



# Your Home Insurance Policy





**your cover**  
shape it how you want it

## Contact us

Customer services (for general enquiries)  
0844 209 0841

**Lines open**  
Monday to Friday 8am - 9pm  
Saturday and bank holidays 9am - 5pm

**Email**  
[service@yourcoverinsurance.co.uk](mailto:service@yourcoverinsurance.co.uk)

**Write**  
Your Cover  
2530 The Quadrant  
Aztec West  
Almondsbury  
BRISTOL  
BS32 4AW

**Or visit us online at**  
[www.yourcoverinsurance.co.uk](http://www.yourcoverinsurance.co.uk)

**Need to make a claim?**  
Your Cover: 0844 893 9608

**24 Hour Home  
Emergency Assistance**  
0800 777 139



**Identity Theft Assistance**  
0844 481 6626



**Legal Advice Line**  
0844 209 0315



For more useful information on what to do if you have a claim see 'How to make a claim' section.



**your cover**  
shape it how you want it

# Contents

Policy Summary .....	1
General Exclusions .....	6
General Conditions .....	7
Your Home policy wording .....	9
How to make a claim .....	11
How to make a complaint .....	13
Your cover .....	14
Buildings .....	14
Contents .....	20
Personal Possessions .....	31
Home Business .....	34
Home Business - Liability .....	38
Home Business - Business Interruption .....	43
Home Legal Expenses .....	46
24 Hour Home Emergency Assistance .....	54
Identity Theft Assistance .....	59



## Policy Summary

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, which is contained within this document.

### Who provides the cover?

Allianz Insurance plc provides the cover for the buildings, contents, personal possessions and home business sections of the policy. Your Cover is a product of Allianz Insurance plc.

If you choose the optional 24 Hour Home Emergency Assistance cover, this is provided by AGA International SA. Mondial Assistance (UK) Limited, is the underwriter's UK administrator.

If you choose the optional Home legal expenses cover, this is provided by Allianz Legal Protection, part of 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 policy provides you with cover for major events such as flood, fire and theft. It is a policy that is flexible and that you can tailor to your needs. You should make sure that you carefully choose the options that meet your requirements.

The different types of cover available are home Buildings, home Contents and Personal Possessions.

- you can buy Buildings and Contents separately or together. Please note, you can only buy Personal Possessions if you take out Contents cover.
- you can choose to include Home legal expenses cover, Home Business, Identity theft assistance and/or 24 Hour Home Emergency Assistance.

It is important that the amount of cover you buy is enough to cover the cost of reinstating your home and/or belongings in case you ever need to make a claim.

Subject to acceptance criteria you can take out a policy as long as you live in the UK permanently.

Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances.

The key information about each section of cover 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 Wording.

There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording.

### 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. You may also remove any of your options within 14 days of the date you receive your policy or the date that you received the amended policy.

If you cancel the policy within 14 days of receiving your documents, we will refund the amount you have paid for the unused period of cover subject to a minimum charge of £25 plus insurance premium tax. This includes £15 to cover our operational costs.

If you remove an option you will receive a full refund for that option.

You will not receive a refund if an incident has occurred which may give rise to a total loss claim.

If you cancel the 24 Hour Home Emergency Assistance and have used this service, Mondial can recover all costs incurred for the services provided.

### Cancellation after the 14-day reflection period

If you cancel the policy after the 14-day reflection period, we will refund the amount you have paid for the unused period of cover less a charge of £10. If you cancel at any time and you have added Home Legal Expenses cover, Home Business, Identity Theft Assistance and/or 24 Hour Home Emergency Assistance, these covers or access to the services will also be cancelled.

If you cancel an option after the reflection period we will refund the amount you have paid for the unused period of cover, we will not charge a fee for this. No refund is available for the 24 Hour Home Emergency Assistance outside the reflection period.

Where an incident has occurred which may give rise to a claim, the full annual premium may be payable to us.

For further details please refer to the General Conditions section of the Policy Wording.



**How do I make a claim?**

For Buildings, Contents, Personal Possessions or Home Business claims

Call 0844 893 9608

For 24 Hour Home Emergency Assistance

Call 0800 777 139

For Legal advice

Call Lawphone on 0844 209 0315

For Personal injury, Clinical disputes, Consumer contract, Employment contract and Mediation

Call 0844 209 0315

**How do I make a complaint?**

If your complaint is about the Buildings, Contents, Personal Possessions or Home Business sections of the policy please contact -

Customer Satisfaction Manager at:

Your Cover  
2530 The Quadrant  
Aztec West  
Bristol  
BS32 4AW.

Or phone 0800 072 4758

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

If your complaint is about the optional 24 Hour Home Emergency Assistance section of the policy please contact -

Customer Support  
Mondial Assistance (UK) Ltd  
Mondial House  
102 George Street  
Croydon  
CR9 6HD

If your complaint is about the optional Home legal expenses section of the policy please contact -

Customer Satisfaction Manager  
Allianz Legal Protection  
Redwood House  
Brotherswood Court  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QW

Or phone: 0845 070 0886

Email: [legalprotection@allianz.co.uk](mailto:legalprotection@allianz.co.uk)

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 or Mondial was unable to meet its liabilities?**

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



Your policy is designed to be flexible and can be tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections that are available for you to select from. There may be other exclusions or limitations that apply so it is important that you read the full policy wording. When selecting each cover option you must make sure it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your Policy Schedule and your policy wording will show you the extent of cover provided.

Section	Significant or unusual exclusions and limitations
<p><b>Buildings</b> 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.</p>	<p>You will have to pay the first £50 of any claim under this section, increasing to £250 in respect of escape of water claims, plus any voluntary excess. For subsidence claims a £1,000 excess applies.</p> <p>Varying levels of accidental damage cover are available. If you require this cover it is important you choose the level of cover that meets your needs.</p> <p>Where accidental damage is selected, we will not cover you for 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>In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.</p>
<p><b>Contents</b> The policy covers your household goods and personal belongings while they are within your home (this includes outbuildings) against unexpected loss or damage, for example, by fire or theft.</p>	<p>You will have to pay the first £50 of any claim under this section except for escape of water which is subject to a £250 excess, plus any voluntary excess.</p> <p>Cover is not included for visitors' personal possessions, property of resident domestic staff, house removal, deeds and documents, money, or compensation for your death.</p> <p>Cover does not include an increase in the sum insured for religious holidays or weddings.</p> <p>We will not cover you for theft if your home is lent, let or sublet in part or in whole, unless the theft or attempted theft is accompanied by force and violence to get into or out of your home. This means theft is not covered if you are renting out your home, even if it is only one room that is being rented and your lodger or tenant steals your possessions.</p> <p>Varying levels of accidental damage cover are available. If you require this cover it is important you choose the level of cover that meets your needs.</p> <p>Cover for students' contents, freezer &amp; shopping and garden cover are only available if you have taken out the option for this.</p>
<p><b>Personal Possessions</b> This section is only available with Contents cover. It 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.</p>	<p>You will have to pay the first £50 of any claim under this section plus any voluntary excess.</p> <p>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 such as a purchase receipt.</p>
<p><b>Legal Advice line</b></p>	<p>You can ring our legal advice line, Lawphone, to get advice on any personal legal problem. The service is open 24 hours a day 365 days a year. We may record the calls for your and our mutual protection and our training purposes.</p> <p>Advice is only available over the telephone and will always be in accordance with the laws of the United Kingdom.</p>



Section	Significant or unusual exclusions and limitations
<p><b>Home Business</b> The policy covers your business equipment and limited business stock while they are within your home (this includes outbuildings) against unexpected loss or damage, for example, by fire or theft. It also provides liability cover for your business including liability for employees and your public liability.</p>	<p>You will have to pay the first £50 of any claim under this section.</p> <p>Cover is limited to £10,000 for office equipment and £2,000 for business stock.</p> <p>Business stock does not include cigarettes or tobacco, wines or spirits, or drugs and medicines.</p> <p>We will not pay more than £10 million for any one claim or series of claims arising from one occurrence for Employers' liability.</p> <p>We will not pay more than £2 million for any one claim or series of claims arising from one occurrence for public liability or products liability.</p>
<p><b>24 Hour Home Emergency Assistance</b> The policy is designed to insure your home against certain sudden and unforeseen domestic situations which, if not dealt with quickly, would lead to further damage being caused, your home being made unsafe, insecure or uninhabitable.</p>	<p>We will pay up to £500 (incl. VAT) for labour costs, materials and parts (including call out charges) for any one claim or series of claims arising from one occurrence.</p> <p>We will also pay for one night's basic accommodation for all usual inhabitants if your home is uninhabitable.</p> <p>We will provide assistance for emergencies occurring in your home during the period of insurance and caused by one of the following:</p> <ul style="list-style-type: none"> <li>• Complete failure of the electricity supply;</li> <li>• Complete failure of main heating and / or hot water system of your home;</li> <li>• Failure of or damage to plumbing and drainage;</li> <li>• Failure of or damage to gutters and downpipes;</li> <li>• Failure or damage to external locks, doors or windows;</li> <li>• Damage to roofs caused by fallen trees or adverse weather conditions;</li> <li>• Removal of vermin or bees or wasps nests from your home.</li> </ul> <p>No cover will apply under the following scenarios:</p> <ul style="list-style-type: none"> <li>• Claims arising within 30 days of the policy start date unless this is a renewal of your 24 Hour Home Emergency Assistance Insurance.</li> <li>• Costs not pre-authorised by 24 Hour Home Emergency.</li> <li>• Claims arising from routine maintenance of equipment, supplies or services in your home.</li> <li>• Accidental damage to glass or replacement glass.</li> <li>• Claims if in our opinion your home or services have not been maintained in a safe or serviceable condition.</li> <li>• Claims arising from the interruption or the disconnection of public services to your home, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks.</li> <li>• Where your home is left unoccupied for more than 30 consecutive days.</li> <li>• Cover for failure or breakdown of boilers which are over 12 years old.</li> </ul>



Section
<p><b>Home Legal Expenses</b>                      This policy section will cover your legal costs if you or any members of your family who permanently live at your home address have a legal dispute relating to personal injury, clinical negligence, consumer contracts, employment contracts or mediation involving your home (we will pay the cost of the mediation rather than the legal costs).</p>
<p><b>Identity Theft Assistance</b></p>

Significant or unusual exclusions and limitations
<p><b>Personal injury.</b> This cover does not include injury suffered while you were driving a motor vehicle.</p> <p><b>Clinical disputes.</b> The medical treatment must have started during the period of insurance and have taken place within the territorial limit set out in your Policy Wording.</p> <p><b>Consumer contract.</b> This cover does not include any dispute:</p> <ul style="list-style-type: none"> <li>• which starts within three months of the policy start date, unless the claim is for goods or services you bought after the start date;</li> <li>• if the amount in dispute is less than £100;</li> <li>• to do with motor vehicles or their parts and accessories;</li> <li>• to do with building, converting or extending your home;</li> <li>• with any local authority, public authority or any government department;</li> <li>• you have for pensions, savings or investments of any kind;</li> <li>• arising from any loan, mortgage or other borrowing;</li> <li>• with a bank, building society or credit provider.</li> </ul> <p><b>Employment contract.</b> This cover does not include any dispute:</p> <ul style="list-style-type: none"> <li>• which starts in the first period of insurance if you were given a verbal or written warning in the 6 months before the policy start date.</li> <li>• over redundancy.</li> <li>• with your employer that is not dealt with at an Employment Tribunal.</li> </ul> <p><b>Mediation.</b></p> <ul style="list-style-type: none"> <li>• the dispute must be to do with your property that is covered under this policy.</li> <li>• this cover does not include disputes with any local authority, public authority or any government department.</li> </ul> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means the legal representative we choose cannot act for you.</p> <p>You will have to pay the first £250 of every claim where we agree to appoint the legal representative that you choose.</p> <p>Your claim must have a reasonable chance of successfully recovering damages, or successfully defending the legal action against you at all times.</p> <p>The most we will pay for each claim is £50,000, apart from Mediation claims where the most we will pay is £2,000.</p> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>• any legal costs that we have not agreed to in writing.</li> <li>• an application for a judicial review.</li> <li>• claims you report to us more than 6 months after the event which gave rise to the dispute.</li> </ul> <p>If you have selected Identity Theft Assistance please see the section in this document for further detail.</p>

# General Exclusions

## Applying to All Sections of this Policy

These apply to the whole policy

The policy does not cover the following.

### 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 otherwise stated.

### 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.

### 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.

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

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

### 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.

### Market value

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

### 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.

### 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.

### 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.

### Pre-existing damage

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

### Gradual damage

Loss or damage caused by anything that happens gradually.

### Confiscation

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

### Wilful acts

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

# General Conditions

---

## The following conditions apply to the whole policy.

### 1 Premium

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

### 2 Reasonable precautions

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

### 3 Claims

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

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

### 4 Repairing or replacing property

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

### 5 Other insurances

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

### 6 Reflection Period

**You** may cancel this policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the front of this policy. If **you** cancel the policy, **you** are entitled to a refund of the premium that **you** have paid for this policy. **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**. **You** may also remove any of **your** options within 14 days of the date **you** receive your policy or the date that **you** receive the amended policy.

If **you** remove an option **you** will receive a full refund for that option unless 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**.

Separate arrangements apply to the 24 Hour Home Emergency Assistance cover option - please see the relevant section of **your policy** if **you** have chosen this option.

### 7 Cancellation (outside the Reflection Period)

**We** may cancel this policy by giving **you** seven days' notice in writing to **your** last known address.

**You** may cancel this policy at any time by writing, telephoning or e-mailing **us**. Details are shown under Contact **us** at the beginning of **your** policy.

If **you** cancel the policy **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 **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.

If **you** cancel the core cover under **your** policy, all other options will be cancelled from the same date.

Cancelling **your** options

**We** may cancel any of **your** options by giving **you** seven days' notice in writing to **your** last known address. **We** will return the premium for the part of the policy that **you** have not yet used, unless **you** have made a claim during the **period of insurance**.

**You** may cancel any of **your** options at any time, without cancelling the whole policy, by writing, telephoning or e-mailing **us**. Details are shown under Contact **us** at the beginning of **your** policy.

Any refund will be calculated from the date **we** receive **your** instructions.

**We** will not charge **you** an administration fee.

If **you** cancel an option and **you** have paid the full annual premium, **we** will return the premium for the part of the policy that **you** have not yet used as long as:

- **you** took the option out at the start of **your** policy or at renewal; and
- **you** have not made a claim under the option during the **period of insurance**.

If **you** or **we** cancel an option and **you** pay by monthly direct debit, **your** debits will be adjusted for the remaining **period of insurance** unless **you** have made a claim.

#### 8 Fraud

If **you**, or anyone acting on **your** behalf, makes a claim which is at all false or fraudulent, or supports a claim with any false or fraudulent statement or documents including inflating or exaggerating a claim, **you** will lose all benefit and premiums **you** have paid for this **policy**. **We** may also recover any sums that **we** have already paid under the policy.

If **you** fraudulently provided **us** with false information, statements or documents **we** will record this on anti-fraud databases and may also notify other organisations. Please see the Data Protection notices at the beginning of this policy.

#### 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 sum insured under this policy, as long as:

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

#### 11 Rights of Parties

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

#### 12 Automatic renewal

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

If **you** do not want to renew this policy, please let **us** know.

Should **we** decide that **we** will not renew **your** policy, **we** will notify **you** in writing prior to the renewal date.

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 **you** have arranged adequate alternative insurance before allowing this policy to lapse.

#### 13 Changing your details

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

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

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

#### 14 Law applying to the Contract

Unless **we** agree otherwise:

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

# Your Home policy wording

---

## An explanation of your policy wording

Your Cover is **your** household insurance policy from Allianz. It is made up of several parts which must be read together as they form part of **your** contract. The basis of this contract is the information which **you** 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 that 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 **us** know.

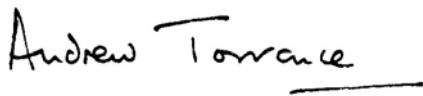
The parts of the policy are:

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

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

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

Signed on behalf of **Allianz Insurance plc**



Andrew Torrance  
Chief Executive

## Your Home policy wording

---

### How your policy works

We will insure **you** within the conditions of **your** policy for those covers 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 **us** as soon as reasonably possible, if there are any changes to **your** circumstances which could affect **your** insurance.

Please refer to General Condition 13 of this policy.

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

## How to make a claim

---

### How to make a claim under Buildings, Contents, Personal Possessions and Home Business

Check **your schedule** and policy, which give details of what is covered and what is not covered.

Follow the General Conditions of this policy.

Please ring **our** Household Claims Centre on 0844 893 9608 at **your** first opportunity to notify **your** claim. This line is available 24 hours a day, 365 days a year. Completion of a claim form is not necessary.

It will help **us** deal with **you** speedily if **you** have the following details to hand when **you** call:

- **your** policy number or customer number;
- the date of the incident and the time of discovery;
- details of what happened; and
- any details **you** have about the property and the extent of the loss or damage.

If emergency repairs are necessary, please contact **our** claims line for immediate help and advice.

**You** can make any reasonable temporary repairs as soon as possible on a without prejudice basis, but keep the bills as these may form part of **your** claim. It would be helpful if **you** could take photographs of the damage. **We** must have the chance to inspect the damage before **you** carry out permanent repairs.

If someone is holding **you** responsible for damage to their property or for **injury** to them, please tell **us** at **your** first opportunity and give **us** full written details. **You** must send **us** any claim form, summons or other legal document, as soon as reasonably possible and unanswered. Do not admit liability.

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

### How to make a claim under Home Legal Expenses (this service is only available if your schedule shows cover for Home Legal Expenses is included)

If **you** need to make a claim under Events 1,2,3,4 and 5 of the Home Legal Expenses section call **Lawphone** on **0844 209 0315** and quote 36559. **You** will be asked for a brief summary of the problem and these details will be passed onto an adviser who will call **you** back.

**We** will tell **you** if **we** need **you** to complete a claim form. If **we** do, **we** will send it to **you**. Please fill the claim form in and send it to:

The Claims Department  
Allianz Legal Protection  
Redwood House  
Brotherswood Court  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QW

**We** will contact **you** once **we** have received the claim form. If **your** claim is covered **we** will appoint the **legal representative** in **your** name and on **your** behalf.

**You** must not appoint a solicitor or **mediator** yourself.

If **you** have already seen a solicitor or **mediator** before **we** have accepted **your** claim in writing, **we** will not pay any fees or other expenses that **you** have incurred. If **your** claim is covered, **we** will appoint the **legal representative** or **mediator** that **we** have agreed to in **your** name and on **your** behalf and will only start to cover the **costs** from the time **we** have accepted the claim and appointed the **legal representative** or **mediator**.

If **we** have agreed to appoint a **legal representative** that **you** choose, **you** must pay the £250 **excess** by cheque made out to Allianz Legal Protection. **We** will not appoint the **legal representative** until **you** have paid the **excess**.

### How to make a claim under 24 Hour Home Emergency Assistance.

It is vital that **you** follow these steps to get help and claim the benefits available under 24 Hour Home Emergency Assistance if there is an **emergency** that is covered by this section.

- Stay calm. If the **emergency** involves escaping water or electrical faults, turn off the mains supply immediately. The major public supply authority and the **emergency** services must be told immediately about any **emergencies** which could potentially result in serious damage or **injury**. If **you** suspect a gas leak, turn off the mains gas supply and do not use any electrical switches (off or on) or naked flames (for example, matches). **You** must contact National Grid on 0800 111 999 in these circumstances. See under Gas in **your** phone book.
- Please phone 24 Hour Home Emergency Assistance on 0800 777139 within 24 Hour of the **emergency** happening. Calls are free and the lines are open 24 hours a day, 365 days a year. (Please note that **your** call may be recorded.) It is important to remember that **you** must phone 24 Hour Home Emergency Assistance first. Please do not make any arrangements yourself as **we** cannot refund any costs if **you** do not get **our** authorisation.
- Tell us **your** 24 Hour Home Emergency Assistance policy number.

d Give **us** as much information as possible about what has happened so **we** can give **you** advice and arrange the most appropriate help for **you**. 24 Hour Home Emergency Assistance will arrange for an approved **contractor** to come to **your home** and deal with **your emergency**. If an **emergency** is under the heading "Emergencies covered", Home Emergency Assistance will arrange to pay the **contractor's** fees (up to £500 including VAT) direct to the **contractor**. **You** will be responsible for any extra costs, which may or may not be covered by **your Buildings and Contents** insurance policy. If the **emergency** is not listed under the heading "**Emergency** benefits", **you** must pay all the **contractor's** fees.

e **We** must approve overnight accommodation first.

**You** must send a receipted invoice, including **your** policy number, to:

24 Hour Home Emergency Assistance  
Claims Department  
Mondial House  
102 George Street  
Croydon  
CR9 6HD.

[How to make a claim under Identity Theft Assistance \(this service is only available if your schedule shows cover for Identity Theft Assistance is included\)](#)

#### Allianz CreditExpert Confidential Advice Line

If **you** have any concerns about being or becoming a victim of **identity fraud**, a confidential advice line is available to assist and advise **you**. Simply call **Experian** on 0844 4816626 between the hours of 9am and 6pm, Monday to Friday and between the hours of 9am and 1pm, Saturday.

#### Allianz Identity Fraud Resolution Service

If **you** think that **you** have become the victim of **identity fraud**, **Experian** will assign **you** an individual caseworker who will work with **you** to establish whether this has happened. If **you** are then found to be the victim of **identity fraud**, **your** caseworker will handle the process to resolve **your identity fraud** on **your** behalf.

[Homecall – 24-hour emergency service helpline \(this service is only available if your schedule shows cover for 24 Hour home emergency assistance is included\)](#)

#### Emergency helpline

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

#### The service

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

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

#### What to do

When an **emergency** happens, ring **us** as soon as reasonably possible, on 0844 391 4110.

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

#### What we will do

**We** will tell a qualified repairer to call at the first opportunity to carry out repairs. The qualified repairer will contact **you** to confirm what the call-out charge and hourly labour costs are. **You** will have to pay the total cost.

However, **we** constantly monitor the service, making sure charges are kept as low as possible.

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

#### [Home Legal Advice](#)

#### Lawphone

This 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: 0844 209 0315

When **you** call Lawphone **we** will ask **you** for **your** reference number which is 36606 and **you** will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

#### Glass Replacement

[\(This service is only available if your schedule shows cover for glass and sanitary fittings under the Buildings section is included\)](#)

Broken glass is dangerous and in some circumstances can be a major security risk. **Allianz** has negotiated a special arrangement for **you** with one of Britain's leading glass replacement specialists, Solaglas. Solaglas will bill **us** direct – **you** pay nothing except the policy **excess**. The service is available 24 hours a day, 365 days a year.

Telephone FREE 0800 474 747.

#### Financial Services Compensation Scheme

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

## How to make a complaint

---

**Our** aim is to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly.

**We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

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

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

Your Cover

2530 The Quadrant

Aztec West

Almondsbury

Bristol

BS32 4AW

Phone: 0844 209 0841

Email: [customersatisfaction@yourcoverinsurance.co.uk](mailto:customersatisfaction@yourcoverinsurance.co.uk)

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

If **your** complaint relates to the Home Legal Expenses section of **your** policy, please contact **our** Customer Satisfaction Manager at:

Allianz Legal Protection

Redwood House

Brotherswood Court

Great Park Road

Bradley Stoke

BS32 4QW

Phone: 0845 0700 886

Email: [legalprotection@allianz.co.uk](mailto:legalprotection@allianz.co.uk)

If **your** complaint is about the 24 Hour Home Emergency Assistance cover section of **your** policy, please write to:

Customer Support

Mondial Assistance (UK) Ltd

Mondial House

102 George Street

Croydon

CR9 6HD

Please supply **us** with **your** name, address, policy number and claim number if applicable.

# Your cover

## Buildings

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**.

### The meaning of words

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

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

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

- Domestic outbuildings.
- Garages that form part of **your** residence.
- Landlord's fixtures and fittings in or on the buildings.
- Swimming pools, hot tubs.
- Tennis hard courts.
- Terraces, drives and footpaths.
- Boundary and garden walls, gates, fences and hedges.
- Laminated, wooden effect or vinyl floor coverings that could not reasonably be removed and re-used.
- Solar panels, wind turbines.

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

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

**Period of insurance** - The period shown on **your** policy **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.

### Standard Perils

- Fire, lightning, explosion, earthquake and smoke.
- Aircraft and other flying objects or articles dropped from them.
- The **buildings** being hit by:
  - a) vehicles and articles dropped from them;
  - b) animals; or
  - c) falling trees or branches.
- Theft or attempted theft.
- Malicious damage.
  - 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.
- **Storm** or flood.
- Riot, civil commotion, strikes, or labour disturbances.
  - 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.
- Subsidence or heave of the site on which the **buildings** stand, or landslip.

**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 living with them permanently, during the insurance period at the address shown in the **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.

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

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

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

## Buildings continued

**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.

**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**.

**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.

## Buildings continued

What is covered	What is not covered
<p><b>Your</b> policy covers loss of or damage to <b>your buildings</b> caused by the following insured events.</p>	<p>The total excess as shown in <b>your</b> policy <b>schedule</b> other than for events: Liability because you are the owner of the <b>home</b>, and Defective Premises, where no excess applies.</p>
<ul style="list-style-type: none"> <li>• fire, lightning, explosion, earthquake; and</li> <li>• smoke.</li> </ul>	<p>Anything which happens gradually.</p>
<p>Aircraft and other flying devices or articles dropped from them.</p>	
<p>The <b>buildings</b> being hit by:</p> <ul style="list-style-type: none"> <li>• vehicles and articles dropped from them;</li> <li>• animals; or</li> <li>• falling trees or branches.</li> </ul>	<p>Anything which happens gradually. Loss or damage caused by felling or lopping trees.</p>
<p>Theft or attempted theft.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished or unoccupied</b>. Any theft or attempted theft to solar panels or wind turbines unless securely mounted in a non-accessible position.</p>
<p>Malicious damage.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished or unoccupied</b>. Loss or damage caused by <b>you</b>.</p>
<ul style="list-style-type: none"> <li>• Water leaking from water tanks, apparatus or pipes or fixed heating installations.</li> <li>• Freezing water in water tanks, apparatus or pipes or fixed heating installations.</li> </ul>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished or unoccupied</b>. The first £250 of each claim. Please refer to <b>your</b> schedule for any additional excess. Loss or damage caused by the failure or lack of appropriate sealant and/or grout. Loss or damage caused by subsidence, heave or landslip that results from water leaking.</p>
<p><b>Storm</b> or flood.</p>	<p>Loss or damage caused when the <b>storm</b> conditions are not met. Loss or damage caused by frost. Loss or damage to fences, gates or hedges. Loss or damage to cellars and basements due to a rise in the <b>water table</b>. Anything which happens gradually.</p>
<p>Riot, civil commotion, strikes or labour disturbances.</p>	
<ul style="list-style-type: none"> <li>• Oil leaking from a domestic heating installation at <b>your home</b>.</li> <li>• Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</li> </ul>	

## Buildings continued

What is covered	What is not covered
<p>Subsidence or heave of the site on which the <b>buildings</b> stand, or landslip.</p>	<p>Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, gates or fences unless <b>your home</b>, its domestic outbuildings or garages are damaged by the same cause at the same time. The first £1,000 of each claim. Please refer to <b>your schedule</b> for any additional excess. 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.</p>
<p><b>We will also insure you</b> for the following.</p>	
<p><b>Alternative Accommodation and Loss of Rent</b> Loss of rent <b>you</b> receive or pay, including up to two years ground rent or other reasonable expenses for accommodation for <b>you</b> and <b>your</b> domestic pets if the <b>buildings</b> cannot be lived in because of an insured event, but only for the time needed to repair the <b>buildings</b>.</p>	<p>Any amount over £25,000.</p>
<p><b>A. Liability because you are owner of the home</b> <b>We will pay</b> all amounts <b>you</b> legally have to pay as:</p> <ul style="list-style-type: none"> <li>• compensation and claimant’s costs and expenses; and</li> <li>• legal costs and expenses <b>you</b> pay with <b>our</b> written permission in connection with defending any claim;</li> </ul> <p>arising from accidental:</p> <ol style="list-style-type: none"> <li>i <b>injury</b> to any person;</li> <li>ii loss of or damage to property.</li> </ol> <p>If <b>you</b> die, <b>your</b> personal representative will have the benefit of this section for any liability <b>you</b> have that is covered by this section.</p>	<ol style="list-style-type: none"> <li>1. Liability <b>you</b> have under any agreement unless <b>you</b> would have the same liability if the agreement did not exist.</li> <li>2. Liability for loss of or damage to any property belonging to <b>you</b> or in <b>your</b> charge or control.</li> <li>3. Liability for loss or damage caused by or arising out of:             <ol style="list-style-type: none"> <li>a) any passenger lift which <b>you</b> are responsible for maintaining;</li> <li>b) <b>you</b> owning any land or building other than <b>your home</b>.</li> </ol> </li> <li>4. Liability which is insured by or would be insured by any other policy if this section did not exist.</li> <li>5. Liability arising directly or indirectly out of <b>your</b> job, business, trade or profession.</li> <li>6. Liability if <b>you</b> are injured.</li> <li>7. Liability for fines, penalties or <b>liquidated damages</b> or <b>aggravated, punitive</b> or <b>exemplary damages</b> or any damages resulting from <b>multiplying compensatory damages</b>.</li> <li>8. Loss, damage, <b>injury</b> or liability shown in the General Exclusions.</li> </ol>
<p><b>B. Defective Premises</b> <b>We will pay</b> any amounts <b>you</b> are liable for under section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975;</p> <p>arising from accidental:</p> <ol style="list-style-type: none"> <li>i <b>injury</b> to any person.</li> <li>ii loss or damage to property happening during the <b>period of insurance</b>.</li> </ol> <p>If the <b>Buildings</b> section of this policy is cancelled or expires, this cover shall continue for a period of seven years, in respect of the <b>buildings</b> insured under this section before such cancellation or expiry.</p>	

## Buildings continued

What is covered	What is not covered
<p><b>Trace and Access</b> If the <b>buildings</b> are damaged by the following events; Water leaking from water tanks, apparatus or pipes or fixed heating installations, and/or oil leaking from any fixed heating installation at <b>your home</b>. <b>We</b> will pay the reasonable and necessary cost of finding the source of the leak including the making good of any damage caused during the search.</p>	<p>Any amount over £5,000. Damage to the tank, apparatus or pipe itself</p>
<p><b>Emergency Entry</b> Loss or damage to <b>your home</b> caused by the attendance of a member of the emergency services due to an emergency involving <b>you</b>.</p>	
<p><b>Accidental damage</b> (<b>Your schedule</b> will show cover as <b>Accidental Damage</b> if this event is covered by <b>your</b> policy.)</p>	<p>Anything that is expressed as not being covered under the <b>standard perils</b> will also not be covered for <b>Accidental damage</b>. Loss or damage caused by normal settlement, wear and tear. Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, cleaning, repair or renovation. Loss or damage caused by electronic, electrical or mechanical breakdown or failure. Loss or damage caused by faulty design, plan, specification, materials or workmanship. Loss or damage which happens gradually, or loss of value. Loss or damage caused by frost. Loss or damage caused to hot tubs whilst being installed or moved. Loss or damage caused by domestic animals, except where <b>your schedule</b> shows 'Accidental damage by pets' in which case this exclusion is amended to read Loss or damage caused by <b>Dangerous Animals</b> if they are owned by <b>you</b>.</p>
<p><b>Mains services</b> (<b>Your schedule</b> will show cover as Mains services if this event is covered by <b>your</b> policy.) <b>We</b> will pay the costs which <b>you</b> are responsible for, to repair <b>accidental damage</b> to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the <b>buildings</b> to the public supply, and septic tanks.</p>	<p>Damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials. De-lamination (separation of layers) of pitch fibre pipes.</p>
<p><b>Glass and sanitary fittings</b> (<b>Your schedule</b> will show cover as Glass and sanitary fittings if this event is covered by <b>your</b> policy.) Accidental breakage of all fixed glass including double glazing and fixed sanitary fittings which <b>you</b> are responsible for.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p>

## Buildings continued

### 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 (where economic to do so) or replacing the damaged items without taking off an amount for wear and tear or loss of value, as long as:
  - the sum insured will cover the full rebuilding cost; and
  - the repair or replacement is carried out immediately.

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

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

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

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

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

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

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

**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 million under the events Liability because **you** are the owner of the home and Defective Premises 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.

Unless **your** **schedule** shows cover as matching sets and suites in which case **we** will also pay **you** for the other pieces of the set or suite which are not damaged if a repair or replacement for the damaged item which matches the existing set or suite is not available.

### Sum insured

The sum insured chosen by **you** must be enough to pay for the full cost of rebuilding and take account of the expenses and fees mentioned in b, c and d in section 'Buildings - How we settle claims'.

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

## Contents

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**.

### The meaning of words

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

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

**Contents** - Household goods and personal belongings which **you** own or are responsible for.

This includes:

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

**Contents does not include**

- **contents** insured under any other policy;
- **Money**
- securities (financial certificates such as shares and bonds), certificates and documents;
- 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 the tenant's liability event);

- **contents** which **you** own or use at any time for business, professional or trade purposes, (except for **office equipment**).

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

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

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

**Period of insurance** - The period shown on **your** policy **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.

**Standard Perils**

- Fire, lightning, explosion, earthquake and smoke.
- Aircraft and other flying objects or articles dropped from them.
- The **contents** being hit by:
  - a) vehicles;
  - b) animals; or
  - c) falling trees or branches.
- Theft or attempted theft.
- Malicious damage.
- Water escaping from water tanks, apparatus or pipes or fixed heating installations.
- **Storm** or flood.
- Riot, civil commotion, strikes, or labour disturbances.
- 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.
- Subsidence or heave of the site on which **your home** stands, or landslip.

## Contents continued

### The meaning of words continued

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

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

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

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

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

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

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

**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**.

## Contents continued

What is covered	What is not covered
<p><b>Your</b> policy covers loss of or damage to <b>your Contents</b> caused by the following insured events.</p>	<p>The total excess as shown in <b>your</b> policy <b>schedule</b> other than for events: Liabilities, Temporary accommodation, and Unpaid court judgements Loss, damage, <b>injury</b> or liability shown in the General Exclusions.</p>
<ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake; and</li> <li>• Smoke.</li> </ul>	<p>Anything which happens gradually.</p>
<p>Aircraft and other flying objects or articles dropped from them.</p>	
<p>The <b>Contents</b> being hit by:</p> <ul style="list-style-type: none"> <li>• vehicles;</li> <li>• animals; or</li> <li>• falling trees or branches.</li> </ul>	<p>Loss or damage caused by felling or lopping trees. Loss or damage caused by domestic animals except where <b>your schedule</b> shows 'Accidental Damage by Pets' in which case this exclusion does not apply.</p>
<p>Theft or attempted theft.</p>	<p>Any theft or attempted theft which does not involve force and violence to get into or out of <b>your home</b> while it is lent, let or sublet in part or whole. Any amount over £2,500 under this section for loss or damage to the <b>contents</b> caused by theft or attempted theft from outbuildings forming part of <b>your home</b> except where <b>your schedule</b> shows 'Garden cover' in which case the limit is increased to £7,500. Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>.</p>
<p>Malicious damage.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. Loss or damage caused by <b>you</b>.</p>
<p>Water escaping from water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished</b> or <b>unoccupied</b>. Loss of metered water. The first £250 of each claim. Please refer to <b>your schedule</b> for any additional excess. Loss or damage caused by the failure or lack of appropriate sealant and/or grout.</p>
<p><b>Storm</b> or flood.</p>	<p>Loss or damage caused when the <b>Storm</b> conditions are not met. Loss or damage caused by frost. Loss or damage in cellars and basements due to a rise in the <b>water table</b>. Anything which happens gradually.</p>

## Contents continued

What is covered	What is not covered
<p>Riot, civil commotion, strikes or labour disturbances.</p>	
<ul style="list-style-type: none"> <li>Oil leaking from any fixed heating installation at <b>your home</b>.</li> <li>Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</li> </ul>	<p>Damage caused to the installation. Loss of oil.</p>
<p>Subsidence or heave of the site on which <b>your home</b> stands, or landslip.</p>	<p>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.</p>

## Contents continued

What is covered	What is not covered
<p><b>We will also insure you for the following.</b></p>	
<p><b>Accidental damage</b> (Your schedule will show cover as <b>Accidental damage</b> if this peril is covered by your policy)</p>	<p>Anything that is expressed as not being covered under the <b>Standard Perils</b> will also not be covered for <b>accidental loss or damage</b>.</p> <p><b>Contents</b> not inside <b>your home</b>.</p> <p>Contact lenses.</p> <p>Loss or damage while <b>your home</b> is lent, let or sublet.</p> <p>Loss or damage caused by normal settlement.</p> <p>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.</p> <p>Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation.</p> <p>Loss or damage caused by electronic, electrical or mechanical breakdown or failure.</p> <p>Loss or damage caused by faulty design, plan, specification, materials or workmanship.</p> <p>Loss or damage which happens gradually, or loss of value.</p> <p>Loss or damage caused by overwinding and damage to the inside of watches or clocks.</p> <p>Loss or damage caused by domestic animals, except where <b>your schedule</b> shows 'Accidental Damage by pets' in which case this exclusion is amended to read Loss or damage caused by <b>Dangerous Animals</b> if they are owned by <b>you</b>.</p> <p>Loss or damage to portable hot tubs while being installed or moved.</p>
<p><b>Audio and Visual equipment</b> (Your schedule will show cover as Audio and Visual equipment if this peril is covered by your policy.)</p> <p><b>We will pay for accidental damage</b> to television sets, DVD players, video and DVD recorders and other audio equipment and home computers in <b>your home</b>, or while temporarily removed.</p>	<p>Items designed to be portable, including portable computers.</p> <p>Damage to discs, software, flash drive, memory sticks, records, cassettes, tapes or loss of recording.</p> <p>Electronic, electrical or mechanical breakdown or failure.</p> <p>Wear and tear.</p> <p>Loss or damage caused during cleaning, repair, alteration or from an item being operated incorrectly.</p> <p>Loss or damage caused by domestic animals, except where <b>your schedule</b> shows 'Accidental Damage by pets' in which case this exclusion is amended to read Loss or damage caused by <b>Dangerous Animals</b> if they are owned by <b>you</b>.</p>
<p><b>Accidental breakage of mirrors or glass</b> (Your schedule will show cover as Mirrors &amp; glass if this peril is covered by your policy.)</p> <p><b>We will pay for accidental breakage of mirrors, fixed glass in furniture and ceramic hobs while in your home.</b></p>	<p>Loss or damage caused after <b>your home</b> has been left <b>unfurnished or unoccupied</b>.</p>

## Contents continued

What is covered	What is not covered
<p><b>Belongings you remove from your home</b>  <b>Contents</b> temporarily moved from <b>your home</b> will be covered against loss or damage resulting from the <b>Standard Perils</b> (other than theft which is detailed below)</p> <p><b>Contents</b> will also be covered against theft or attempted theft if the theft is from:</p> <ul style="list-style-type: none"> <li>• any bank or safe deposit box;</li> <li>• a private home in which somebody is living;</li> <li>• any building where <b>you</b> are employed or carrying on a business; or</li> <li>• any other building if force or violence is used to get into or out of the building.</li> </ul>	<p><b>Contents</b> you move to sell or exhibit, or <b>Contents</b> kept in furniture storage units.</p> <p>Damage caused by <b>Storm</b> or flood for <b>Contents</b> not within a building.</p> <p>Cash, bank and currency notes and <b>Contents</b> in student accommodation.</p> <p>Loss or damage to <b>office equipment</b>.</p>
<p><b>Loss or theft of keys</b>  <b>We</b> will pay the cost of replacing locks and keys to outside doors and windows and to domestic safes and alarm systems within <b>your home</b> if the keys are stolen or accidentally lost.</p>	
<p><b>Loss of oil and metered water</b>  <b>We</b> will pay for loss of oil or metered water due to <b>your</b> domestic water or fixed heating installations being damaged.</p>	<p>Any amount over £1,000.</p>
<p><b>Alternative Accommodation and Loss of Rent</b>  If <b>your home</b> is damaged by any of the <b>Standard Perils</b> insured by this section and it cannot be lived in, for the period necessary to put <b>your home</b> back in a fit state to live in <b>we</b> will pay for:</p> <ol style="list-style-type: none"> <li>a. any rent <b>you</b> may have to continue to pay; or</li> <li>b. reasonable other expenses <b>you</b> have to pay for other accommodation;</li> <li>c. reasonable expenses <b>you</b> have to pay for suitable accommodation for <b>your</b> domestic pets; and</li> <li>d. the necessary cost of temporarily storing the <b>contents</b>.</li> </ol>	<p>Any amount over £10,000.</p>

## Contents continued

### Students' contents



#### What is covered

##### Students' contents

(**Your schedule** will show cover as Students' contents if this event is covered by **your** policy.)

Loss or damage caused by any of the **Standard Perils** when **you** are living away from **home** while attending college or university.

#### What is not covered

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.

### Food in freezers



#### What is covered

##### Food in freezers

(**Your schedule** will show cover as Freezer and Shopping if this event is covered by **your** policy.)

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.

#### What is not covered

Loss or damage as a result of a deliberate act by **you** or the electricity company.

### Shopping

#### What is covered

##### Shopping

(**Your schedule** will show cover as Freezer and Shopping if this event is covered by **your** policy.)

Loss of or damage to food and other goods while **you** are transporting them from the shop where **you** bought them to **your home**.

#### What is not covered

Any amount over £250.

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;
- the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment, locked boot or roof box.

## Contents continued

### Garden cover



What is covered	What is not covered
<p><b>Garden cover - Plants</b> (Your schedule will show cover as Garden cover if this event is covered by your policy.) 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 <b>Standard Perils</b> insured by this section.</p>	<p>Any amount over £2,000. Loss or damage caused after your home has been left <b>unfurnished or unoccupied</b>. Damage caused by weight of snow. Damage to plants as a result of failure of the heating system in the greenhouse.</p>
<p><b>Garden cover - Contents in the open</b> (Your schedule will show cover as Garden cover if this event is covered by your policy.) We will pay for loss or damage to <b>Contents</b> caused by any of the <b>Standard Perils</b> insured by this section if you leave them in the open within the grounds of your home.</p>	<p><b>Contents</b> in or on motor vehicles or motor cycles. Any amount over £2,000 except for portable hot tubs. <b>Money and valuables</b>.</p>
<p><b>Garden cover - Garden restoration</b> (Your schedule will show cover as Garden cover if this event is covered by your policy.) If your garden is damaged by any of the <b>Standard Perils</b> insured by this section, we will pay the cost of professional garden-design fees incurred to return your garden to its condition prior to the damage.</p>	<p>Any amount over £2,500. Damage to plants. Damage to outbuildings that form part of your home. Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, hedges, hot tubs, gates and fences.</p>
<p><b>Garden cover - Temporary garden structures</b> (Your schedule will show cover as Garden cover if this event is covered by your policy.) We will pay for loss or damage to temporary garden structures, such as marquees or gazebos, caused by any of the <b>Standard Perils</b> insured by this section.</p>	<p>Any amount over £2,000. Damage caused while erecting or dismantling temporary garden structures.</p>

## Contents continued

### What is covered

#### A 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**;
- while **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:

- 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.

#### B Temporary accommodation

Liability noted under A while **you** are living in temporary accommodation for no more than two months.

### What is not covered

- 1 Liability **you** have under any agreement unless **you** would have the same liability if the agreement did not exist.
- 2 Liability which is insured by or would be insured by any other policy if this section did not exist.
- 3 Liability arising directly or indirectly out of **your** job, business, trade or profession.
- 4 Liability if **you** are injured.
- 5 Liability for fines, penalties or **liquidated damages** or **aggravated, punitive** or **exemplary damages** or any damages resulting from **multiplying compensatory damages**.
- 6 Liability for loss of or damage to any property belonging to **you** or in **your** charge or control unless this is covered under B.
- 7 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 D.
- 8 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 B and C.

Exclusions shown under A.

## Contents continued

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

## Contents continued

### Contents Limits

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

1. 30% of the sum insured by the **Contents** section for **Valuables** not insured under personal possessions.
2. 15% of the sum insured by the **Contents** section for any **Valuables** item or collection.

### How we settle claims

(See also [General Exclusions and General Conditions](#))

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

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

- b. **We** will pay to repair damaged items.
2. Clothing and household linen.
    - a. **We** will pay to replace items which are totally lost or destroyed. **We** will take off any amount for wear and tear or loss of value.
    - b. **We** will pay to repair damaged items, where economic to do so.
  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 million under liability perils A, B and E 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 million under liability peril D 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.

### Matching Sets and Suites

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

**We** will 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.

Unless **your** **schedule** shows cover as matching sets and suites in which case **we** will also pay **you** for the other pieces of the set or suite which are not damaged if a replacement for the damaged item which matches the existing set or suite is not available.

### 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**.

### 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 **Standard Perils** and **accidental loss or damage** (if cover has been selected).

## 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:

- private property, personal items, sports equipment and pedal cycles with an individual value over £1,000;
- vehicles, watercraft, aircraft, or their parts or accessories;
- 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.

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

**Period of insurance** - The period shown on **your** policy **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.

**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.

**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 living with them permanently, during the insurance period at their **home** at the address shown in the **schedule**.

## Personal Possessions continued



### What is covered

We will pay for loss or damage to the **unspecified** and **specified 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 £50 of any claim under this section plus any voluntary excess and any additional excess shown in **your schedule**.

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, faulty workmanship or faulty materials.

Loss or damage caused by gradual deterioration or loss of value.

Loss or damage caused by overwinding and damage to the inside of watches or clocks.

Loss or damage to musical instruments caused by atmospheric conditions or very hot or very cold temperatures.

Breakage of musical instrument strings or reeds.

Loss or damage caused by theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. 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.

Loss of or damage to sports equipment whilst in use. (This exclusion will not apply to **you** if **your schedule** shows damage to sports equipment whilst in use.)

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 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.

**Money**

## Personal Possessions continued



### What is covered

#### Money & Credit Cards

(**Your schedule** will show cover as Money & Credit cards if this event is covered by **your** policy.)

**We** will pay for:

- loss or damage to **money**;
- the fraudulent use of credit cards, cash or cheque cards.

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 **period of insurance**.

### What is not covered

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. Loss due to a mistake or neglect or loss of value.

Losses **you** do not report to the police as soon as reasonably possible after **you** discover them.

Loss of credit, cash or cheque cards which **you** do not report to the company who issued them immediately on discovery or as soon as their office hours allow.

Any amount over £500 other than for credit cards, cash or cheque cards.

Any amount over £1,000 following the fraudulent use of credit cards, cash or cheque cards.

Loss due to fraudulent or unauthorised use of credit cards by **you**.

### Index linking

**We** will change the sum 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**.

## Home Business



### The meaning of words

**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.

**Business contents** - Furniture, business machines, tools and equipment and fixtures and fittings belonging to **you** or held by **you** in trust for which **you** are responsible, while in **your** home including tenants' improvements, alterations and decorations up to a maximum of £10,000.

**Business contents does not include:**

- landlord's fixtures and fittings;
- 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), caravans, trailers, aircraft, hovercraft and watercraft (which includes sailboards, windsurfers and models) or their parts and accessories;
- any property which is more specifically insured by this or any other policy;
- any amount over £2,500 for any one item, other than fitted carpets, unless shown in the specified item clause; or
- any amount over £5,000 for the total amount of all electronic office equipment.

**Business stock** - Stock and materials belonging to **you** or for which **you** are responsible, including trade samples and goods held in trust.

**Business stock does not include:** - Any property more specifically insured by this or any other policy; or any amount over £2,000 .

**Business**- The business shown in the **schedule**.

**Employee(s)**

- A Any person that is under a contract of service or apprenticeship with **you**.
- B Any of the following people that work for **you** in connection with the **business**:
  - any labour master or labour-only subcontractor or person supplied by him or her;
  - any self-employed person providing labour only;
  - any person who is borrowed by **you** or is hired to **you**;
  - any trainee or person carrying out work experience.

**Geographical limits** - Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands including sea or air transport between these places.

**Business money** - Money **you** keep in **your** home in connection with the **business**. **Business money** includes the following.

- Current coins or bank notes (which do not form part of a collection), cheques and traveller's cheques.
- Postal or money orders and current postage stamps.
- National savings stamps and certificates and premium bonds.
- Trading stamps including television licence stamps and those bought for gas, electricity or other bills and luncheon vouchers.
- Gift vouchers or tokens.
- Share certificates.

## Home Business continued



### The meaning of words continued

**You, your** - The company, partnership or individuals running the **business**.

**Loss of limbs**- Permanent total loss of use of an entire hand, arm, foot or leg or a total loss by having it cut off at or above the wrist or ankle from which the injured person has survived at least one month.

**Permanent total disability** - A disability which completely and continuously prevents a person from carrying out their usual jobs and which, having lasted for 104 weeks is, at the end of that time, beyond hope of improvement.

**Temporary total disability** - A disability which continuously prevents a person from doing a substantial part of his or her usual job.

**Period of insurance** - The period shown on **your** policy 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.

### Standard Perils

- Fire, lightning, explosion, earthquake and smoke.
- Aircraft and other flying objects or articles dropped from them.
- The **business contents or business stock** being hit by:
  - a) vehicles;
  - b) animals; or
  - c) falling trees or branches.
- Theft or attempted theft.
- Malicious damage.
- Water escaping from water tanks, apparatus or pipes or fixed heating installations.
- **Storm** or flood.
- Riot, civil commotion, strikes, or labour disturbances.
- a) Oil leaking from a fixed heating installation.  
b) Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.
- Subsidence or heave of the site on which **your home** stands or landslip.

## Home Business continued



### What is covered

We will pay **you** for loss of or damage to **your business contents** or **business stock** while in **your home** caused by the **Standard Perils**.

#### Business Money

We will pay **you** for any loss of **business money** up to £500 for any one loss.

We will pay **you** for loss of **business money** from locked safes up to £1,000 for any one loss.

We will pay **you** for any loss of **business money** while transporting it from **your home** to a bank or night deposit safe, up to £500 for any one claim, unless shown otherwise in **your schedule**.

As well as the above, we will pay **you** up to £250,000 for the loss of crossed cheques, crossed Girocheques, crossed postal orders, crossed money orders, credit company sales vouchers, value added tax purchase invoices, or national savings certificates kept in connection with the **business** anywhere within the **geographical limits**.

#### Assault

We will pay the amounts set out below if **you**, **your** partner or any of **your employees** acting for the **business** are injured by a violent attack by any person stealing or attempting to steal **business money**, **business contents**, or **business stock**.

- |   |   |   |
|---|---|---|
| 1 | Death   | £5,000  |
| 2 | <b>Loss of one or more limbs</b> or the total and permanent loss of sight of one or both eyes | £5,000  |
| 3 | <b>Permanent total disability</b>   | £5,000  |
| 4 | <b>Temporary total disability</b>   | £50 each week for up to 104 weeks for any one incident. |

We will also pay up to £250 for each person for loss of or damage to personal belongings resulting from an attack.

#### Business records

We will pay for the loss or damage to **your business** books and computer system records caused by a **Standard Peril** while in **your home**, but only for the cost of stationery and the clerical labour and computer time used to reproduce them.

### What is not covered

Anything that is expressed as not being covered under the **Standard Perils** under the **Contents** section will also not be covered for Home Business. The compulsory excess figures shown in the **Contents** section.

Loss arising from fraud or dishonesty of any **employees**, unless discovered within 15 days of the loss.

Shortages due to accounting or clerical errors.

Loss from any unattended vehicle.

Loss resulting from a **business** transaction.

Any, death, loss or disability which happens more than 12 months after the date of the assault.

Compensation will not be paid for more than one of items 1 to 4 (opposite) for the same **injury**.

Any person under 16 or over 70.

The value of the information contained within the document, disc or tape.

Any costs **you** have to pay after 36 months from the date of the loss.

Any loss or damage by theft from any vehicle that is left unattended.

Any amount over £500 for any one document, disc or tape.

Any amount over £2,500 for any one claim.

## Home Business continued



### What is covered

#### Goods being transported

We will pay **you** for loss or damage to **business contents** or **business stock** while in transit, including loading and unloading, anywhere in the **geographical limits** by any vehicle **you** own, hire or lease.

### What is not covered

Loss or damage caused by theft from vehicles when **you** leave them unattended:

- A. between 9pm and 6am unless the vehicle is locked and is kept within a securely-locked garage or building; or
- B. at all other times unless the vehicle is locked and the keys have been removed.

Loss or damage due to :

- A. loss of value, deterioration or contamination unless caused by an accident to the vehicle carrying them; or
- B. delay or loss of market.

Livestock, precious metals or stones, jewellery, watches, furs, **business money**, securities (financial certificates such as shares and bonds), stamps, documents, manuscripts, **business** books, plans and designs.

Any amount over £2,500.

#### How we settle claims

The way **we** settle claims for business equipment and **business stock** will be the same as that under **Contents**. For all other claims covered under the **Home Business** section please refer to the section 'How to make a claim under Buildings, Contents, Personal Possessions and Home Business'.

## Home Business - Liability



### The meaning of words

**You, your, the insured** - The company, partnership or individuals running the **business** shown in the **schedule**.

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

**Employee** -

- A. Any person that is under a contract of service or apprenticeship with **you**.
- B. Any of the following people that work for **you** in connection with the **business**:
  - any labour master or labour-only subcontractor or person supplied by him or her;
  - any self-employed person providing labour only;
  - any person who **you** borrow or is hired to **you**;
  - any trainee or person carrying out work experience.

**Business** - The business shown in the **schedule** run only from **your** home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

**Geographical limits** -

- A. Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- B. Any other member country of the European Union.
- C. Elsewhere in the world for **injury** loss or damage caused by or arising from:
  - the activities, except manual work, of any person that normally lives within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, that happens during any journey or temporary visit;
  - **products**

**Products** - Any goods or other property **you** sell, supply, deliver, install, put up, repair, alter, treat or test as part of the **business** which are not in **your** control.

**Pollution or contamination** - Pollution or contamination is:

- A. all pollution or contamination of buildings or structures, water, land or the atmosphere; and.
- B. all **injury** loss or damage directly or indirectly caused by pollution or contamination.

**We will treat all pollution and contamination** which arises out of one incident as having happened at the time the incident takes place.

**Offshore installations** - An offshore installation is:

- A. any installation in the sea or tidal waters which is intended to be used for underwater mining of mineral resources or exploring the area with a view to mining it;
- B. any installation in the sea or tidal waters which is intended to be used to store or drill for gas;
- C. any pipe or system of pipes in the sea or tidal waters;
- D. any installation which provides or is intended to provide accommodation for people who work on or from the places shown in A, B or C above.

## Home Business - Liability continued



### What is covered

#### Event 1 – Employer's liability

We will pay compensation and claimant's costs and expenses that **you** become legally liable to pay due to **injury** of an **employee** arising out of their employment with **you** in connection with the **business** or in connection with the private **home** and caused within the **geographical limits** during the period of insurance. The action for compensation must be brought in a court of law within a country that is a member of the European Union.

We will also pay costs and expenses **you** have to, or agree to, pay with **our** permission for:

- defending any claim;
- representing **you** at any Coroner's Inquest or Fatal Accident Inquiry;
- representing **you** at proceedings in any Court of Summary Jurisdiction, or, if passed onto by that court, in any higher Court for any alleged failure to fulfil your statutory duty;

if the costs and expenses arise from an **injury** covered under this event.

#### Limit of indemnity

We will not pay more than £10,000,000 for any one claim or series of claims arising from one occurrence.

#### Event 2 – Public liability

We will pay compensation and claimant's costs and expenses that **you** become legally liable to pay arising from accidental:

- A. **injury** to any person;
- B. loss of or damage to material property;
- C. nuisance, trespass, obstruction, or interference with any right of way, light, air, or water resulting in financial loss;

occurring within the **geographical limits** during the period of insurance in connection with the **business**.

We will also pay costs and expenses **you** have to, or agree to, pay with **our** permission for:

- defending any claim;
- representing **you** at any Coroner's Inquest or Fatal Accident Inquiry;
- representing **you** at proceedings in any Court of Summary Jurisdiction or, if passed onto by that court, any higher court for any alleged failure to fulfil **your** statutory duty;

if the costs and expenses arise from an **injury**, loss or damage covered under this event.

### What is not covered

#### Event 1 – Employer's liability

- **Injury** to any **employee** while travelling to or from or working on **offshore installations**.
- **Injury** to any **employee** caused by **you** or someone on **your** behalf owning, possessing or using any mechanically propelled vehicle or trailer if compulsory insurance or security is needed under any road traffic legislation.
- Legal costs insured under any other policy.

#### Event 2 – Public liability

- **Injury** to any **employee** arising out of their employment with **you**.
- Any liability for travelling to or from or working on offshore installations.
- Fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages. (see The Meaning of Words in the **Contents** section)
- Any **injury** loss or damage caused by or arising from **products**.
- Any pollution or contamination happening:
  1. in the United States of America or Canada; or
  2. elsewhere unless caused by a sudden, identifiable and unexpected incident which takes place entirely at a specific time and place during the period of insurance.

## Home Business - Liability continued



### What is covered

#### Limit of indemnity

We will not pay more than £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 occurrence;
- all claims arising from **pollution** or **contamination** which we have treated as happening in one period of insurance.

For all claims made against **you** within any area where the laws of the United States of America or Canada apply, the limit of indemnity referred to above will include costs and expenses **you** have to, or agree to, pay with **our** permission for defending any claim.

#### Event 3 – Products liability

We will pay compensation and claimant's costs and expenses that **you** become legally liable to pay arising from accidental:

- A. **injury** to any person;
- B. loss of or damage to material property;

occurring anywhere in the world during the period of insurance and caused by or arising from the **products**.

We will also pay costs and expenses **you** have to, or agree to, pay with **our** permission for:

- defending any claim;
- representing **you** at any Coroner's Inquest or Fatal Accident Inquiry;
- representing **you** at proceedings in any Court of Summary Jurisdiction or, if passed onto by that court, in any higher court for any alleged failure to fulfil **your** statutory duty;

if the costs and expenses arise from an **injury**, loss or damage covered under this event.

### What is not covered

- Any liability arising from **you** or someone on **your** behalf owning, possessing or using any of the following:
  - A. Any mechanically propelled vehicle or trailer:
    1. while it is on any road (within the meaning of the Road Traffic Acts or other road traffic legislation) other than liability arising out of operating mechanical plant as a tool of trade;
    2. if compulsory insurance or security is needed by any road traffic legislation;
    3. if the liability is insured by any other policy.
  - B. Any craft designed to travel in, on or through water, air or space (other than hand-propelled watercraft).
  - C. Any wind propelled or assisted vehicle
- Loss of or damage to any **property** belonging to **you** or in the charge or control of **you**.
- Any liability arising from work involving the use of blowlamps, welding or flame-cutting equipment, heated tar bitumen or asphalt or any other process involving the use of heat.
- Any liability due to any error or neglect made by **you** in the course of **your** profession.
  - A. Loss or damage to any **products**.
  - B. The cost of making good, removing, repairing, replacing or recalling:
    1. **products**;
    2. any faulty work carried out by **you**.

However, terms A and B1 above do not apply to any loss or damage caused by any alteration, repair or servicing work carried out by **you** under a separate contract.

#### Event 3 – Products liability

- Injury to any **employee** arising out of their employment with **you**.
- Fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages. (see The Meaning of Words in the **Contents** section)
- Loss of or damage to any **property** belonging to **you** or in the charge or control of **you**.
- Any **injury**, loss or damage caused by or arising from any **products you** know are used in or supplied to the United States of America or Canada.

## Home Business - Liability continued



### What is covered

#### Limit of indemnity

**We** will not pay more than £2,000,000 for all compensation and claimant's costs and expenses for:

- all claims arising from pollution or contamination which **we** have treated as happening in one period of insurance;
- all claims occurring during any one period of insurance.

For all claims made against **you** within any area where the laws of United States of America or Canada apply, the limit of indemnity referred to above will include costs and expenses **you** have to, or agree to, pay with **our** permission for defending any claim.

What is covered.

### What is not covered

- Any liability arising from **you** or someone on **your** behalf owning, possessing or using any of the following:
  - A Any mechanically propelled vehicle or trailer:
    - 1 while it is on any road (within the meaning of the Road Traffic Acts or other road traffic legislation) other than liability arising out of operating mechanical plant as a tool of trade;
    - 2 if compulsory insurance or security is needed by any road traffic legislation;
    - 3 if the liability is insured by any other policy.
  - B Any craft designed to travel in or through water, air or space (other than hand-propelled watercraft).
  - C Any wind propelled or assisted vehicle
- Any liability **you** have under a contract or agreement, unless the liability arises only because of a condition or warranty of goods implied by law, or **you** would have it if the contract did not exist.
- Any **injury**, loss or damage caused by or arising from any **products** which to **your** knowledge are for use in or on: any aircraft or spacecraft any nuclear installation, petrochemical installation or **offshore installations**.
- Any **pollution** or **contamination** happening:
  1. in the United States of America or Canada; or
  2. elsewhere unless caused by a sudden, identifiable and unexpected incident which takes place entirely at a specific time and place during the period of insurance.
- A Loss of or damage to any products.  
B The cost of making good, removing, repairing, replacing or recalling:
  - 1 **products**;
  - 2 any faulty work carried out by **you**

However, terms A and B1 do not apply to any loss or damage caused by alteration, repair or servicing work carried out by **you** under a separate contract or caused by **products** supplied by **you** under a separate contract.

- Any claim made against **you** in any country outside the European Union where **you**:
- occupy premises;
- have an **employee** who lives there; or
- someone holds **your** Power of Attorney.



## Home Business - Liability continued

### Conditions

The General Conditions of this policy except 10 apply to this section and the following also apply.

1. Compulsory insurance legislation

The cover provided by event 1 is treated according to the terms of any law relating to compulsory insurance of liability to **employees** in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. But **you** must pay **us** any amounts that **we** have paid if **we** would not have been liable to pay these amounts if the terms of the law did not exist.

2. Change of risk

**You** must tell **us** about any change of circumstances which increases the risk of **injury**, loss, destruction or damage. **You** will not be insured under the policy until **we** have agreed in writing to accept the increased risk.

3. Liability claims

In connection with any one claim or series of claims arising out of one occurrence, **we** may pay **you** the relevant limit of indemnity. **We** will take into account any amounts **we** have already paid, together with any costs and expenses not included in the limit of indemnity which **you** have, or have agreed to pay.

After the date of payment, **we** will have no further responsibility in connection with any claim.

## Home Business - Business Interruption



### The meaning of words

**Damage** - Loss destruction or damage covered under the Business Contents Section of this **policy**.

**Business** - The business shown in the **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, built of **standard construction**.

**Standard Construction** - The buildings of **your home** built of brick, stone or concrete and roofed with slate, tile, metal, concrete, asbestos or asphalt (or other roofing materials if part of a flat roofed extension that is no larger than 25 square metres).

**Income** - The money paid or payable to **you** in the course of **your business** for goods you sell or deliver (less the purchase cost of stock or materials) and for services **you** provide.

**Indemnity Period** - The period during which the results of the **business** are affected due to **damage**, starting from the date of the **damage** and lasting no longer than 12 months after the date of the **damage**.

**Outstanding debit balances** - The amounts **you** charge to **your** customers as set out in **your** accounts, but not paid at the time of the **damage**.

### What is covered

#### 1 Loss of Income

We will indemnify **you** in respect of loss of **income** resulting from **damage** occurring during the **period of insurance** resulting from **damage** to

- property insured by the Business Contents Section of this **policy**
- **Your** home

The amount payable will be

- the amount by which the **income** falls short of the **income** which would have been received during the **indemnity period** due to the **damage**
- any additional expenses **you** incur to prevent or limit the reduction in **income** during the **indemnity period** due to the damage. We will only pay this if **your** expenses are not more than the savings **you** made
- auditors' or accountants' charges reasonably incurred for producing and certifying details of a claim under this Section
- less any savings during the **indemnity period** in respect of business charges or expenses payable out of **income** which reduce or stop due to the **damage**
- in addition the amount payable will take into account any **income** received during the **indemnity period** from conducting the **business** elsewhere than at the **premises**

The total amount payable during any one **period of insurance** is £50,000.

### What is not covered

Any **damage** not covered under the Business Contents Section of this **policy**

Any loss if the **business** is wound up or carried on by a liquidator or receiver or permanently discontinued or if **your** interest ceases otherwise than by **your** death unless **we** have agreed in writing that cover will apply

If **you** deliberately give **us** false business records

The dishonesty of any employee

Erasure, loss, distortion or corruption of information on any computer equipment component or system which processes stores transmits or retrieves data, or on any record, programme or software

## Home Business - Business Interruption continued



What is covered	What is not covered
<p><b>2 Book Debts</b></p> <p>We will pay up to £10,000 if <b>you</b> are unable to trade <b>outstanding debit balances</b> owed to <b>you</b> because <b>your</b> accounting books or records:</p> <ul style="list-style-type: none"> <li>• at the <b>home</b>; or</li> <li>• while temporarily removed from the <b>home</b> but within the United Kingdom</li> </ul> <p>are <b>damaged</b> by any cause covered by the Business Contents Section of this policy.</p> <p>Provided that <b>you</b> or <b>your</b> accountant maintain an up to date record at the end of each quarter of all <b>outstanding debit balances</b> and keep a copy of such balances in a different building to that containing <b>your</b> accounting and other business records.</p> <p><b>We will pay you</b></p> <ul style="list-style-type: none"> <li>• the difference between the <b>outstanding debit balances</b> and the total of the amounts received or traced;</li> <li>• any additional expenses <b>you</b> run up with <b>our</b> permission in tracing <b>outstanding debit balances</b>; and</li> <li>• any reasonable professional charges <b>you</b> run up for producing details that we need for any claim</li> </ul> <p>The amount that we will pay will take into account bad debts and any unusual trading conditions which could have had an effect on <b>your business</b></p>	<p><b>Damage</b> due to records being mislaid or misfiled</p> <p><b>Damage</b> arising from deliberate falsification of records</p> <p>Bad debts or failure to collect debts which have been traced and established</p>
<p><b>Prevention of Access</b></p> <p>We will pay for the loss of <b>income</b> as insured by this Section caused by <b>damage</b> to property in the immediate vicinity of the <b>premises</b> by any cause included under the Business Contents Section and which prevents you getting into or using your home provided that the cause of the <b>damage</b> is covered by the Business Contents Section.</p>	
<p><b>Failure of Utilities</b></p> <p>We will pay for the loss of <b>income</b> as insured by this Section caused by accidental failure of public supplies of electricity or gas or water at the terminal ends of the public supply undertaking's feed to the <b>premises</b> provided that the cause of the <b>damage</b> is covered by the Business Contents Section</p>	<p>Accidental failure which lasts less than 30 minutes</p> <p>The deliberate act of any supply authority</p> <p>The exercise of any supply authority's power to withdraw or restrict supply Industrial action</p> <p>Drought or other weather conditions unless equipment has been damaged</p>

## Home Business - Business Interruption continued



What is covered	What is not covered
<p><b>Telecommunications</b> We will pay for the loss of <b>income</b> as insured by this Section caused by accidental failure of the supply of telecommunication services at the incoming line terminals or receivers at the <b>premises</b> provided that the cause of the <b>damage</b> is covered by the Business Contents Section</p>	<p>Accidental failure caused by the deliberate act of any supply authority The exercise of any supply authority's power to withdraw or restrict supply or services Industrial action Drought or other weather conditions unless equipment has been damaged Lasting less than 24 consecutive hours The maximum <b>we</b> will pay will be</p> <ul style="list-style-type: none"> <li>• £100 for each day in respect of any one failure</li> <li>• £2,500 in respect of all failures in any one <b>period of insurance</b></li> </ul> <p>Damage at any premises of suppliers or electricity gas water or telecommunications services</p>
<p><b>Suppliers' premises</b> We will pay for the loss of income as insured by this Section caused by damage at any of your suppliers' premises within the United Kingdom provided that the cause of the damage is covered by the Business Contents Section The maximum we will pay for any one claim is £10,000</p>	
<p><b>Closure of the Premises</b> We will pay for the loss of income as insured by this Section caused by</p> <ul style="list-style-type: none"> <li>• food or drink poisoning suffered by any visitor or business employee caused by food or drink supplied from your home</li> <li>• murder or suicide happening at your home The indemnity period will begin when the incident happens or is discovered</li> <li>• Discovering vermin or pests at your home which causes the relevant local authority to restrict how you use your home or your home being shut down by the relevant local authority because of defects in the drains or other sanitary arrangements The indemnity period will begin when the restrictions on the premises are applied</li> </ul>	

### Conditions

The general conditions of this policy (except 10 Automatic Reinstatement) apply to this section and the following also apply.

1. Inadequate insurance  
If at the time of the **damage** the sum insured for **gross profit**, as shown in the **schedule**, is less than the **gross profit** which **you** would have received during the **indemnity period** but for the **damage**, **we** will reduce the amount **we** will pay in proportion to the amount **you** are underinsured.
2. Property insurance  
At the time of **damage you** must have property insurance covering such **damage** and **you** must have received a payment or the promise of payment under that insurance (or would have done but for the operation of an excess applying).



## Home Legal Expenses

This cover is only operative if **you** have paid or agreed to pay the premium and **your** Your Cover policy schedule states **you** have this cover.

### The meaning of words

Some of the words in this policy section have specific meanings. The following words are defined below and apply to Events 1 to 4 of this Home Legal Expenses Section. These words are shown in **bold** text.

**Costs** - We will pay the following on **your** behalf.

- The professional fees and expenses reasonably and properly charged by the **legal representative**, on a **standard basis**, up to the standard rates set by the courts, which **you** cannot recover from **your** opponent.
- **Your** opponent's **costs** in civil cases which **you** are ordered to pay by a court or tribunal or which **you** pay to **your** opponent with **our** written agreement.

We will only pay **costs** which **we** consider are necessary and in proportion to the value of **your** claim. **We** will only start to cover the **costs** from the time **we** have accepted **your** claim in writing and appointed the **legal representative**.

**Excess** - The first amount of each and every claim which **you** must pay.

**Legal representative** - The solicitor or other person appointed with **our** agreement under this policy to represent **you**.

**Partner** - Someone **you** are married to or live with as if **you** are married.

**Period of insurance** - The period shown on **your** policy **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.

**Standard basis** - The assessment of **costs** which are proportionate to **your** claim.

**Territorial limit** - The **territorial limit** for Event 1 Personal injury is Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey. The **territorial limit** for Event 2 Clinical disputes, Event 3 Consumer contract and Event 4 Employment contract is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

**We, us, our** - Allianz Legal Protection, part of Allianz Insurance plc.

**Your Home** - The private residence that **you** permanently live in, as shown in **your** policy **schedule**.

**You, your** - The person named in **your** policy **schedule** of household insurance and his or her **partner**, children, parents and parents-in-law who permanently live at the same address.

## Home Legal Expenses continued



### What is covered

#### Event 1

##### Personal injury

**We** will pay the **costs we** have agreed to of **you** taking legal action against **your** opponent as a result of a sudden and specific event which causes **your** death or bodily injury.

**We** will provide this cover as long as:

- the event happened within the **period of insurance** and the **territorial limit**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages from **your** opponent at all times.

The most **we** will pay for all claims arising from one event is £50,000.

#### Event 2

##### Clinical Disputes

**We** will pay the **costs we** have agreed to of **you** taking legal action against **your** opponent as a result of medical treatment, which causes **your** death or bodily injury.

**We** will provide this cover as long as:

- the medical treatment started during the **period of insurance** and took place within the **territorial limit**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages from **your** opponent at all times.

The most **we** will pay for all claims arising out of the same treatment, or series of treatments leading to **your** death or bodily injury is £50,000.

### What is not covered

1. The first £250 of every claim where **we** agree to appoint a **legal representative** that **you** choose.
2. Any claim to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by **your** death or bodily injury.)
3. Any claim relating to **you** driving a motor vehicle.
4. Any claim relating to medical treatment.

1. The first £250 of every claim where **we** agree to appoint a **legal representative** that **you** choose.
2. Any claim to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by **your** death or bodily injury.)

## Home Legal Expenses continued



### What is covered

#### Event 3

##### Consumer Contract

##### a Taking legal action

**We** will pay the **costs we** have agreed to of **you** taking legal action against **your** opponent in a dispute following a breach of a contract **you** have for buying, selling or renting goods or services.

**We** will provide this cover as long as:

- **you** entered into the contract within the **territorial limit**;
- the dispute or series of events leading to the dispute started within the **period of insurance**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages from **your** opponent, or settling the dispute in another way that **we** agree to, at all times.

The most **we** will pay for all claims arising from the same dispute under **your** contract is £50,000.

##### b Defending legal action

**We** will pay the **costs we** have agreed to of **you** defending legal action by **your** opponent in a dispute following a breach of a contract **you** have for buying, selling or renting goods or services.

**We** will provide this cover as long as:

- **you** entered into the contract within the **territorial limit**;
- the dispute or series of events leading to the dispute started within the **period of insurance**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages from **your** opponent, or settling the dispute in another way that **we** agree to, at all times.

The most **we** will pay for all claims arising from the same dispute under **your** contract is £50,000.

### What is not covered

We will not provide cover for the following.

1. The first £250 of every claim where **we** agree to appoint a **legal representative** that **you** choose.
2. Any dispute which starts within three months of the date this policy section starts, unless the claim is for goods or services **you** bought after the start of this policy section. (This does not apply if **you** had the same cover under another policy, up to the date your policy section started.)
3. Disputes for amounts less than £100.
4. Anything to do with motor vehicles or their parts and accessories.
5. Anything to do with building, converting or extending **your home**.
6. Anything to do with work carried out for the benefit of land or buildings that are not **your home**.
7. Any dispute over the amount of money or other compensation due under an insurance policy.
8. Any dispute arising from any loan, mortgage or other borrowing.
9. Any dispute with a bank, building society or credit provider.
10. Any dispute to do with a contract **you** have for pensions, savings or investments or any kind.
11. Any dispute to do with the buying or selling of any land or property. (This does not apply if the dispute is to do with services **you** have bought which relate to the buying or selling of the land or property.)
12. Any dispute arising out of a tenancy agreement, lease agreement or licence to occupy **your home** or any other land or property that **you** own.
13. Anything to do with a contract for **your** business activities.
14. Any dispute with any local authority, public authority or any government department.
15. Any dispute arising from an application for planning permission in respect of **your home** or any other land or property that **you** own.

## Home Legal Expenses continued



### What is covered

#### Event 4

##### Employment Contract

**We** will pay the **costs** **we** have agreed to of **you** taking legal action against **your** employer at an employment tribunal in a dispute following a breach of **your** contract for **your** full-time employment or permanent part-time employment.

**We** will provide this cover as long as:

- **you** entered into the contract within the **territorial limit**;
- the dispute, or series of events leading to the dispute, started within the **period of insurance**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages from **your** opponent, or settling the dispute in another way that **we** agree to, at all times.

The most **we** will pay for all claims arising from the same dispute under **your** contract for employment is £50,000.

### What is not covered

**We** will not provide cover for the following.

1. The first £250 of every claim where **we** agree to appoint a **legal representative** that **you** choose.
2. Any **costs** or expenses that **you** incur in relation to any disciplinary, grievance or investigation to do with **your** contract of employment.
3. Any **costs** or expenses that **you** incur in relation to any compromise agreement to do with **your** contract of employment.
4. Any legal action against **your** employer that is not dealt with by an employment tribunal.
5. Any dispute which starts in the first **period of insurance** if **you** were given a verbal or written warning in the six months leading up to the date this policy section starts. (This does not apply if **you** had the same cover under another policy up to the date **your** policy section started.)
6. Any dispute which is only about the amount of redundancy pay.
7. Anything to do with subcontracting or a contract for services if **you** are self-employed.
8. Any dispute which is only to do with stress, emotional or psychological injury, illness or symptoms.



## Home Legal Expenses continued

### Conditions

Conditions that apply to Events 1, 2, 3 and 4 of this Home Legal Expenses section.

If **you** do not keep to conditions 1,2,3, or 4 described below, **we** will have the right to refuse any claim or withdraw from any current claim.

- 1 **You** must:
  - a give **us** written details of **your** claim along with any other supporting information **we** ask for.
  - b make **your** claim within six months of the event which gave rise to the dispute.
  - c not appoint a **legal representative**.
  - d follow the **legal representative's** advice and provide any information he or she asks for.
  - e take every reasonable step to recover **costs** and pay them to **us**.
  - f get **our** written permission before making an appeal.
  - g take every reasonable step to ensure that the **legal representative** keeps to condition 2 below.
  
- 2 The **legal representative** must:
  - a get **our** written permission before instructing a barrister or expert witness.
  - b tell **us** if, at any stage, there is no longer a reasonable chance of a successful defence, recovering damages or getting any other solution that **we** agree to.
  - c tell **us** immediately if **you** or **your** opponent make a payment into court or any offer to settle the matter.
  - d report the result of the claim to **us** when it is finished.
  
- 3 **We** will have the right to:
  - a take over and conduct, in **your** name, any claim or proceedings.
  - b settle a claim by paying the amount in dispute, or by mediation.
  - c appoint the **legal representative** in **your** name and on **your** behalf.
  - d have any legal bill audited or assessed.
  - e contact the **legal representative** at any time, and have access to all statements, opinions and reports.
  - f end **your** claim if, during the course of the claim, **we** think there is no longer a reasonable chance of success. If **you** continue the claim and get a better settlement than **we** expected, **we** will pay **your** reasonable **costs**.

- g settle the **costs** covered by this policy section at the end of the claim.
- h end **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if:
  - the **legal representative** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act by **you**; or
  - **you** unreasonably withdraw **your** claim from the **legal representative** without **our** agreement; and
  - **we** do not agree to appoint another **legal representative** to continue **your** claim.

### 4 Choosing the **legal representative**

At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**.

**You** can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send the name and address of **your** chosen **legal representative** to **us**. Other than where a conflict of interest has arisen, if **we** agree to appoint a **legal representative** that **you** choose, **you** must pay a £250 **excess**. **You** must pay the **excess** at the start of **your** claim. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed our chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the procedure in Condition b Disputes in 'Conditions that apply to all Events of this section'. When choosing the **legal representative**, **you** must remember **your** duty to keep the cost of any legal proceedings as low as possible.

## Home Legal Expenses continued



### The meaning of words

Some of the words in this policy section have specific meanings. The following definitions only apply to Event 5 of this Home Legal Expenses section. These words are shown in **bold text**.

**Costs** - We will pay the following.

- The professional fees and expenses the **mediator** reasonably and properly charges.
- We will also pay the **costs** that the **mediator** will charge **your** opponent.

We will only start to cover **costs** from the time we have accepted **your** claim in writing and appointed the **mediator**.

**Mediation** - **Mediation** is an alternative to legal action. It allows **you** to talk to the other side in a dispute and find a solution, without going through the courts, but both sides must agree to take part. There is no guarantee that **you** will reach a solution. However, the courts encourage **mediation** and if **you** refuse to try it, they will take this into account when deciding what **costs** to award if **you** do decide to take legal action.

**Mediator** - The **mediator** is an independent and qualified person who will help **you** and **your** opponent to reach an agreement. Both **you** and **your** opponent must agree on the **mediator**, or else the **mediation** cannot take place. The **mediator** does not have the power to make **you** or **your** opponent reach an agreement.

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

**Territorial limit** - Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

**We, us, our** - Allianz Legal Protection, part of Allianz Insurance plc.

**Your Home** - The private residence that **you** permanently live in, as shown in **your** policy **schedule**.

**You, your** - The person named in **your** policy **schedule** and his or her **partner**, children, parents and parents-in-law who permanently live at the same address.

## Home Legal Expenses continued



### What is covered

#### Event 5

##### Mediation

**We** will pay the **costs** **we** have agreed to of up to five hours of **mediation** between **you** and the other side over the following:

- A boundary dispute.
- Noise.
- Access to **your home**.

**We** will provide this cover as long as:

- the dispute relates to **your permanent home**;
- the dispute happens within the **period of insurance**; and
- **your permanent home** is within the **territorial limit**.

The most **we** will pay for all claims arising from the same dispute is £2,000.

### What is not covered

**We** will not provide cover for any dispute with any local authority, public authority or any government department.

#### Conditions that apply to Event 5

If **you** do not keep to the following conditions, **we** will have the right to refuse any claim or withdraw from any current claim.

- 1 **You** must:
  - a give **us** written details of **your** claim along with any other supporting information **we** ask for.
  - b make **your** claim within six months of the event which caused the dispute.
  - c not appoint a **mediator**.
- 2 **We** will have the right to:
  - a settle a claim by paying the amount in dispute.
  - b settle the **costs** covered by Event 5 at the end of the claim.
  - c choose the **mediator**.
  - d end **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if:
    - the **mediator** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act on **your** part; or
    - **you** unreasonably withdraw **your** claim from the **mediator** without **our** agreement; and
    - **we** do not agree to appoint another **mediator** to continue **your** claim.

#### What is not covered by Events 1, 2, 3, 4 and 5 of this Home Legal Expenses section

**We** will not provide cover for the following:

- 1 Any **costs** incurred before **we** have accepted **your** claim in writing.
- 2 Any **costs** **we** have not agreed to in writing.
- 3 Any actual or potential dispute, that **you** were aware of, or should reasonably have been aware of before the cover under this **policy** started.
- 4 Any **costs** covered by another insurance policy.
- 5 Any claim which **you** report to **us** more than 6 months after the event which gave rise to the dispute.
- 6 Any fines or penalties awarded against **you**.
- 7 Disputes between **you** and **us**.
- 8 Disputes between **you** and any other person covered by this **policy**.
- 9 Disputes between **you** and someone **you** live with or have lived with.
- 10 Disputes or claims arising from the deliberate, conscious, intentional, or careless disregard by **you** of the need to take all reasonable steps to avoid, prevent and limit such dispute or claim.
- 11 An application for a judicial review.
- 12 Any dispute to do with written or verbal remarks which damage **your** reputation.

## Home Legal Expenses continued



### Conditions that apply to all Events of this section

- a Notices  
Every notice which needs to be given under this policy must be given in writing. If **you** give **us** notice, **you** must send it to **our** address. If **we** give **you** notice, **we** must send it to **your** last known address.
- b Disputes  
If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who **you** and **we** agree to. If **you** and **we** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one. Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs.
- c **Your** agreements with others  
**We** will not be bound by any agreement between **you** and:
  - the **legal representative**;
  - the **mediator**; or
  - any other person or organisation.

## 24 Hour Home Emergency Assistance



### The meaning of words

**We, us, our** - Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.

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

**Home** - The insured property situated in the United Kingdom, Channel Islands or Isle of Man, the address of which is shown on your schedule. Please note that separate garages, outbuildings and conservatories are not covered.

**Emergency, emergencies** - A sudden unforeseen domestic situation which, if not dealt with quickly, would, in **our** opinion:

- make **your home** unsafe or insecure;
- damage or cause more damage to **your home**; or
- cause unreasonable discomfort, difficulties or risk to **you**.

**Contractor, Contractors** - A qualified person who is approved and instructed by **us** to provide domestic emergency repair services.

**Primary heating system** - The main heating system in **your home**, including a domestic boiler, which serves pipework that is not more than one inch wide. This includes the central heating and hot-water systems, and extends to:

- the programmer;
- the central heating pump;
- the hot water cylinder;
- thermostats; and
- radiators.

**Insurer** - AGA International SA.

**Period of insurance** - The period of cover shown in **your** most recent policy **schedule**.



## 24 Hour Home Emergency Assistance continued

### Introduction

This document explains the procedures **you** must follow if **you** need to make a claim or need help. It also explains the benefits, terms and conditions of this section.

It is important that **you** follow the steps shown to use the service, otherwise **your** claim will not be covered. Please keep this document in a safe place.

24 Hour Home Emergency Assistance is operative if **your** schedule shows that **you** have this cover.

### Important Information

Thank you for taking out 24 Hour Home Emergency Assistance with **us**.

**Your** policy wording shows the policy **you** have chosen, the people covered and any special terms or conditions that may apply.

It is very important that **you** read the whole of this policy and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

If **you** need to contact **us**, **you** should call 24 Hour Home Emergency Assistance insurance on 0800 777139 or write to **us** at 102 George Street, Croydon, CR9 6HD.

### Insurer

**Your** 24 Hour Home Emergency Assistance insurance is underwritten by AGA International SA and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

### How your policy works

**Your** policy and policy **schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned the benefits and exclusions within each section apply to the insured **home**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Meaning of words'. These words have been highlighted by the use of bold print throughout the policy document.

### Telling us about relevant facts

**You** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### Cancellation rights/refunds

If the cover provided by this section does not meet **your** requirements or should **you** for any reason decide to cancel this section, **you** can do so within 14 days of the receipt of **your** documents. Please note that the refund will be provided by Allianz.

**You** can do this by writing to Allianz at:

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

If, during this 14 day period, **you** have asked **us** to perform or provide the services given under this section of the **policy**, then **we** are entitled to recover from **you** all costs that have been incurred for the services performed or provided, if **you** still decide to cancel within the 14 day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### How your data will be used

Information about **your policy** may be shared between Allianz, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with Allianz companies for marketing and research purposes or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at 102 George Street, Croydon CR9 6HD. **You** have the right to access **your** personal records.

### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.



## 24 Hour Home Emergency Assistance continued

### Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999.

### Renewal of your insurance cover

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. Allianz Insurance plc will give **you** at least 21 days' written notice before the renewal date should this happen.

### What is 24 Hour Home Emergency Assistance?

24 Hour Home Emergency Assistance is designed to provide professional help and contribute towards the cost of repairs if an unexpected **emergency** happens in **your home**.

This section does not cover routine maintenance in **your home**, or complete replacement of the **primary heating system**.

### Emergencies covered

Please also refer to General exceptions and General conditions which also affect the cover provided under this section. **We** will provide help for **emergencies** that happen in **your home** during the period of cover and are caused by one or more of the following.

#### Electrical supply

The sudden, unexpected and complete failure or breakdown of the electricity supply system.

#### Primary heating system

Complete failure or breakdown of either the heating or hot-water supply provided by the **primary heating system**.

The heating system must have been properly installed, maintained or repaired as recommended by the manufacturer or installer.

**We** will expect there to be evidence of servicing and that a valid gas and safety certificate is in force.

### Plumbing and drainage

Failure of, or damage to, the plumbing or drainage system which will result in water damage inside **your home**. This includes:

- burst pipes;
- overflowing water tanks;
- blocked waste outlets (including toilets); and
- blocked drains.

### Uninhabitable accommodation cover

If no one can live in **your home** as a result of an **emergency**, **we** will pay all **your** reasonable costs in getting basic accommodation for one night, as long as **we** approve it beforehand.

### Uninhabitable accommodation pet cover

If **your home** cannot be lived in because of an **emergency**, **we** will pay for accommodation for one night for **your** domestic pets that normally live within **your home**, as long as **we** approve it beforehand.

### Gutters and downpipes

The downpiping and guttering has either failed or been damaged, and flooding or water damage inside **your home** is a likely result of that failure or damage.

### Lost keys

The loss of the only available key to the **home** so that **you** cannot replace it or get into **your home**.



## 24 Hour Home Emergency Assistance continued

### Security and glazing

Sudden and unexpected failure of, or damage not caused by **you** to, outside locks, doors or windows which means that **your home** is no longer secure.

### Roofing

Damage to the roof of **your home** caused by poor weather conditions or fallen trees.

### Vermin

If **you** need to remove rats, mice, cockroaches and wasps or bees nests from **your home** (but not for animals and insects already in **your home** before **you** took out cover).

### Emergency benefits

If there is an **emergency** that is covered by 24 Hour Home Emergency Assistance, **we** will provide initial advice and arrange for a **contractor** to come to **your home**. **We** will pay up to £500 (including VAT) for each **emergency** towards labour costs (including a call-out charge), materials and parts that are needed for **emergency** repairs in **your home**.

Please note the following:

**You** must take reasonable care, maintain **your home** and its equipment in good order, and take all reasonable precautions to prevent loss or damage.

If **you** make a fraudulent claim or act fraudulently to get benefit under this section, all benefits will be cancelled. **We** may take proceedings, at **our** own expense, in **your** name to get back any amount **we** have paid under this section.

### General exceptions

#### What is not covered

- Any **emergency** arising within 30 days of the policy start date, unless this is a renewal of **your** 24 Hour Home Emergency Assistance Policy.
- Costs **we** have not authorised. Always telephone **us** first.
- Routine maintenance of equipment, supplies or services in **your home**.
- Repairs to any system, equipment or facility which has not been installed, maintained or repaired according to the manufacturer's instructions or has been incorrectly used or modified, or which is faulty or inadequate as a result of any manufacturer's or designer's fault.
- Materials or labour charges covered by a manufacturer's, supplier's or installer's guarantee or warranty.
- Cesspits, septic tanks and central-heating fuel tanks.
- Any wilful act by **you**, or something **you** fail to do.
- Claims that happen when **your home** is left unoccupied for more than 30 days in a row.

- Claims arising from the interruption, failure or disconnection of public services to **your home** (including the electricity, water or gas supply), however they are caused.
- Claims arising as a result of wear and tear.
- Any destruction or damage to any property or any loss or legal liability directly or indirectly caused by or arising from:
  - radioactive contamination;
  - war, invasion, act of foreign enemy, act of terrorism, hostilities (whether declared or not), civil war, rebellion, revolution, or military or usurped power;
  - riot, violent disorder, civil commotion, strikes or labour disturbances; or
  - pollution or contamination of any kind.
- Any additional loss resulting from a claim covered by this section.
- Any form of solar heating and any non domestic central heating boiler and associated system or boilers not serviced in accordance with the manufacturer's recommendations. Failure of the **primary heating system** due to **you** not lighting it or turning it on, or failing to adjust timing or temperature controls.
- Replacement of boilers, heaters, radiators or hot water cylinders.
- Boilers which are over 12 years old or where the work relates to maintenance or a fault in the heating system.
- Blocked toilets and drains not causing water damage inside the property or replacement water tanks or hot-water cylinders.
- Accidental damage to glass or replacement glass.
- Any matters relating to security alarms.
- Flat roofs.

## 24 Hour Home Emergency Assistance continued



### General conditions

**We** will act in good faith in all **our** dealings with **you**.

**We** will only pay the benefit under this section if **you** contact **us** first.

- 1 **We** will make reasonable attempts to find a suitable **contractor**, as long as the service is not affected by:
  - poor weather conditions;
  - industrial disputes (official or not);
  - failure of the public transport system (including the road network); and
  - other circumstances that prevent access to **your home** or otherwise make it impractical to offer the service.
- 2 **We** will be entitled to:
  - refuse to help if, in **our** opinion, **your home** or services have not been maintained in a safe or serviceable condition;
  - decide on the most appropriate way of providing help, although **we** will take account of **your** wishes whenever possible;
  - settle **our** part of the claim if **you** have any other insurance covering the same loss or damage; and
  - cancel this insurance if **you** give **us** false information or do not give **us** the information **we** need (in such cases **we** will repay any premium that is due to **you**).
- 3 **You** will be responsible for **contractor's** call out charges if:
  - having asked for help, **you** are not at **home** when the **contractor** arrives; or
  - if it is for replacement of boilers, heaters or radiators (boilers which are over 12 years old or where the work relates to maintenance or a fault in the heating system).
- 4 If **you** need more than the cover provided by 24 Hour Home Emergency Assistance, **we** will still offer **you** help up to the section limits shown under the heading "Emergency Benefits", but **you** will have to pay excess costs direct to the **contractor** when they provide the service.
- 5 **We** will arrange to supply and fit replacement parts when they are needed and if they are covered under the section. If **you** ask that better parts are fitted, **you** will have to pay the extra cost. **We** are not responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.
- 6 The laws of England and Wales will apply to this insurance, unless **you** and **we** have agreed otherwise.

### Making a Complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint, **your** legal rights will not be affected.

In the first instance, please contact;  
Customer Support  
Mondial Assistance (UK) Ltd  
Mondial House  
102 George Street  
Croydon  
CR9 6HD

Please supply **us** with **your** name, address, policy number and claim number, where applicable and enclose copies of relevant correspondence as this will help **us** deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

## Identity Theft Assistance



### Your access to Experian's Credit Expert service

This section of **your** policy is provided by Experian Limited. It explains the services, terms and conditions and the procedures **you** must follow to register to use the services.

**Allianz Insurance plc** cannot accept responsibility for the non-availability, quality or standard of service or advice provided nor for any consequences resulting from or arising out of the use of the products and services provided by Experian Limited under the terms of this section.

#### The meaning of words

**We, us, our, Experian** - Experian Ltd (Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ, United Kingdom, registration No. England 653331) the providers of these Identity Theft services.

**Period of insurance** - The period of time shown on **Your** policy schedule.

**CreditExpert** - The online credit monitoring and identity fraud protection service provided by **Us**.

**Identity Fraud** - The stealing of **Your** personal details – for example by taking information from stolen credit cards, passports or bank statements for the purposes of fraudulently obtaining goods and services. This will only be considered to have happened if **Experian** agree that **You** have been a victim of **account takeover** or **application fraud** during the time **Your** access to these Identity Theft services remains in force.

**Account takeover** - **Your** personal details are used by someone not authorised by **You** to obtain access to **Your** financial account to obtain money.

**Application Fraud** - **Your** personal details are used without **Your** permission to create new accounts with financial institutions in **Your** name in order to obtain money.

**Credit Report** - A personal record of **Your** current and recent credit commitments such as credit cards, loans and mortgages, **Your** repayment history and other information that helps lenders to avoid fraud and assess the likelihood that **You** will be able to make repayments. It includes any court judgments made against **You** and whether or not **You** have taken out an individual voluntary arrangement (IVA) or been made bankrupt. Other information featured on the **Credit Report** are financial associations with others, any aliases **You** may be known by, details from the electoral roll, any linked addresses and any **Credit Report** searches made in the previous 12 months.

**You/Your** - The named policyholder or policyholders as shown on **Your** home insurance policy schedule.

**Territorial limits** - The United Kingdom, Channel Islands and Isle of Man.



## Identity Theft Assistance continued

### How to sign up and activate Your service.

1. Once **you** home insurance policy comes into force, simply log on to [www.creditexpert-YourCover.com](http://www.creditexpert-YourCover.com) and enter **your** surname and policy number when prompted. This will allow **us** to validate **your** access to the service.
2. **You** will then be provided with a voucher code and directed to the **CreditExpert** website where **you** will need to enter that online voucher code.
3. In order to protect access to **your** credit file **you** will need to complete **our CreditExpert** registration process. **you** will be asked to agree to **our** terms and conditions and enter some personal information. **We** need to verify **your** identity so **you** will be asked to provide **your** debit or credit card details, along with other information. Please be assured that no payment will be taken from **your** card at this stage, the information is needed solely for security purposes.
4. If there is a named, joint policyholder on the home insurance policy at inception, then that individual will need to register separately, by following steps 1 to 3, above.

### Security

In almost all cases, **you** will be able to use **CreditExpert** immediately after **you** have completed the registration process, but there will be a few exceptions, because **Experian** take the security of your personal **Credit report** information very seriously.

In some instances - for example, if **you** have recently moved home or aren't registered to vote - **our** authentication procedure means that **you** may be asked for some additional documents, such as a utility bill for the address where **you** currently live. Once these checks have taken place, **we** will send **you** a PIN that will allow **you** to access **your** report.

**We** apologise in advance if this means that **you** have to wait a little while but these sensible precautions mean that **you** can be certain that the sensitive, personal information in **your Credit report** remains secure.

### The services provided by Experian

Access to the following services is provided to **you** by **us** for the **Period of Insurance** or until **you** cancel **your** "Your Cover" Home Insurance policy. One Identity Fraud Detection and Assistance Service membership is available per named policyholder (up to 2 policyholders).

### Access to CreditExpert

**Your** membership of **CreditExpert** means that **you** can visit [www.creditexpert.co.uk](http://www.creditexpert.co.uk) and access **your Credit report** whenever **you** like. As a safeguard, access to **your Credit report** is password and security protected.

If **you** have any queries regarding the content on **your Credit report you** can contact **Experian** on 0844 4816626.

The information contained in **your Credit report** is the information that could be taken into consideration by a lender using **Experian** as a credit reference agency. This information will include public information and financial details. **your Experian Credit report** will show **you**:

- **your** credit history including both current and past credit accounts closed within the last 6 years, held by **Experian**
- Any public records such as the electoral roll and court judgments
- A record of whether **your Credit report** has been checked in the last 12 months.

### CreditExpert notification service

With the **Experian** Credit report on-line **you** will automatically be registered for a notification service which alerts **you** if **your** Credit report is affected by any of the following:

- Addition or deletion of a credit account;
- A change in the payment history of a credit account;
- Addition or deletion of County Court Judgments;
- A search made on **your Credit report**;
- Addition or deletion of a Notice of Correction
- The settlement of an account; and
- A significant balance change on a revolving credit account opened within the last six months.

**You** can choose to receive **your** notification by e-mail or SMS.

### CreditExpert Confidential Advice Line

If **you** have any concerns about being or becoming a victim of **Identity Fraud**, a confidential advice line is available to assist and advise **you**. Simply call **Experian** on 0844 4816626 between the hours of 9am and 6pm, Monday to Friday and between the hours of 9am and 1pm, Saturday.

### Identity Fraud Resolution Service

If **you** think that **you** have become the victim of **Identity Fraud**, **Experian** will assign **you** an individual caseworker who will work with **you** to establish whether this has happened. If **you** are then found to be the victim of **Identity Fraud**, **your** caseworker will handle the process to resolve **your Identity Fraud** on **your** behalf.

## Identity Theft Assistance continued



### CIFAS Protection

CIFAS is the UK's Fraud Prevention Service. If **you** should lose **your** passport or driving licence or any other forms of identification, or **you** think **your** identity is being misused, CIFAS Protective Registration may be of assistance to **you** since it helps reduce the risk of **your** identity being used unlawfully to obtain credit or money in **your** name.

It is entirely **your** decision as to whether or not to apply for CIFAS Protective Registration. To do so, **you** will have to pay to CIFAS the currently applicable fee at the time of application.

As part of the **Identity Fraud Resolution Service**, **Experian** may choose to recommend that **you** apply for CIFAS Protective Registration.

### Your Experian Credit Score

Once **you** have accessed **your Credit report**, **you** will be able to select to view **your Experian Credit Score** at an additional cost. This is a score based upon the information held on **your Experian Credit report**.

### Exclusions

1. The **CreditExpert** Confidential Advice Line service is only provided if the date that **you** knew or should have known of the **Identity Fraud** is within the **Period of Insurance**.
2. The services provided are not available to any person who is not permanently resident within the **Territorial Limits**.
3. This service does not provide **you** with any protection in relation to any financial loss or costs **you** incur following **Identity Fraud**.
4. This service does not provide **you** with any advice, support or assistance for **Identity Fraud** outside the **Territorial Limits**.

### Conditions that apply to this section

1. The policy General Conditions apply to this section unless otherwise indicated.
2. Access to the Credit report service is subject to **you** satisfactorily registering for the service, and to **you** accepting the **Experian** terms and conditions for the service as part of **your** registration, which can be found on the Your Cover website [www.yourcoverinsurance.co.uk](http://www.yourcoverinsurance.co.uk).
3. Given that the information provided by **Experian** in relation to and contained within **your Credit report** is current at the time it is produced, **you** understand and agree that the value, accuracy, and relevance of the information may diminish after it is delivered.
4. As part of the registration, **Experian** will confirm **your** identity by checking the details **you** provide against details held on databases to which **Experian** has access. A record of this check will be kept and may be used by other organisations for verification and fraud prevention purposes.
5. Any information delivered to **you** by **Experian** belongs to **Experian**. **you** agree that **you** may not copy, change or in any way commercially exploit any information contained within **your Credit report**, including redistributing any such information or removing any copyright or trademark applied to any information or creating a database in electronic or structured manual form by systematically downloading and storing all or any such information.
6. The information supplied by **Experian** in relation to and contained within **your Credit report**, the **CreditExpert** service or the **CreditExpert** notification service does not constitute any form of advice, recommendation or endorsement by **Experian** and is not intended to be relied upon by **you** in making (or refraining from making) any specific decision.
7. **Experian** will keep a record of each request **you** make for **your** Credit report. The number of requests **you** have made will be included on any future reports that are provided at **your** request. The record of **your** requests will only be seen by **you** and will not be visible to any lenders.

## 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 on 0845 988 1188.
7. Floodwater can rise quickly, stay calm and reassure those around **you**. Call 999 if **you** are in danger.
8. Avoid walking or driving through floodwater.
9. Keep children and vulnerable people away from floodwater.
10. Wash **your** hands thoroughly if **you** touch floodwater.

### Water Damage

Lag exposed water pipes and tanks in the roof area.

Turn off the water and drain the system if **you** leave **your home** without heat in winter.

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

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

### Security 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.

If **you** would like advice on anything mentioned above or anything affecting this policy, contact **us** and **we** will be happy to give all possible help.

Your Cover is a product from Allianz Insurance plc registered in England no 84638 at 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance is authorised and regulated by the Financial Services Authority, registration number 121849 and this can be checked by visiting the FSA website at [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority (FSA). AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK.

Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Allianz Insurance plc acts as an agent for AGA International SA with respect to the receipt of customer money and for the purpose of handling premium refunds.

Allianz Legal Protection is part of Allianz Insurance plc registered in England no 84638 at 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance is authorised and regulated by the Financial Services Authority, registration number 121849 and this can be checked by visiting the FSA website at [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.