presents bought or received for that occasion providing this falls within the period of insurance.</p>	

What is covered	What is not covered
<p><b>23 Deeds and documents</b> We will pay for loss or damage by Events 1 to 10 to documents (other than money), which are <b>your</b> property, while they are in <b>your home</b> or in a safe deposit, bank or solicitor's strongroom.</p>	Any amount over £2,500.
<p><b>24 Compensation for your death</b> We will pay £5,000 if <b>you</b> die as a result of violence from thieves or fire that occurs within <b>your home</b>. <b>Your</b> death must happen within three months of the incident.</p>	
<p><b>25 Counselling Victims</b> If <b>you</b> suffer emotional stress as a result of an Event insured by this section, <b>we</b> will pay <b>you</b> the cost of any professional counselling which is recommended by a qualified medical practitioner and which <b>we</b> have approved before <b>you</b> receive counselling.</p>	Any amount over £1,500.
<p><b>26 Alternative Accommodation and Loss of Rent</b> If <b>your home</b> is damaged by any of the Events insured by this section and it cannot be lived in, for the period necessary to put <b>your home</b> back in a fit state to live in <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>a any rent <b>you</b> may have to continue to pay; or</li> <li>b reasonable other expenses <b>you</b> have to pay for other accommodation.</li> <li>c reasonable expenses <b>you</b> have to pay for suitable accommodation for <b>your</b> domestic pets; and</li> <li>d the necessary cost of temporarily storing the <b>contents</b>.</li> </ul>	Any amount over 25% of the sum insured by this section.
<p><b>27 Money &amp; Credit Cards</b> We will pay for:</p> <ul style="list-style-type: none"> <li>• loss or damage to <b>money</b>;</li> <li>• the fraudulent use of credit cards, cash or cheque cards.</li> </ul> <p>This applies within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles, and also while <b>you</b> are travelling anywhere in the world for up to 60 days in any one year of insurance.</p>	<p>Loss of season tickets or travel tickets when the loss is paid for by the authority who sold <b>you</b> the tickets. The part of any season ticket which has been used. Loss due to a mistake or neglect or loss of value. Losses <b>you</b> do not report to the police as soon as reasonably possible after <b>you</b> discover them. Loss of credit, cash or cheque cards which <b>you</b> do not report to the company who issued them as soon as reasonably possible on discovery or as soon as their office hours allow. Any amount over £750 other than for credit cards, cash or cheque cards. Any amount over £10,000 following the fraudulent use of credit cards. Loss due to fraudulent or unauthorised use of credit cards by <b>you</b>. Any <b>money</b> that is not for social and domestic purposes</p>
<p><b>28 Food in freezers</b> Loss of or damage to food in a freezer within <b>your home</b> caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.</p>	Loss or damage as a result of a deliberate act by <b>you</b> or the electricity company.
<p><b>29 Shopping</b> Loss of or damage to food and other goods while <b>you</b> are transporting them from the shop where <b>you</b> bought them to <b>your home</b>.</p>	<p>Any amount over £250. Loss or damage caused by theft or attempted theft from any unattended vehicle unless:</p> <ul style="list-style-type: none"> <li>• all windows and sunroofs are securely closed and all doors and the boot are locked;</li> <li>• the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.</li> </ul>

What is covered	What is not covered
<p><b>30 Student's contents</b> Loss or damage resulting from Events 1 to 10 when <b>you</b> are living away from <b>home</b> while attending college or university.</p>	<p>Any amount over £5,000. Any theft or attempted theft which does not involve force and violence to get into or out of a building.</p>
<p><b>31 Jury Service</b> We will pay up to £25 per day for any financial loss resulting from <b>you</b> or <b>your</b> partner being called for jury service.</p>	<p>Any amount over £400. Expenses that can be recovered from any other source.</p>
<p><b>32 Visitor's personal belongings</b> We will pay for loss or damage caused by Events 1 to 10 insured by this section to <b>your</b> visitor's personal belongings whilst in <b>your home</b>.</p>	<p>Any amount over £2,500. Items covered by other insurance. Personal belongings of a paying guest or a permanent guest.</p>
<p><b>33 Transporting your wheelchair</b> We will pay the costs of transporting <b>you</b> and <b>your</b> wheelchair (including powered chairs) to <b>your home</b> if the chair is:</p> <ul style="list-style-type: none"> <li>• <b>accidentally damaged</b> and is unsafe or cannot be used; or</li> <li>• lost or stolen.</li> </ul>	<p>Any amount over £1,500.</p>
<p><b>34 Contents whilst in a Residential Care Home</b> Loss or damage resulting from Events 1 to 10 to the <b>contents</b> belonging to a member of the family of the person named as the policyholder in the <b>schedule</b> or of that person's partner which the member has with him or her whilst he or she is living in a nursing home or residential care home.</p>	<p>Any amount over £3,000. Any theft or attempted theft which does not involve force and violence to get into or out of a building.</p>
<p><b>35a Personal Liability and Liability because you live in the home</b> We will pay all amounts <b>you</b> legally have to pay:</p> <ul style="list-style-type: none"> <li>– as a private individual while in and away from <b>your home</b>;</li> <li>– because <b>you</b> live in the <b>home</b>;</li> <li>– whilst <b>you</b> live in the territories shown in General Exclusion 1 of this policy during any journey or temporary visit to any country in the world in which <b>you</b> do not own a property; in respect of: <ul style="list-style-type: none"> <li>• compensation and claimant's costs and expenses; and</li> <li>• legal costs and expenses <b>you</b> pay with <b>our</b> written permission in connection with defending any claim; arising from accidental: <ul style="list-style-type: none"> <li>i <b>injury</b> to any person;</li> <li>ii loss of or damage to property.</li> </ul> </li> </ul> </li> </ul> <p>If <b>you</b> die, <b>your</b> personal representative will have the benefit of this section for any liability <b>you</b> have that is covered by this section.</p>	<ol style="list-style-type: none"> <li>1 Liability <b>you</b> have under any agreement unless <b>you</b> would have the same liability if the agreement did not exist.</li> <li>2 Liability which is insured by or would be insured by any other policy if this section did not exist.</li> <li>3 Liability arising directly or indirectly out of your job, business, trade or profession.</li> <li>4 Liability if <b>you</b> are injured.</li> <li>5 Liability for fines, penalties or <b>liquidated damages</b> or <b>aggravated, punitive or exemplary damages</b> or any damages resulting from <b>multiplying compensatory damages</b>.</li> <li>6 Liability for loss of or damage to any property belonging to <b>you</b> or in <b>your</b> charge or control unless this is covered under Event 35b.</li> <li>7 Liability for injuring an employee arising as a result of <b>you</b> employing them under a contract of service or apprenticeship unless this is covered under Event 35d.</li> <li>8 Liability for loss, damage or <b>injury</b> caused by or arising out of the following: <ol style="list-style-type: none"> <li>a <b>You</b> owning, possessing, or using (other than as a passenger) any mechanically or wind propelled or assisted vehicle (other than a self-propelled golf trolley or a pedestrian-controlled or ride-on garden tool which is not licensed for road use and <b>you</b> do not need a certificate of insurance for). This also applies for a trailer attached to the vehicle, or aircraft, hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired to <b>you</b> for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots).</li> <li>b <b>You</b> owning, possessing or using a <b>dangerous animal</b> or a specially-controlled dog.</li> <li>c Using any horse for hunting, racing or polo.</li> <li>d Any passenger lift which <b>you</b> are responsible for maintaining.</li> <li>e <b>You</b> being a tenant or living on any land or in any building other than <b>your home</b>, other than for Events 35b and 35c.</li> </ol> </li> </ol>

What is covered	What is not covered
<p><b>35b Temporary accommodation</b> Liability noted under Event 35 whilst <b>you</b> are living in temporary accommodation for no more than two months.</p>	<p>Exclusions shown under Event 35a.</p>
<p><b>35c Tenant's liability</b> <b>We</b> will pay all amounts which <b>you</b> are responsible for as tenant and not as owner for the following:</p> <p>i Loss of or damage to <b>your home</b> directly caused by:</p> <ul style="list-style-type: none"> <li>• fire, lightning, explosion, earthquake, aircraft, <b>storm</b> or flood;</li> <li>• bursting, leaking or overflowing water tanks, apparatus or pipes;</li> <li>• oil leaking from any fixed heating installation;</li> <li>• theft or attempted theft;</li> <li>• television, satellite and radio receiving aerial fittings, solar panels, wind turbines and masts breaking or collapsing; or</li> <li>• smoke.</li> </ul> <p>ii <b>We</b> will pay all amounts for accidental breakage of all fixed glass including double glazing and fixed sanitary fittings forming part of <b>your home</b>.</p> <p>iii <b>We</b> will pay for <b>accidental damage</b> to underground water, gas, sewer or drain pipes, underground electricity and telephone cables which reach from <b>your home</b> to the public supply.</p>	<p>Exclusions shown under Event 35a. Loss or damage which happens while <b>your home</b> is left <b>unfurnished</b> or <b>unoccupied</b>. Any amount over 10% of the sum insured by this section. Loss or damage caused by frost, landslip, subsidence or heave. Anything which happens gradually in respect of damage by smoke.</p>
<p><b>35d Employers' liability</b> <b>We</b> will pay all amounts <b>you</b> are liable for if any employee is injured arising out of his or her employment under a contract of service or apprenticeship in connection with <b>your home</b> or private household. Exclusions 1, 6, 7 and 8 of Event 35a and General Exclusion 2 of this policy will not apply to this event.</p>	<p>Exclusions shown under Event 35a. Liability for causing the death of or injuring any employee if they have driven or been a passenger in a motor vehicle if <b>you</b> need insurance under the Road Traffic Act.</p>
<p><b>35e Unpaid court judgements</b> If <b>you</b> get a judgement from any court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands for compensation and claimant's costs and expenses for <b>injury</b> or loss of or damage to property against any company or individual based in the countries named above and that judgement is not paid for more than three months, <b>we</b> will pay <b>you</b> the amount of unpaid compensation or costs.</p> <p><b>We</b> will only do this if:</p> <ul style="list-style-type: none"> <li>• this section would have applied had the award been made against <b>you</b> rather than to <b>you</b>;</li> <li>• there is no appeal outstanding; and</li> <li>• <b>we</b> make a payment under this Event <b>you</b> or <b>your</b> personal representatives must transfer the rights of recovery under the judgement to <b>us</b>.</li> </ul>	<p>Exclusions shown under Event 35a. Liability if the person owing <b>you</b> money is also insured by this policy.</p>

## Contents Limits

The most **we** will pay for the following **contents** is shown below.

- 1a 40% of the sum insured by the Contents section for **valuables** not insured under **personal possessions**; or
- 1b Any greater limit for **valuables** within **contents**, specifically noted on **your** current **schedule**.
- 2a 20% of the sum insured by the Contents section for any **valuables** item or collection; or
- 2b Any greater limit for specific **valuables** items within **contents** noted on **your** current **schedule**.

## How we settle claims

(See also **General Exclusions and General Conditions**)

- 1 Items other than clothing and household linen.
  - a **We** will pay to replace items which are totally lost or destroyed. The replacement item will be based on the specification of the original item. **We** will not take off any amount for wear and tear or loss of value as long as:
    - i the sum insured is enough to replace the **contents**; and
    - ii the replacement is carried out straight away.

If **you** do not replace the **contents** which are totally lost or destroyed straight away or if the sum insured is not enough to pay for replacement of the **contents**, the amount **we** will pay will be the market value of the totally lost or destroyed items.

- b **We** will pay to repair damaged items.
- 2 Clothing and household linen.
  - a **We** will pay to replace items which are totally lost or destroyed. **We** will take off any amount for wear and tear or loss of value.
  - b **We** will pay to repair damaged items.
- 3 **We** will pay to remove debris.
- 4 **We** reserve the right to take ownership of an item or items once **we** have paid a claim following their loss or damage beyond repair, but no item or items may be abandoned to **us**.

## Limit of Liability

**We** will not pay more than £2,000,000 under Events 35a, 35b and 35e of this section for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event.

**We** will not pay more than £10,000,000 under Event 35d of this section for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event.

## Selling your home

For the period that **you** are moving to a new permanent address the **contents** sum insured can be split between **your** current **home** and **your** new **home**, providing **you** have advised **us** in advance.

## Evidence of Value

**We** may require **you** to provide evidence of value if **you** need to claim for loss or damage to certain items insured under this section. Where such evidence is required, this will be stated on **your schedule**.

## Matching sets and suites

**We** will treat an individual item of a matching set of articles or suite of furniture as a single item.

**We** will also pay **you** for the other pieces of the set or suite which are not damaged if a replacement for the damaged item which matches the existing set or suite is not available.

## Sum insured

The sum insured **you** choose must be equal to the full value of the **contents** insured. **We** will not pay more than the sum insured for loss or damage to the **contents** by any of the Events 1 to 13, 16, 18 to 20 and 28.

## Index linking

**We** will change the sum insured each month in accordance with the Consumer Price Index (or some other suitable index **we** decide upon). **We** will not charge extra premiums on any index linking adjustments during the period of insurance. **We** will work out the renewal premium on the new sum insured, which applies on the first day of the renewal month.

# Personal Possessions

## The meaning of words

**Personal Possessions** – Private property and personal items you normally wear or carry (including sports equipment) which you own or for which you are responsible, but not including:

- items with an individual value of more than £3,500 or pedal cycles with an individual value over £1,000 unless specified on **your** policy **schedule**);
- vehicles (or their parts), watercraft, aircraft, musical instruments used professionally or semi-professionally, firearms (unless specified on **your** policy **schedule**), domestic appliances, furniture, furnishings and household goods or equipment or goods used in connection with **your** occupation, business, trade or profession.

**Injury** – Bodily injury, death, disease, illness or shock.

**Geographical limits** – British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles.

**Money** – Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, traveller’s cheques, gift vouchers, (subject to proof of purchase or ownership) premium bonds, luncheon vouchers, credit, cash or cheque cards, season tickets and travel tickets which **you** own or are responsible for that is used for social or domestic purposes.

**Schedule** – A printed document showing the sections of the policy **you** have chosen, the sums insured and any endorsements that apply to **your** policy.

**Your home** – The private residence and gardens at the address shown in the **schedule** and the land, domestic garages and outbuildings at the same residence.

**You, your** – The person named as the policyholder in the **schedule**, their partner and members of their family permanently living with them, during the insurance period at their **home** at the address shown in the **schedule**.

What is covered	What is not covered
<p>We will pay for loss or damage to the <b>personal possessions</b> covered by this section and shown in <b>your schedule</b>, which <b>you</b> own or are responsible for while <b>you</b>:</p> <ol style="list-style-type: none"> <li>1 are within the <b>geographical limits</b>; and</li> <li>2 travel elsewhere in the world for up to 60 days in any one year of insurance.</li> </ol>	<p>The first £50 of each claim.            Loss, damage, <b>injury</b> or liability shown in the General Exclusions.            Loss or damage caused by normal settlement, wear and tear, other than loss of or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container.            Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation.            Loss or damage caused by electronic, electrical or mechanical breakdown or failure.            Loss or damage caused by faulty design, faulty plan, faulty specification, faulty workmanship or faulty materials.            Loss or damage caused by gradual deterioration or loss of value.            Loss or damage caused by overwinding and damage to the inside of watches or clocks.            Loss or damage to musical instruments caused by atmospheric conditions or very hot or very cold temperatures.            Breakage of musical instrument strings or reeds.            Loss or damage caused by theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. <b>Personal possessions</b> must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.            Any amount over £1,000 for theft or attempted theft from any unattended vehicle.</p>

What is covered	What is not covered
	<p>Theft or attempted theft which does not involve force and violence to get into or out of <b>your home</b> while it is lent, let or sublet in part or whole.</p> <p>Theft of pedal cycle accessories unless stolen with the cycle.</p> <p>Loss of or damage to skiing or underwater equipment while <b>you</b> are using it.</p> <p>Loss of or damage to sports equipment whilst in use.</p> <p>Theft of a pedal cycle unless a locking device is used to secure the cycle when it is left unattended elsewhere than at <b>your home</b>.</p> <p>Loss or damage to audio, communication or navigational equipment unless it is designed to be portable and it has an independent means of operation and power source.</p> <p><b>Money</b> (for <b>money</b> cover, refer to Event 27 of the Contents section).</p>

## Index linking

**We** will change the sums insured each month according to the Consumer Price Index (or some other suitable index **we** decide to use).

**We** will not charge extra premiums on any index linking adjustments during the period of insurance. **We** will work out the renewal premium on the sum insured which applies on the first day of the renewal month.

## How we settle claims

The way **we** settle claims will be the same as that under the Contents section.

The most **we** will pay for each item insured by this section is the sum insured shown in **your schedule** against that item.

## Evidence of Value

**We** may require **you** to provide evidence of value if **you** need to claim for loss or damage to certain items insured under this section. Where such evidence is required, this will be stated on **your schedule**.

# General Exclusions

The following exclusions apply to the whole policy.

The policy does not cover the following:

## 1 Geographical limits

Damage, injury or liability arising out of any event outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, unless **we** say differently.

## 2 War

Damage, liability, death, **injury**, disability or any loss caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

## 3 Radioactive contamination

Damage to any property, any legal liability or any loss directly or indirectly caused by:

- a ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

## 4 Sonic bangs (not applicable to liability claims)

Damage caused by pressure waves from aircraft and other flying devices travelling at or above the speed of sound.

## 5 Pollution or contamination

Damage caused by or resulting from pollution or contamination, other than damage caused by:

- a pollution or contamination which results from damage by a cause which is insured by this policy; or
- b damage by a cause which is insured by this policy which results from pollution or contamination.

## 6 Market value

Any loss of market value after an item is repaired or replaced.

## 7 Date recognition

Costs in relation to any claim arising directly or indirectly from electronic equipment, whether belonging to **you** or not, failing at any time, to correctly recognise, accept, respond to, retrieve, retain or process any data representing a date or part of a date. Electronic equipment includes:

- a any computer equipment, system or software;
- b any product, accessory, equipment or machinery containing, connected to or operated by means of a data processor chip.

## 8 Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

## 9 Theft

Loss or damage:

- a resulting from theft or attempted theft by **you**;
- b suffered as a result of being deceived into knowingly parting with **your** property.

## 10 Pre-existing damage

Loss, damage, **injury** or liability as a result of an event which happened before the cover under this policy started.

## 11 Gradual damage

Loss or damage caused by anything that happens gradually.

## 12 Confiscation

Loss or damage caused by officials or authorities confiscating or holding **your** property.

## 13 Wilful acts

Loss or damage caused by **your** wilful act.

# General Conditions

The following conditions apply to the whole policy.

## 1 Premium

**You** must pay the premium or any agreed instalment when **we** ask.

## 2 Reasonable precautions

**You** must keep any property **you** insure in a good state of repair and take all reasonable steps to prevent accidents, **injury**, loss and damage.

## 3 Claims

If **you** need to make a claim, **you** must do the following:

- Tell **us** as soon as possible about the event and give **us** any information **we** may need.
- Tell the police about any damage caused by theft or attempted theft or if any property is lost outside **your home**.
- Allow **us** to enter, take or keep possession of any property where the damage has happened. **We** can also deal with any insured property in any way **we** think is appropriate. However, **you** must not abandon any property and leave it to **us**.
- Carry out and allow **us** to take any action **we** need to prevent more damage.
- Tell **us** as soon as reasonably possible about any prosecution, inquest or enquiry connected with any **injury** or damage.
- Not pay or offer or agree to pay any **money** or admit responsibility without **our** permission.
- Allow **us**, in **your** name, to take over and control all negotiations and proceedings which may arise for any claim.
- Allow **us** to take any necessary action to enforce **your** rights against any other person. **We** will pay any costs or expenses involved.

**We** will not pay any claims under this insurance unless **you** have kept to this condition. If **we** have already paid **you** for a claim, **you** must repay **us**.

## 4 Repairing or replacing property

If **we** are going to repair or replace any property, **you** must give **us** any plans, documents, books and information we ask for. **We** do not have to repair or replace the property as it was. The most **we** will pay for any one item is the sum insured.

## 5 Other insurances

If at the time of any claim **you** have other insurance covering the claim, **we** will only pay **our** share of the claim.

## 6 Reflection Period

**You** may cancel this policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the back of this policy or by contacting the broker through whom **you** arranged this insurance. If **you** choose to do this, **you** are entitled to a refund of the premium **you** have paid for this insurance. **We** will only charge a pro-rata premium plus £15 to cover **our** operational costs which is subject to minimum amount payable of £25 plus Insurance Premium Tax at the prevailing rate, except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to **us**.

If **you** choose to cancel this policy, any additional optional extras will also be cancelled.

## 7 Cancellation (outside the Reflection Period)

**We** can cancel this **policy** by giving seven days' notice in writing.

**You** may cancel this **policy** by giving **us** notice in writing.

If **you** cancel the policy outside the reflection period; **we** will provide a pro-rata refund based on the annual premium payable less a £10 charge, as long as **you** have not claimed during the current period of insurance. Where an incident has occurred which may give rise to a claim, the full annual premium may be payable to **us**.

If the amount due when **you** cancel the policy is more than the amount **you** have paid, **you** must pay the difference.

## 8 Fraud

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **you** will forfeit all rights under the policy and all cover will cease. In such circumstances, **we** retain the right to keep the premium paid.

# General Conditions (continued)

## 9 Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

## 10 Automatic reinstatement

If **you** make a claim, **we** will not automatically reduce the sums insured by this policy, as long as:

- a the amounts to be reinstated during any one period of insurance are not more than the amount of the sum insured;
- b **you** take any reasonable measures **we** suggest to prevent further damage; and
- c **you** pay the appropriate extra premium.

## 11 Rights of Parties

A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

## 12 Automatic renewal

If **you** pay **your** premium by instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the policy expires with full details of **your** next year's premium and policy conditions.

If **you** do not want to renew this policy, please let **us** know. Should **we** decide that **we** will not renew **your** policy, **we** will notify **you** in writing prior to the renewal date. The automatic renewal process only applies if premium is paid by the Allianz Premium Instalment Plan.

## 13 Changing your details

**You** must tell **us** as soon as reasonably possible about any changes that may affect **your** policy cover. Here are some of the changes **you** should tell **us** about:

- **You** changing **your** insured address
- **You** changing **your** occupation
- Changes in the use of the insured address
- Changes in the occupancy of the insured address
- **You** being convicted of a criminal offence (other than motoring offences)
- Adding items to, or taking items off **your** insurance
- Alterations affecting the construction of the insured address
- Alterations affecting the number of bedrooms at the insured address.

This is not a complete list and **you** should contact **your** insurance broker if **you** are unsure whether a change of circumstances may affect **your** policy.

When **you** tell **us** of a change of details, **we** will reassess the premium and terms of **your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made. To reduce costs **we** will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of **your** policy. In some circumstances **we** may not be able to continue **your** policy following the changes. Where this happens **you** will be told and the policy will be cancelled in line with the provisions of General Condition 7.

## 14 Law applying to the Contract

Unless **we** agree otherwise:

- a the language of the policy and all communications relating to it will be English; and
- b English law will apply to this contract of insurance.

# Customer Service

**Our** aim is to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks, **we** will provide **you** with information about the Financial Ombudsman Service.

If **you** have a complaint please contact **our** Customer Satisfaction Manager at:

Allianz Insurance plc  
2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol  
BS32 4AW  
United Kingdom

**Phone:** 0800 072 4760

**Fax:** 01483 529717

**Email:** [personallines.complaints@allianz.co.uk](mailto:personallines.complaints@allianz.co.uk)

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.





[www.allianz.co.uk](http://www.allianz.co.uk)

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