

Allianz Insurance plc

Clear Advance

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 advisor 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 advisor 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 Advance insurance policy is made up of several parts which must be read together as they form **your** contract. Please take time to read all parts of this policy to make sure they meet **your** needs, and that **you** understand the cover provided, and the general exclusions and general conditions that apply. If **you** wish to change anything or if there is anything **you** do not understand, or any statement is incorrect, please contact **your insurance advisor**.

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.
- the Statement of Facts (The Statement of Facts is the record of the information **you** have provided **us** with).

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 insure **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 black ink that reads "Jonathan Dye". The signature is written in a cursive style with a checkmark-like flourish at the beginning.

Jonathan Dye
Chief Executive

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 advisor** at **your** first opportunity 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, where **you** will find a list of changes that **you** must tell us about.

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 0344 893 9538 at **your** first opportunity to notify **your** claim.
- 4 **You** can make temporary repairs to prevent further loss or damage. However, until **you** have discussed **your** claim with **us** **we** are unable to confirm that the loss or damage is covered by **your** policy. **You** should keep a copy of the invoices relating to the temporary repairs as they 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. If **you** receive any correspondence in relation to the claim, do not respond directly to it, please forward it on to **us**. (This could include any claim form, summons to appear in court or other legal document). Do not admit **you** are responsible.
- 6 Any permanent repairs made by **our** approved suppliers are guaranteed.

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

Legal helpline – 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: 0370 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.

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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

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 24 of this policy.

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, before your renewal date so we don't take payment. If you inform us after that time charges may apply, please see General Conditions 6 and 7 in your policy booklet for details. Should we decide that we will not renew your policy, we will notify you in writing 14 days 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 expire.

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 0345 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 information on anything mentioned above or anything affecting this policy, contact **your insurance advisor**, who will be happy to assist **you**.

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
and www.homeoffice.gov.uk/secureyourhome

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, Glassolutions.

Glassolutions 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.

Address: Waterlands, Meadows Road, Brookfields Park, Manvers, Rotherham. S63 5DJ

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 unexpected means. This definition does not include damage caused by wear and tear, anything that happens gradually 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;
- fixtures and fittings in or on the buildings;
- swimming pools, permanently fitted hot tubs;
- tennis hard courts;
- terraces, drives and footpaths;
- boundary and garden walls, gates, fences and hedges;
- permanently fitted laminated, wooden effect, vinyl or lino floor coverings that could not reasonably be removed and re-used;
- solar panels, wind turbines
- built in gas and electric cookers and meters

Endorsement – Changes to the terms and conditions of **your** policy which will be shown in **your schedule**.

Excess – The amount **you** have to pay if **you** make a claim. The **excess** amounts are shown in **your schedule**.

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.

Heave – Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

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

Insurance Advisor – This is the person who **you** arranged **your** insurance with.

Landslip – Downward movement of sloping ground.

Period of Insurance – The period **you** are covered as shown on **your schedule**.

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 **period of insurance** at their **home** at the address shown in the **schedule**.

Subsidence – Downward movement of the ground beneath the **buildings** (other than by the action of made up ground settling or by structures bedding down within 10 years of construction).

Sum insured – The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any **endorsement**.

Unfurnished – Not having a bed, flooring, kitchen appliances and utensils to live there permanently.

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

Water table – The top level of underground water which has saturated the soil. The water table may rise or fall depending on the level of rain, sleet, snow, dew etc that filters in from upper levels of soil (unsaturated soil).

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 your buildings caused by the following Events.</p> <p>Events</p>	<p>The total of the compulsory and voluntary excess figures (as shown in your policy schedule) for each insured Event other than Events 15a and 15b.</p> <p>Loss, damage, injury or liability shown in the General Exclusions.</p>
<p>1 a Fire, lightning, explosion, earthquake; and b Smoke.</p>	<p>Anything which happens gradually. Loss or damage caused by scorching, melting or warping unless accompanied by flames.</p>
<p>2 Aircraft and other flying devices or articles dropped from them.</p>	
<p>3 The buildings 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 domestic animals. Loss or damage caused by felling or lopping trees.</p>
<p>4 Theft or attempted theft.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Any theft or attempted theft to solar panels or wind turbines unless securely mounted in a non-accessible position. Loss or damage that you do not report to the police at your first opportunity. Loss or damage resulting from theft or attempted theft by you.</p>
<p>5 Malicious damage.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage caused by you.</p>
<p>6 a Water escaping from water tanks, fish 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 your home has been left unfurnished or unoccupied. 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 escaping. The cost to repair your water tanks, fish tanks, apparatus, or pipes or fixed heating installations unless the damage was caused by frost or freezing.</p>
<p>7 Storm or flood.</p>	<p>Loss or damage caused by a weather event that does not meet the definition of storm as set out in the meaning of words. 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 water table. Anything which happens gradually. Loss or damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations.</p>
<p>8 Riot, civil commotion, strikes or labour disturbances.</p>	
<p>9 a Oil leaking from a domestic heating installation at your home. b Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</p>	

What is covered	What is not covered
<p>10 Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<p>Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, gates or fences unless your home, its domestic outbuildings or garages are damaged by the same cause at the same time.</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 within 10 years of construction caused by structures bedding down or made-up ground settling.</p>
<p>11 Accidental loss or damage (your schedule will show cover as accidental damage if this Event is insured by your policy).</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 wear and tear.</p> <p>Loss or damage caused by the action of made up ground settling or by structures bedding down within 10 years of construction.</p> <p>Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, 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, faulty 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 removed.</p> <p>Loss or damage caused by chewing, scratching, fouling, or tearing by domestic animals.</p> <p>Damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations.</p> <p>Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>
<p>We will also insure you for the following:</p>	
<p>12 Mains services We will pay the costs which you are responsible for, to repair accidental damage to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the buildings 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>13 Glass and sanitary fittings Accidental breakage of all fixed glass including double glazing and fixed sanitary fittings which you are responsible for.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied.</p>
<p>14 Alternative Accommodation and Loss of Rent Any rent you pay, including up to two years ground rent or other expenses for comparable accommodation for you and your domestic pets if the buildings cannot be lived in because of an insured event, but only for the time needed to repair your home.</p>	<p>Any amount over 20% of the sum insured by this section, as shown on your schedule.</p>

What is covered	What is not covered
<p>15a Liability because you are owner of the home We will pay all amounts you legally have to pay as:</p> <ul style="list-style-type: none"> • compensation and claimant's costs and expenses; and • legal costs and expenses you pay with our written permission in connection with defending any claim; <p>arising from accidental:</p> <ul style="list-style-type: none"> i injury to any person; ii loss of or damage to property. <p>If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.</p> <p>15b Defective Premises We will pay any amounts you are liable for under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975;</p> <p>arising from accidental:</p> <ul style="list-style-type: none"> i injury to any person; ii loss or damage to property happening during the period of insurance. <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 buildings insured under this section before such cancellation or expiry.</p>	<ol style="list-style-type: none"> 1 Any amount over £2,000,000 for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event. 2 Liability you have under any agreement unless you would have the same liability if the agreement did not exist. 3 Liability for loss of or damage to any property belonging to you or in your charge or control. 4 Liability for loss or damage caused by or arising out of: <ul style="list-style-type: none"> a) any passenger lift which you are responsible for maintaining; b) you owning any land or building other than your home. 5 Liability which is insured by or would be insured by any other policy if this section did not exist. 6 Liability arising directly or indirectly out of your job, business, trade or profession. 7 Liability if you are injured. 8 Liability for fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying compensatory damages. 9 Loss, damage, injury or liability shown in the General Exclusions.
<p>16 Trace and Access If the buildings are damaged by Events 6a or 9a of this section, we 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 £5,000.</p>
<p>17 Emergency Entry Loss or damage to your home caused by the attendance of a member of the emergency services due to an emergency, or perceived emergency, involving you.</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.

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.

Where **we** agree that any of the above need to be appointed and **you** arrange **your** own **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 costs **you** incur for preparing and submitting 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**.

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.

Selling your home

When **you** sell **your home** the person who buys it will be covered by the **buildings** insurance in this section as long as they have no other insurance in force. This will apply up to the date the sale is completed.

Matching sets and suites

We will pay **you** for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. For example, if one kitchen cupboard is damaged **we** will replace or repair the damaged cupboard only, not the whole kitchen.

If the damaged parts cannot be matched or replaced **we** will pay up to 50% towards the replacement of the undamaged parts.

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 and 17.

Index linking

Where **your buildings sum** insured is a figure other than £500,000, as shown in **your** policy **schedule**, this **sum insured** will change each month in accordance with the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors (or another 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.

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 unexpected means. This definition does not include damage caused by wear and tear, anything that happens gradually 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**;
- freestanding gas and electric cookers;
- **valuables** (covered up to 30% of the **contents sum insured** for all **valuables** and 15% for a single item or collection unless otherwise specified on **your schedule**) – 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, vinyl or lino floor coverings that could reasonably be removed and re-used;
- carpets;
- portable hot tubs.

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.

Endorsement – Changes to the terms and conditions of **your** policy which will be shown in **your schedule**.

Excess – The amount **you** have to pay if **you** make a claim. The **excess** amounts are shown in **your schedule**.

Heave – Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

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

Insurance Advisor – This is the person who **you** arranged **your** insurance with.

Landslip – Downward movement of sloping ground.

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.

Period of Insurance – The period **you** are covered as shown on **your schedule**.

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.

Subsidence – Downward movement of the ground beneath the **buildings** (other than by the action of made up ground settling or by structures bedding down within 10 years of construction).

Sum insured – The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any **endorsement**.

Unfurnished – Not having a bed, flooring, kitchen appliances and utensils to live there 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 **period of insurance** at the address shown in the **schedule**.

Water table – The top level of underground water which has saturated the soil. The water table may rise or fall depending on the level of rain, sleet, snow, dew etc that filters in from upper levels 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 32c Tenant's Liability);
- **contents** which **you** own or use at any time for business, professional or trade purposes, (except for **office equipment**).

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 your contents caused by the following Events.</p> <p>Events</p>	<p>The total of the compulsory and voluntary excess figures (as shown in your policy schedule) for each insured Event other than Events 24, 32a, 32b, 32c, 32d and 32e.</p> <p>Loss, damage, injury or liability shown in the General Exclusions.</p>
<p>1 a Fire, lightning, explosion, earthquake; and b Smoke.</p>	<p>Anything which happens gradually. Loss or damage caused by scorching, melting or warping unless accompanied by flames.</p>
<p>2 Aircraft and other flying objects or articles dropped from them.</p>	
<p>3 The contents being hit by: a vehicles; b animals; or c falling trees or branches.</p>	<p>Loss or damage caused by domestic animals. Loss or damage caused by felling or lopping trees.</p>
<p>4 Theft or attempted theft.</p>	<p>Any amount over 15% of the sum insured under this section for loss or damage to the contents (excluding portable hot tubs) caused by theft or attempted theft from outbuildings and garages forming part of your home. Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage caused by theft or attempted theft from any vehicle that is not occupied unless all windows and sunroofs are securely closed and all doors and the boot are locked. Contents must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot and the vehicle must be parked within the boundaries of your home. Any amount over £1,000 for theft or attempted theft from any vehicle that is not occupied and is parked within the boundaries of your home. Loss or damage resulting from theft or attempted theft by you. Loss or damage that you do not report to the police at your first opportunity.</p>

What is covered	What is not covered
5 Malicious damage.	Loss or damage caused after your home has been left unfurnished or unoccupied . Loss or damage caused by you . Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files unless the buildings or contents are damaged by the same cause at the same time.
6 Water escaping from water tanks, fish tanks, apparatus or pipes or fixed heating installations.	Loss or damage caused after your home has been left unfurnished or unoccupied . Loss of metered water. Loss or damage caused by the failure or lack of appropriate sealant and/or grout. The cost to repair your water tanks, fish tanks, apparatus, or pipes or fixed heating installations.
7 Storm or flood.	Loss or damage caused by a weather event that does not meet the definition of storm as set out in the meaning of words. Loss or damage caused by frost. Loss or damage in cellars and basements due to a rise in the water table . Anything which happens gradually. Loss or damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations.
8 Riot, civil commotion, strikes or labour disturbances.	
9 a Oil leaking from any fixed heating installation at your home . 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 your home stands, or landslip .	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 within 10 years of construction caused by structures bedding down or made-up ground settling.
11 Accidental damage (your schedule will show cover as accidental damage if this Event is insured by your policy).	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"> • Contents not inside your home. • Contact lenses. • Contents insured under Event 27 and Event 28. • Loss or damage caused by the action of made up ground settling or by structures bedding down within 10 years of construction. • 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. • Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation. • Loss or damage caused by electronic, electrical or mechanical breakdown or failure. • Loss or damage to computer discs, software, flash drives, memory sticks, records, cassettes, tapes or loss of recording. • Loss or damage arising from the malicious erasure, distortion or misfiling of any software, data or files. • Loss or damage caused by faulty design, plan specification, materials or workmanship. • Loss or damage which happens gradually, or loss of value.

What is covered	What is not covered
	<ul style="list-style-type: none"> • Loss or damage caused by overwinding and damage to the inside of watches or clocks. • Loss or damage caused by chewing, scratching, fouling or tearing by domestic animals. • Loss or damage to portable hot tubs whilst being installed or moved • Damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations. • Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
We will also insure you for the following:	
<p>12 Belongings you remove from your home Contents temporarily moved from your home will be covered against loss or damage resulting from Events 1 to 3 and 5 to 9. Contents will also be covered against Event 4 if the theft is from:</p> <ul style="list-style-type: none"> • any bank or safe deposit box; • a private home in which somebody is living; • any building where you are employed or carrying on a business; or • any other building if force or violence is used to get into or out of the building. 	<p>Any amount over £3,000. Contents you move to sell or exhibit, or contents kept in furniture storage units (unless covered under Event 20). Loss or damage caused by theft, storm or flood for contents not within a building. Cash, bank and currency notes and stamps (unless it is covered under Event 27). Contents covered under Event 30.</p>
<p>13 Property of resident domestic staff We will pay for loss or damage caused by any of the Events insured by this section for clothing and personal belongings of your domestic staff while in your home or in any private home, boarding house, lodging house, hotel, or inn in which your staff are living with you.</p>	<p>Cash, bank and currency notes and stamps. Contents insured under any other policy.</p>
<p>14 Contents in the open We will pay for loss or damage to contents by any of the Events 1 to 10 insured by this section if you leave them in the open within the grounds of your home.</p>	<p>Any amount over £1,000 except for portable hot tubs (portable hot tubs are covered up to their full amount.) Money and valuables.</p>
<p>15 Plants We will pay for loss or damage to trees, shrubs, hedges, bushes, lawns and plants within the grounds of your home, caused by any of the Events 1 to 10 insured by this section.</p>	<p>Any amount over £1,500. Loss or damage caused after your home has been left unfurnished or unoccupied. Damage caused by weight of snow.</p>
<p>16 Audio and Visual equipment We will pay for accidental damage to television sets, DVD players, video and DVD recorders and other audio equipment and home computers in your home.</p>	<p>Items designed to be portable, including portable computers mobile /smart/android/ phones, laptops, iPhones/iPads/iPods, and tablets. Damage to discs, software, flash drives, memory sticks, records, cassettes, tapes or loss of recording. Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files. Electronic, electrical or mechanical breakdown or failure. Wear and tear. Damage caused during repair, alteration or from an item being operated incorrectly. Damage caused by domestic animals.</p>
<p>17 Downloaded Audio/Visual files 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. Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files unless the buildings or contents are damaged by the same cause at the same time.</p>

What is covered	What is not covered
<p>18 Accidental breakage of mirrors or glass We will pay for accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors while in your home.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. If no equivalent part is available the most we will pay is £250.</p>
<p>19 Loss or theft of keys We will pay the cost of replacing locks and keys to outside doors and windows and to domestic safes and alarm systems within your home if the keys are stolen or accidentally lost.</p>	
<p>20 House removal We will pay for accidental loss or accidental damage to contents while: a being moved by professional removal contractors to your new home 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 valuables. Loss or damage if you 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 contents are transported by sea. Loss or damage to office equipment.</p>
<p>21 Loss of oil and metered water We will pay for loss of oil or metered water due to your domestic water or fixed heating installations being damaged.</p>	<p>Any amount over £1,000.</p>
<p>22 Weddings, Civil Partnerships and Religious Festivals We will automatically increase the contents 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>	
<p>23 Deeds and documents We will pay for loss or damage by Events 1 to 10 to documents (other than money), which are your property, while they are in your home or in a safe deposit, bank or solicitor's strongroom.</p>	<p>Any amount over £1,500.</p>
<p>24 Compensation for your death We will pay £5,000 if you die as a result of violence from thieves or fire that occurs within your home. Your death must happen within three months of the incident.</p>	
<p>25 Counselling Victims If you suffer emotional stress as a result of an Event insured by this section, we will pay you the cost of any professional counselling which is recommended by a qualified medical practitioner and which we have approved before you receive counselling.</p>	<p>Any amount over £1,500.</p>
<p>26 Alternative Accommodation and Loss of Rent Any rent you pay, including up to two years ground rent or other expenses for comparable accommodation for you and your domestic pets if your home cannot be lived in because of an insured event, but only for the time needed to repair your home. We will also pay for the necessary cost of temporarily storing the contents.</p>	<p>Any amount over 20% of the sum insured by this section as shown in your schedule.</p>

What is covered	What is not covered
<p>27 Money We will pay for loss or damage to money. 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 you are travelling anywhere in the world for up to 60 days in any one year of insurance.</p>	<p>Any amount over £500. Loss of season tickets or travel tickets when the loss is paid for by the authority who sold you the tickets. The part of any season ticket which has been used. Losses you do not report to the police at your first opportunity. Any money that is not for social and domestic purposes.</p>
<p>28 Food in freezers Loss of or damage to food in a freezer within your home caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.</p>	<p>Loss or damage as a result of a deliberate act by you or the electricity company.</p>
<p>29 Shopping Loss of or damage to food and other goods while you are transporting them from the shop where you bought them to your home.</p>	<p>Any amount over £250 Loss or damage caused by theft or attempted theft from any vehicle that is not occupied unless:</p> <ul style="list-style-type: none"> • all windows and sunroofs are securely closed and all doors and the boot are locked; • the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.
<p>30 Student's contents Loss or damage resulting from Events 1 to 10 when you are living away from home while attending college or university.</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>31 Visitor's personal belongings We will pay for loss or damage caused by Events 1 to 10 insured by this section to your visitor's personal belongings whilst in your home.</p>	<p>Any amount over £1,000. Items covered by other insurance.</p>
<p>32a Personal Liability and Liability because you live in the home We will pay all amounts you legally have to pay:</p> <ul style="list-style-type: none"> – as a private individual while in and away from your home; – because you live in the home; – whilst you 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 you do not own a property in respect of: <ul style="list-style-type: none"> • compensation and claimant's costs and expenses; and • legal costs and expenses you pay with our written permission in connection with defending any claim; arising from accidental: <ul style="list-style-type: none"> i injury to any person; ii loss of or damage to property. <p>If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.</p>	<ol style="list-style-type: none"> 1 Any amount over £2,000,000 or all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event. 2 Liability you have under any agreement unless you would have the same liability if the agreement did not exist. 3 Liability which is insured by or would be insured by any other policy if this section did not exist. 4 Liability arising directly or indirectly out of your job, business, trade or profession. 5 Liability if you are injured. 6 Liability for fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying compensatory damages. 7 Liability for loss of or damage to any property belonging to you or in your charge or control unless this is covered under Event 32b. 8 Liability for injuring an employee arising as a result of you employing them under a contract of service or apprenticeship unless this is covered under Event 32d. 9 Liability for loss, damage or injury caused by or arising out of the following: <ol style="list-style-type: none"> a You owning, possessing, or using (other than as a passenger): <ul style="list-style-type: none"> • 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 you do not need a certificate of insurance for). This also applies for a trailer attached to the vehicle; • aircraft including drones;

What is covered	What is not covered
	<ul style="list-style-type: none"> • hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired to you for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots). b You owning, possessing or using a dangerous animal or a specially-controlled dog as described in the Dangerous Dogs Act 1991. c Using any horse for hunting, racing or polo. d Any passenger lift which you are responsible for maintaining. e You being a tenant or living on any land or in any building other than your home, other than for Events 32b and 32c.
<p>32b Temporary accommodation Liability noted under Event 32 whilst you are living in temporary accommodation for no more than two months.</p>	<p>Exclusions shown under Event 32a.</p>
<p>32c Tenant's liability We will pay all amounts which you are responsible for as tenant, as stated in the tenancy agreement and not as owner for the following.</p> <p>i Loss of or damage to your home directly caused by:</p> <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake, aircraft, storm or flood; • bursting, leaking or overflowing water tanks, apparatus or pipes; • oil leaking from any fixed heating installation; • theft or attempted theft; • television, satellite and radio receiving aerial fittings, solar panels, wind turbines and masts breaking or collapsing; or • smoke. <p>ii We will pay all amounts for accidental breakage of all fixed glass including double glazing and fixed sanitary fittings forming part of your home.</p> <p>iii We will pay for accidental damage to underground water, gas, sewer or drain pipes, underground electricity and telephone cables which reach from your home to the public supply.</p>	<p>Exclusions shown under Event 32a. Any amount over 10% of the sum insured by this section, as shown in your schedule. Loss or damage which happens while your home is unfurnished or unoccupied. Loss or damage caused by frost, landslip, subsidence or heave. Anything which happens gradually in respect of damage by smoke.</p>
<p>32d Employers' liability We will pay all amounts you 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 your home or private household. Exclusions 1, 6, 7 and 8 of Event 32a and General Exclusion 2 of this policy will not apply to this Event.</p>	<p>Any amount over £10,000,000 or all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one Event. Exclusions shown under Event 32a (apart from exclusion 1). Liability for causing the death of or injuring any employee if they have driven or been a passenger in a motor vehicle if you need insurance under the Road Traffic Act.</p>
<p>32e Unpaid court judgements If you 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 injury 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, we will pay you the amount of unpaid compensation or costs. We will only do this if:</p> <ul style="list-style-type: none"> • this section would have applied had the award been made against you rather than to you; • there is no appeal outstanding. <p>If we make a payment under this Event you or your personal representatives must transfer the rights of recovery under the judgement to us.</p>	<p>Exclusions shown under Event 32a. Liability if the person owing you money is also insured by this policy.</p>

Contents Limits

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

- 1a 30% 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 15% 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 an amount for wear and tear or loss of value as long as the **sum insured** is enough to replace the **contents**.

If **you** do not replace the **contents** which are totally lost or destroyed 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. (Market value is the cost of replacing the item at the time of loss or damage taking into account its age and condition.)

- 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 an 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**.

Selling your home

For the period that **you** are moving to a new permanent address the **contents** cover can be extended to include **contents** in **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 pay **you** for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. For example, if **you** damage one chair from a set the damaged chair will be repaired or replaced but not the whole set.

If the damaged parts cannot be matched or replaced **we** will pay up to 50% towards the replacement of the undamaged parts.

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

Where **your** **contents sum insured** is a figure other than £75,000, as shown by **your** policy **schedule**, this **sum insured** will change each month in accordance with the Consumer Price Index (or another 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) and mobility scooters (that are not registered for road use), which **you** own or for which **you** are responsible, but not including:

- items with an individual value of more than £2,500 or pedal cycles with an individual value over £1,000 (unless these items or pedal cycles are specified on **your** policy **schedule**);
- vehicles (or their parts), watercraft, aircraft, musical instruments used professionally or semi-professionally, domestic appliances, furniture, furnishings and household goods or equipment or goods used in connection with **your** occupation, business, trade or profession.

Endorsement – Changes to the terms and conditions of **your** policy which will be shown in **your schedule**.

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, 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 are used for social or domestic purposes.

Period of Insurance – The period **you** are covered as shown on **your schedule**.

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

Sum insured – The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any **endorsement**.

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 **period of insurance** 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 personal possessions covered by this section and shown in your schedule, which you own or are responsible for while you:</p> <ol style="list-style-type: none"> 1 are within the geographical limits; and 2 travel elsewhere in the world for up to 60 days in any one year of insurance. 	<ul style="list-style-type: none"> • The total of the compulsory and voluntary excess figures (as shown in your policy schedule) for each insured Event. • Loss, damage, injury or liability shown in the General Exclusions. • Loss or damage caused by 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, rats, mice, squirrels, owls, birds, foxes, bats, badgers, 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 vehicle that is not occupied unless all windows and sunroofs are securely closed and all doors and the boot are locked. Personal possessions 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 vehicle that is not occupied.

What is covered	What is not covered
	<ul style="list-style-type: none"> • Theft of pedal cycle accessories unless stolen with the cycle. • Theft of a pedal cycle unless a locking device is used to secure the cycle to an immovable object when it is left unattended other than at your home. • Loss of or damage to skiing or underwater equipment while you are using it. • Loss of or damage to sports equipment whilst in use. • Loss or damage resulting from theft or attempted theft by you. • 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. • Loss or damage caused by chewing, scratching, fouling or tearing by domestic animals. • Money (for money cover, refer to Event 27 of the Contents section).

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 in addition to the exclusions listed under what is not covered under the relevant sections.

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

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. (Market value is the cost of replacing the item at the time of loss or damage taking into account

its age and condition.)

7 Date recognition and computer viruses

Costs in relation to any claim arising directly or indirectly from electronic equipment, whether belonging to **you** or not, failing at any time, due to:

- the failure to correctly recognize, accept, respond to, retrieve, retain or process any data representing date or part of a date, time; or
- computer viruses.

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 exclusion 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 Agreements and contracts

Loss, damage or liability arising out of or as a result of any agreement or contract **you** have entered into.

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.

If the premium for this policy is paid by instalments and in the event **you** fail to pay one or more instalments, whether in full or in part, **we** may cancel the policy by giving **you** 14 days notice in writing sent to **your** last known address.

2 Taking care of your home

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

3 Claims

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

- Tell **us** at **your** first opportunity about the event and give **us** any information relevant to the claim, **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** at **your** first opportunity 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 legal action required 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 relevant plans, documents, books and information **we** ask for. **We** will always try to repair or replace the property as it was. If **we** cannot **we** will repair or replace the item with the nearest equivalent item, but this may not be the same brand. 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 (applicable to new policies and renewals)

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 **insurance advisor** 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 that has reached the **sum insured** under the Buildings or Contents section, in which case the full annual premium will be payable to **us**.

If **you** choose to cancel this policy, and **you** have taken out Legal Expenses with **us** this will also be cancelled.

7 Cancellation (outside the Reflection Period)

We can cancel this **policy** by giving seven days' notice in writing. **We** may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy. Where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests.
- Where there is a failure by **you** to exercise the duty of care regarding **your** property as required by General Condition 2 Taking care of your home.
- failure to co-operate when requested in supplying relevant documentation or information that **we** require.

General Conditions (continued)

- suspected fraud or misrepresentation. Please see General Condition 8 Fraud.
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy.
- use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

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 plus Insurance Premium Tax, 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 will 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.

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 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.

11 Automatic renewal

If **you** pay **your** premium by the Allianz Premium Instalment Plan, 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** 14 days 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 before your renewal date so we don't take payment. If you inform us after that time charges may apply, please see General Condition 6 and 7 in your policy booklet for details. Should **we** decide that **we** will not renew **your** policy, **we** will notify **you** in writing 14 days prior to the renewal date.

12 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 the laws of England and Wales will apply to this contract of insurance.

13 Changing your details

You must tell **us** at **your** first opportunity about any changes that may affect **your** policy cover. If **we** are not advised of changes in circumstances, this may affect **your** ability to claim under the policy. Here are the changes **you** should tell **us** about:

- **You** changing **your** insured address
- **You** change **your** name
- **You** changing occupation/s or the trade in which **you** work
- If the property is used for business and the type of business use
- If the property is no longer **your** main residence
- If the property is let or sublet or if there are paying lodgers
- If the number of consecutive days the property is **unoccupied** increases

- **You** being convicted of a criminal offence (other than motoring offences)
- Where **you** have buildings insurance with **us**; if the full rebuilding cost of **your** property should change, for example by fitting double glazed windows in place of single glazed windows
- Where **you** have contents/personal possessions insurance with **us**; if the values or items to be insured changes
- If there is any building work at **your home** or work to commence
- If the type of locks or alarm should change and if **you** no longer have an alarm maintenance contract in force
- If the property is no longer self-contained or does not have its own lockable entrance
- The property is not in a good state of repair

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your** policy, the change will be subject to an admin charge of £10 plus Insurance Premium Tax. **You** will be informed of any revised premium or terms and asked to agree before any change is made. **We** will not refund or charge amounts less than £15 plus Insurance Premium Tax. 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.

Complaints Procedure

Our aim is to get it right first time, every time. If **you** have a complaint, **we** will try to resolve it straight away but if **we** can't, **we** will confirm **we** have received **your** complaint within five working days and **we** will do **our** best to resolve the problem within four weeks. If that's not possible, **we** will let **you** know when an answer may be expected.

If **we** are unable to resolve the problem, **we** will provide **you** with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

If **you** have a complaint about **buildings, contents** or **personal possessions** contact **our** customer satisfaction manager at:

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

Phone: 0330 102 1781

Fax: 01483 529 717

Email: allianzretailcomplaints@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638.

Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.



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