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Home Comforts policy document

SPECIMEN COPY

Thank you for insuring with Allianz.

Please read your policy carefully to make sure that you have the cover you need. Your schedule shows the sections of the policy you have chosen, the sums insured and any special terms that apply to your policy.

If you have any questions, please contact your insurance adviser.

Signed on behalf of Allianz

Andrew Torrance

*Andrew Torrance
Chief Executive*

Guide to your policy document

page

Your policy schedule is enclosed with this policy document

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Introduction

Your Home 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 adviser 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 Clauses applied to the policy while the policy is in force.

Any word or expression in the policy which has a specific meaning has the same meaning wherever it appears in the policy.

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.

Please examine this policy and if it is not correct return it immediately to *your* insurance adviser 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 adviser immediately if there are any changes to *your* circumstances which could affect *your* insurance.

Please refer to General Condition 12 on page 32 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 claim.

How to make a claim

- 1 Check *your schedule* and policy which give details of what is covered and what is not covered.
- 2 Follow the General Conditions on page 31 of *your* policy.
- 3 Please ring our Household Claims Centre on **0845 073 1114** at *your* first opportunity to notify *your* claim and *you* should quote Scheme number **KD 15096625**.
- 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* 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 writ, summons or other legal document, immediately and unanswered. Do not admit liability.
- 6 Any permanent repairs made by *our* approved suppliers are guaranteed.

If *you* have any questions please contact John Albion & Partners on freephone **0800 783 0550**.

Financial Services compensation scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if *we* cannot meet *our* liabilities. For compulsory insurance *you* may be entitled to compensation up to 100% of the claim. For all other types of insurance *you* may be entitled to compensation up to £2,000 for the first part of the claim and 90% of the remainder of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Phone 020 7892 7300

Email: enquiries@fscs.org.uk

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 33 of *your* policy.

Protecting your home and belongings

We ask our policyholders to follow the advice of the Fire Service, whose minimum standards of safety are outlined below.

1 Recommended fire detection and extinguishing equipment

- i a suitably located fire extinguisher
- ii a fire blanket should be installed in the kitchen
- iii if there is a roof void in *your home*, then a smoke alarm should be installed at the highest point and linked to another smoke alarm in the hallway or landing. In this way, if smoke is detected in the roof void the alarm will sound throughout the living accommodation.

2 Electrical wiring inspections

An electrical contractor approved by the National Inspection Council for Electrical Installation Contracting (NICEIC) should inspect the electrical wiring in *your home* once every ten years.

We offer the following hints on precautions worth taking.

Fire prevention

- a 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.
- b 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.
- c 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
- d *Your home* may contain substantial and old roof timbers. Work using heat or naked flames should not be carried out in the roof void. This includes the use of blow torches and hot air strippers unless strictly necessary, with adequate safety precautions being taken.

Wherever possible the use of heat should be avoided in *your home*, but where this is unavoidable, guidance notes are available from John Albion & Partners.

If *you* employ builders, plumbing or decorating contractors to carry out work in or near *your home*, *you* should ask for proof that a public liability policy is in force that includes the use of heat, and which provides a limit of indemnity of £1,000,000.

- e Working chimneys in *your home* should be regularly inspected internally and externally to ensure that the brickwork and mortar joints are sound.

Chimneys should be swept regularly by a professional sweep. Do not burn paper on open fires and never burn unseasoned wood. If a spark arrester is fitted to the chimney pot it **must** be regularly cleaned.

Water damage

- a Lag exposed water pipes and tanks in the roof area.
- b Turn off the water and drain the system if *you* leave *your home* without heat in winter.
- c 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 John Albion & Partners, who will be happy to give all possible help.

Security precautions

- 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.

Garages and outbuildings

Homeowners increasingly store more garden machinery, power tools and sports equipment in garages and garden sheds and these are all items that can be easily observed when in use and removed when *your home* is left unattended. The household insurance policy provides cover for the contents of domestic outbuildings, but given the disruption and distress that break in and burglary can cause, and bearing in mind that these events usually coincide with seasonal demand, it makes sense to take reasonable steps to protect your property.

We recommend that outbuildings and garages should be fitted with a mortice deadlock and/or a padlock and padbar, the padbar being bolted through a secure mounting point in good condition. Whenever *your home* is left unattended, the security devices should be put into operation and the keys removed from sight.

In addition we recommend that: -

- i Windows should be screened to obscure the view of the contents from casual observers
- ii All bicycles valued in excess of £500 should be secured to a sound fixture using a suitable locking device
- iii Wherever possible, and particularly in buildings where expensive machinery is stored, window bars should be fitted.

New home, new locks

When properties are for sale, house keys can be entrusted to third parties and homes visited by a number of persons who have expressed an interest in purchase. Without the following comment being an adverse reflection on either the previous owners of the property or their agents, we would recommend that the door locks should be changed when you take up residence to ensure that only *you* have a set of keys to fit the locks in your new home.

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* immediately on [0845 073 1114](tel:0845 073 1114).

Please say that *you* are an Allianz customer, explain the problem and quote:

Scheme number KD 15096625

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 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 to protect *you*.

Lawphone: 0870 241 4140

When *you* call **Lawphone** quote **36418**. *You* will then be asked for a brief summary of the problem and these details will be passed to an adviser who will return *your* call.

Glass replacement

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, all year round, telephone FREE **0800 474747**

The cover provided

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 *italics*.

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*, built of brick, stone, concrete, timber frame, timber clad, lath and plaster, cob, wychett, clay lump or clunch, and roofed with slate, tile, metal, concrete, asbestos, or asphalt 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.
- ✚ Septic tanks and pipes serving septic tanks
- ✚ 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.

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, built of brick, stone, concrete, timber frame, timber clad, lath and plaster, cob, wychett, clay lump or clunch, and roofed with slate, tile, metal, concrete, asbestos, or asphalt.

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 special terms that apply to *your* policy.

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*.

Unfurnished Not having enough furniture to live in permanently.

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

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

<i>What is covered</i>	<i>What is not covered</i>
Your policy covers loss of or damage to <i>your buildings</i> caused by the following events.	The first £100 of each claim for each insured event other than events 10, 15a and 15b. Loss, damage, <i>injury</i> or liability shown in the General Exclusions.
Events	
1 a Fire, lightning, explosion, earthquakes; and b Smoke.	Anything which happens gradually.
2 Aircraft and other flying devices or articles dropped from them.	
3 The <i>buildings</i> being hit by: a Vehicles and articles dropped from them; b animals; or c falling trees or branches.	Loss or damage caused by domestic animals. Loss or damage caused by felling or lopping trees.
4 Theft or attempted theft.	Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i> .
5 Malicious damage.	Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i> . Loss or damage caused by <i>you</i> .
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.	Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i> .
7 Storm or flood.	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.
8 Riot, civil commotion, strikes or labour disturbances.	
9 a Oil leaking from a fixed heating installation at <i>your home</i> . b Television, satellite and radio receiving aerials, aerial fittings and masts breaking or collapsing.	

<i>What is covered</i>	<i>What is not covered</i>
<p>10 Subsidence or heave of the site on which the <i>buildings</i> stand, or landslip.</p>	<p>Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, gates, or fences unless <i>your home</i>, 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>
<p>11 Accidental damage (<i>your schedule</i> will show cover as <i>accidental damage</i> if this event is insured by <i>your policy</i>).</p>	<p>The exclusions that apply to events 1 to 10 on pages 11 and 12 also apply to event 11.</p> <p>Damage caused by normal settlement, wear and tear.</p> <p>Damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, cleaning, repair or renovation.</p> <p>Damage caused by electronic electrical or mechanical breakdown or failure.</p> <p>Damage caused by faulty design, faulty plan, faulty specification, faulty materials or faulty workmanship.</p> <p>Damage which happens gradually or loss of value.</p> <p>Damage caused by frost.</p>
<p><i>We will also insure you for the following</i></p>	
<p>12 Mains services <i>We</i> will pay the costs which <i>you</i> are responsible for, to repair <i>accidental damage</i> to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the <i>buildings</i> 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 <i>you</i> are responsible for.</p>	<p>Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i>.</p>
<p>14 Alternative Accommodation and Loss of Rent Loss of rent <i>you</i> receive or pay, including up to two years' ground rent or other reasonable expenses for accommodation for <i>you</i> and <i>your</i> domestic pets if the <i>buildings</i> cannot be lived in because of an insured event, but only for the time needed to repair the <i>buildings</i>.</p>	<p>Any amount over 20% of the sum insured by this section.</p>

What is covered

What is not covered

15a Liability because *you* are the owner of the *home*

We will pay all amounts *you* legally have to pay as:

- ↳ 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:
 - i *injury* to any person
 - ii loss of or damage to property.

If *you* die, *your* personal representative will have the benefit of this section for any liability *you* have that is covered by this section.

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;

arising from accidental:

- i *injury* to any person
- ii loss or damage to property happening during the period of insurance.

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.

Liability *you* have under any agreement unless *you* would have the same liability if the agreement did not exist.

Liability for loss of or damage to any property belonging to *you* or in *your* charge or control.

Liability for loss or damage caused by or arising out of:

- a any passenger lift which *you* are responsible for maintaining.
- b *you* owning any land or building other than *your home*.

Liability which is insured by or would be insured by any other policy if this section did not exist.

Liability arising directly or indirectly out of *your* job, business, trade or profession.

Liability if *you* are injured.

Liability for fines, penalties or *liquidated damages* or *aggravated, punitive* or *exemplary damages* or any damages resulting from *multiplying the compensatory damages*.

Loss, damage, *injury* or liability shown in the General Exclusions.

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.

Any amount over £5,000.

Any amount over £25,000 in total in any one period of insurance.

17 Emergency Entry

Loss or damage to *your home* caused by the attendance of a member of the emergency services due to an emergency involving *you*.

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.
 - ✎ In the event of a claim for garden walls or any other free standing walls, they are less than twenty-five years old.

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 garden walls or other free standing walls are more than twenty-five years old an allowance will be deducted 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 Institute 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 pay *you* for damaged items but not for the other pieces 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.

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 14 above.

We will not pay more than the sum insured for loss or damage to the *buildings* by any of the events 1 to 13 unless the Rebuilding and Reinstatement Guarantee (see page 15) applies to the policy.

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 Institute 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.

Rebuilding and Reinstatement Guarantee

In the event of the sum insured being insufficient for full reinstatement of the *buildings* of *your home* *we* will pay such additional sums as are necessary to complete the rebuilding provided that:

- 1 the sum insured was assessed and confirmed in a written report prepared by a fellow or associate of the Royal Institute of Chartered Surveyors or Incorporated Society of Valuers and Auctioneers using recognised professional guides (eg The Rebuilding Cost Information Service of the Royal Institute of Chartered Surveyors) as being the full reinstatement cost of the *buildings*.
- 2 the sum insured as defined in 1 above has been continuously index linked in line with the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institute of Chartered Surveyors (RICS), or some other suitable index *we* decide upon.
- 3 alterations and/or additions materially affecting the reinstatement cost of the *home* since the inception of the insurance have been notified to *us* and the sum insured adjusted accordingly.
- 4 the *buildings* are capable of economic repair. If in *our* opinion the *home* is not capable of economic repair *we* will pay its market value at the time the claim settlement offer is made. The market value, to be assessed by an independent qualified surveyor, will be the cost of purchasing a similar property in the same residential area in an undamaged state, less any residual value in the existing property including the land upon which it stands.
- 5 If the sum insured does not comply with the requirements in 1 – 4 above this section of the policy is inoperative.

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 *italics*.

<i>Accidental damage</i>	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.
<i>Allianz, We, our, us</i>	Allianz Insurance plc.
<i>Contents</i>	Household goods and personal belongings which <i>you</i> own or are responsible for. This includes: <ul style="list-style-type: none">↻ fixtures and fittings other than landlord's fixtures and fittings;↻ television, satellite and radio receiving aerials, aerial fittings and masts fixed to <i>your home</i>;↻ gas and electric cookers and meters.↻ <i>Valuables</i> – 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.↻ <i>Office equipment</i> – computers, printers, fax machines, photocopiers, typewriters, tele-communications equipment and office furniture used in connection with <i>your</i> business or job but not worth more than £5,000 in total. <i>You</i> must be responsible for insuring the office equipment.↻ Laminated, wooden effect or vinyl floor coverings that could reasonably be removed and re-used.↻ Carpets.
<i>Dangerous animal</i>	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.
<i>Injury</i>	Bodily injury, death, disease, illness or shock.
<i>Money</i>	Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, travellers cheques, credit, cash or cheque cards, season tickets and travel tickets which you own and hold for social and domestic purposes. This applies within Great Britain, Northern Ireland, The Channel Islands, the Isle of Man, Europe, Mediterranean Coast and Island, 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.
<i>Schedule</i>	A printed document showing the sections of the policy <i>you</i> have chosen, the sums insured and any special terms that apply to <i>your</i> policy.
<i>Unfurnished</i>	Not having enough furniture to live in permanently.
<i>Unoccupied</i>	Not having been lived in for more than 60 days in a row.
<i>Your home</i>	The private residence and gardens at the address shown in the schedule and the land, domestic garages and outbuildings at the same residence, built of brick, stone, concrete, timber frame, timber clad, lath and plaster, cob, wychett, clay lump or clunch, and roofed with slate, tile, metal, concrete, asbestos, or asphalt.
<i>You, your</i>	The person named as the policyholder in the <i>schedule</i> , their partner and members of their family permanently living with them at their <i>home</i> at the address shown in the <i>schedule</i> .

Contents does not include:

- ✘ contents insured under any other policy;
- ✘ cash, bank and currency notes (except those covered 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, windsurfers 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 34c 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.

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 or compensatory damages

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

<i>What is covered</i>	<i>What is not covered</i>
<p>Your policy covers loss of or damage to <i>your Contents</i> caused by the following events.</p>	<p>The first £100 of each claim for each insured event other than events 24 and 34.</p> <p>Loss, damage, injury or liability shown in the General Exclusions.</p>
<p>Events</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 <i>The contents</i> being hit by: a vehicles; b animals; or c falling trees or branches.</p>	<p>Loss or damage caused by domestic animals.</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 and violence to get into or out of <i>your home</i> while it is lent, let or sublet in part or whole.</p> <p>Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i>.</p> <p>Any amount over 15% of the sum insured under this section for loss or damage to the <i>contents</i> caused by theft or attempted theft from outbuildings forming part of <i>your home</i>.</p>
<p>5 Malicious people.</p>	<p>Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i>.</p> <p>Loss or damage caused by <i>you</i>.</p>
<p>6 Water escaping from water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after <i>your home</i> has been left <i>unfurnished</i> or <i>unoccupied</i>.</p> <p>Loss of metered water.</p>
<p>7 Storm or flood.</p>	<p>Loss or damage caused by frost.</p> <p>Loss or damage in cellars and basements due to a rise in the water table.</p> <p>Anything which happens gradually.</p>
<p>8 Riot, civil commotion, strikes or labour disturbances.</p>	
<p>9 a Oil leaking from any fixed heating installation at <i>your home</i>. b Television, satellite and radio receiving aerials, aerial fittings and masts breaking or collapsing.</p>	<p>Damage caused to the installation.</p> <p>Loss of oil.</p>

What is covered

What is not covered

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 caused by new structures bedding down or newly 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 18 and 19 also apply to event 11.
Contents not within *your home*.
Contact lenses.
Contents which can be insured under event 27 – Money and event 28 – Food in freezers.
Damage while *your home* is lent, let or sublet.
Damage caused by normal settlement.
Damage caused by wear and tear other than to a clasp, setting or other fastening, carrier or container.
Damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation.
Damage caused by electronic, electrical or mechanical breakdown or failure.
Damage caused by faulty design, faulty plan, faulty specification or faulty materials.
Damage caused by gradual deterioration or loss of value.
Damage caused by overwinding and damage to the inside of watches or clocks.
Damage caused by domestic animals.

We will also insure for the following

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:

- ↳ any bank or safety 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.

Contents you move to sell or exhibit, or *contents* kept in furniture storage units (unless covered under event 20).

Damage caused by 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.

<i>What is covered</i>	<i>What is not covered</i>
<p>13 Property of domestic staff <i>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.</i></p>	<p>Cash, bank and currency notes and stamps. <i>Contents</i> insured under any other policy.</p>
<p>14 Contents in the open <i>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.</i></p>	<p><i>Contents</i> in or on motor vehicles or motor cycles. Any amount over £750.</p>
<p>15 Plants <i>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.</i></p>	<p>Any amount over £1,000. Loss or damage caused after your home has been left <i>unfurnished</i> or <i>unoccupied</i>.</p>
<p>16 Audio and Visual equipment <i>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, or whilst temporarily removed.</i></p>	<p>Items designed to be portable, including portable computers. Damage to discs, 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 domestic animals.</p>
<p>17 Downloaded Audio/Visual files <i>We will pay to replace legally downloaded audio/visual files lost as a result of events 1-10 insured by this section.</i></p>	<p>Any amount over £1,000.</p>
<p>18 Accidental breakage of mirrors or glass <i>We will pay for accidental breakage of mirrors, fixed glass in furniture and ceramic hobs while in your home.</i></p>	<p>Loss or damage caused after your home has been left <i>unfurnished</i> or <i>unoccupied</i>.</p>
<p>19 Loss or theft of keys <i>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.</i></p>	
<p>20 House removal <i>We will pay for accidental loss or accidental damage to contents while:</i></p> <ul style="list-style-type: none"> a being moved by professional removal contractors to your new home in Great Britain, Northern Ireland, Isle of Man or Channel Islands; or b in temporary storage for up to seven days in a furniture storage unit. 	<p>Jewellery, gold and silver articles, watches, clocks, furs and collections of medals and coins. 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.</p>

<i>What is covered</i>	<i>What is not covered</i>
<p>21 Loss of oil and metered water <i>We will pay for loss of oil or metered water due to your domestic water or fixed heating installations being damaged.</i></p>	<p>Any amount over £1,000.</p>
<p>22 Wedding and Christmas gifts <i>We automatically increase the Contents sum insured by 10% for the month of December each year to cover presents you buy over the Christmas season.</i></p> <p><i>We also automatically increase the Contents sum insured by 10% during the period of one month before and one month after the wedding day of you or a member of your family to cover wedding presents bought for that occasion.</i></p>	
<p>23 Deeds and documents <i>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.</i></p>	<p>Any amount over £250.</p>
<p>24 Compensation for your death <i>We will pay £5,000 if you die in your home from fire or violence from thieves. Your death must happen within three months of the accident.</i></p>	
<p>25 Counselling Victims <i>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.</i></p>	<p>Any amount over £1,500.</p>
<p>26 Alternative Accommodation and Loss of Rent <i>If your home is damaged by any of the events insured by this section and it cannot be lived in, for the period necessary to put your home back in a fit state to live in we will pay for:</i></p> <ul style="list-style-type: none"> a any rent you may have to continue to pay; or b reasonable other expenses you have to pay for other accommodation c reasonable expenses you have to pay for suitable accommodation for your domestic pets; and d the necessary cost of temporarily storing the contents. 	<p>Any amount over 20% of the sum insured by this section.</p>

<i>What is covered</i>	<i>What is not covered</i>
<p>27 Money <i>We will pay for loss or damage by events 1 to 10 for money and fraudulent misuse of the credit cards.</i></p>	<p>Loss of season tickets or travel tickets when the loss is paid for by the authority who sold <i>you</i> the tickets.</p> <p>The part of any season ticket which has been used.</p> <p>Loss due to a mistake or neglect or loss of value.</p> <p>Losses <i>you</i> do not report to the police as soon as reasonably possible after <i>you</i> discover them.</p> <p>Loss of credit, cash or cheque cards which <i>you</i> do not report to the company who issued them immediately on discovery or as soon as their office hours allow.</p> <p>Any amount over £500 other than for credit cards.</p> <p>Any amount over £1,000 following fraudulent use of credit cards.</p>
<p>28 Food in freezers Loss of or damage to food in a freezer within <i>your home</i> 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 <i>you</i> or the electricity company.</p>
<p>29 Shopping Loss of or damage to food and other goods while <i>you</i> are transporting them from the shop where <i>you</i> bought them to <i>your home</i>.</p>	<p>Any amount over £250.</p> <p>Loss or damage caused by theft or attempted theft from any unattended vehicle 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 Students personal belongings Loss or damage resulting from events 1 to 10 when <i>you</i> are living away from <i>home</i> while attending college or university.</p>	<p>Any amount over £3,000.</p> <p>Any theft or attempted theft which does not involve force and violence to get into or out of a building.</p>
<p>31 Jury Service <i>We will pay up to £20 per day for any financial loss resulting from you or your partner being called for jury service.</i></p>	<p>Any amount over £400.</p> <p>Expenses that can be recovered from any other source.</p>
<p>32 Visitor's personal belongings <i>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.</i></p>	<p>Any amount over £1,000.</p> <p>Items covered by other insurance.</p> <p>Personal belongings of a paying guest or a permanent guest.</p>

33 Transporting your wheelchair

We will pay the costs of transporting you and your wheelchair (including powered chairs) to your home if the chair is:

- ↳ accidentally damaged and is unsafe or cannot be used; or
- ↳ lost or stolen.

Any amount over £1,500.

34a Personal Liability and Liability because you live in the home

We will pay all amounts *you* legally have to pay:

- ↳ as a private individual while in and away from *your home*.
- ↳ because *you* live in the *home*.

in respect of:

- ↳ 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:
 - i injury to any person.
 - ii loss of or damage to property.

If *you* die, *your* personal representative will have the benefit of this section for any liability *you* have that is covered by this section.

Liability *you* have under any agreement unless *you* would have the same liability if the agreement did not exist.

Liability which is insured by or would be insured by any other policy if this section did not exist.

Liability arising directly or indirectly out of your job, business, trade or profession.

Liability in any country in which you own property.

Liability if *you* are injured.

Liability for fines, penalties or *liquidated damages* or *aggravated, punitive* or *exemplary damages* or any damages resulting from multiplying the *compensatory damages*.

Liability for loss of or damage to any property belonging to *you* or in *your* charge or control unless this is covered under event 34b.

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 34d.

Liability for loss, damage or *injury* caused by or arising out of the following:

- a *You* 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 *you* 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 *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.
- 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 34b and 34c.

34b Temporary accommodation

Liability noted under event 34 whilst *you* are living in temporary accommodation for no more than two months.

Exclusions shown under event 34a.

34c Tenant's liability

We will pay all amounts which *you* are responsible for as tenant and not as owner for the following.

- i Loss or damage to *your home* directly caused by:
 - ↳ 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 and masts breaking or collapsing; or
 - ↳ smoke.
- 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*.

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.

Exclusions shown under event 34a.

Loss or damage which happens while *your home* is left without enough furniture to be lived in.

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.

34d Employer's 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 to 4 of this event and General Exclusion 2 of this policy will not apply to this event.

Exclusions shown under event 34a.

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.

34e 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:

- ↳ this section would have applied had the award been made against *you* rather than to *you*,
- ↳ there is no appeal outstanding; and
- ↳ *we* make a payment under this event *you* or *your* personal representatives must transfer the rights of recovery under the judgement to *us*.

Exclusions shown under event 34a.

Liability if the person owing *you* money is also insured by this policy.

Contents Limits

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

- 1
 - a 30% of the sum insured by the Contents section for *Valuables* not insured under Personal possessions; or
 - b Any greater limit for *Valuables* within *Contents*, specifically noted on *your* current *schedule*.
- 2
 - a 15% of the sum insured by the Contents section for any *Valuables* item or collection; or
 - b 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. *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 replacing 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 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*.

Limit of Liability

We will not pay more than £2,000,000 under events 34a, 34b and 34c 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 34d 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.

No claim discount

When *we* work out the premium *you* need to pay to renew *your* policy *we* will give *you* a discount if *you* do not claim during the previous period of insurance (as long as the insurance has been in force for 12 months and *you* renew the policy for a similar period).

If *you* do make a claim the premium *you* need to pay to renew *your* policy may be increased as a result.

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 or sanitary fittings or other bathroom fittings as a single item.

We will pay *you* for damaged items but not for the other pieces 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.

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 General Index of Retail prices (All Items) as published by HM Stationery Office (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

Unspecified 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:

Pedal cycles with an individual value over £500, vehicles, watercraft, aircraft, musical instruments used professionally or semi-professionally, firearms, 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.

Specified Personal Possessions

Private property and personal items listed on *your schedule* under *Specified Personal Possessions* which *you* own or for which *you* are responsible.

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, credit, cash or cheque cards, season tickets and travel tickets which you own and hold for social and domestic purposes. This applies within Great Britain, Northern Ireland, The Channel Islands, the Isle of Man, Europe, Mediterranean Coast and Island, 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.

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, built of brick, stone, concrete, timber frame, timber clad, lath and plaster, cob, wychett, clay lump or clunch, and roofed with slate, tile, metal, concrete, asbestos, or asphalt.

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

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*:

- 1 are within the *geographical limits*, and
- 2 travel elsewhere in the world for up to 60 days in any one year of insurance.

What is not covered

The first £100 of each claim

Loss, damage, *injury* 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 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.

Money

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. 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 unattended vehicle.

Theft or attempted theft which does not involve force and violence to get into or out of *your home* while it is lent, let or sublet in part or whole.

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 when it is left unattended elsewhere 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 to audio, communication or navigational equipment unless it is designed to be portable and it has an independent means of operation and power source.

Index linking

We will change the sums insured each month according to the General Index of Retail prices (All Items) as published by HM Stationery Office (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.

No claim discount

When *we* work out the premium *you* need to pay to renew *your* policy *we* will give *you* a discount if *you* do not claim during the previous period of insurance (as long as the insurance has been in force for 12 months and *you* renew the policy for a similar period).

If *you* do make a claim the premium *you* need to pay to renew *your* policy may be increased as a result.

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 applying to all sections of this policy

These 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 consequential loss caused by war, revolution or any similar event.

3 *Radioactive contamination*

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

- i** ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel: or
- ii** 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.

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 *Confiscation*

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

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* immediately 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 unless the Rebuilding and Reinstatement Guarantee (see page 15) applies to the policy.

5 Other insurance

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 intermediary 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 a 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.

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 *Changing your details*

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

- ↳ *You* changing *your* 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 adviser 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.

13 *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.

Please contact us at:

Customer Satisfaction Manager
Allianz Personal
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW
United Kingdom

Phone 01454 611 785

Fax 01454 457 706

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

Allianz Insurance plc is a general insurance company registered in England number 84638.
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance plc is authorised by the Financial Services Authority, registration number 121849.

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.