

Thatched Home

Policy Summary

Personal



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This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

Who provides the cover?

Allianz Insurance plc

How long does the cover last?

The policy lasts for 12 months

What type of cover is provided?

The policy is a home insurance contract for private individuals. The different types of cover available are home buildings, home contents and personal possessions.

- You can buy Buildings and Contents separately or you can take them out together. You can only buy Personal Possessions if you take out Contents cover.
- You can opt to include Legal Expenses. If you choose this option you will be provided with a separate policy summary.

It is really important that the amount of cover you buy is enough to cover the cost of re-instating your home and belongings in case you ever need to make a claim. Your insurance broker will discuss this with you.

Subject to acceptance criteria you can take out a policy as long as you permanently live in the UK. Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances. The policy is only available via brokers Allianz agree to do business with.

The key information about each section available is set out under the respective headings. This includes the most significant or unusual exclusions and limitations to the cover and where to find them in the full policy. There may be other exclusions or limitations that are significant to you so it is important that you read the full policy wording. A copy is available from your insurance broker on request.

What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a minimum temporary cover charge of £25. Details are shown in the full policy wording which is available on request.

Cancellation after the 14-day reflection period

If you cancel the policy after the 14-day reflection period we will refund the part of the premium you have not used less £10.

If you cancel at anytime and you have added Legal Expenses this cover will also be cancelled.

Buildings

The policy covers the structure of your home (including garages and outbuildings) against unexpected loss or damage for example by storm, fire or someone breaking in.

Full details can be found in the Buildings section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section, except for subsidence which is subject to a £1000 excess.
- We will not cover you for storm or flood damage to cellars or basements due to a rise in the water table.
- We will not cover you for damage caused to pitch fibre pipes as a result of pressure applied to them by weight of soil or other covering materials.
- In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.

Contents

The policy covers your household goods and personal belongings whilst they are within your home, including outbuildings against unexpected loss or damage, for example by fire or theft. Property in your garden (such as garden furniture) is covered up to £750.

Full details can be found in the Contents section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section.
- We will not cover you for theft if your home is lent, let or sublet.
- We will not cover you for storm or flood damage to cellars or basements due to a rise in the water table.

Personal Possessions

This section of the policy, which you can only take out if you take the Contents section, will cover the personal belongings you have with you when you are not at home.

This cover applies anywhere in the British Isles and Europe for the duration of the policy and in the rest of the world for 60 days a year.

Full details can be found in the Personal Possessions section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section.

How do I notify a claim?

Please ring our Household Claims Centre on 0845 073 1114. Calls charged at local rate. Quote Scheme No. KD11563006.

On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually, for example the roof of your property needing to be re-tiled or re-thatched over time, is not covered.

Evidence of Value

In the event of a Personal Possessions claim over £2,500 for any one item you will be required to produce evidence to substantiate the value of that item.

Unoccupancy

The Policy excludes certain loss or damage if no-one is living at the property for more than 30 consecutive days. If this applies to you, for example by taking a long holiday, you will not be covered for theft, malicious people or water leaking from pipes and heating installations. This applies under both the Buildings and Contents sections.

Precautions

Please see policy booklet for all Safety Precautions, Fire and Water Damage Prevention Measures.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at: Allianz Personal, 2530 The Quadrant, Aztec West, Bristol BS32 4AW.

You can also phone 01454 611 785 or fax 01454 45 77 06.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the policy wording.

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

Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your policy document.