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 and personal possessions 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. Allianz Global Assistance (A trading name of 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, 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, Allianz Global Assistance 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 £50. If you cancel at any time and you have added Home legal expenses cover, 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 or Personal Possessions 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 or Personal Possessions 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

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

Customer Support
Allianz Global Assistance
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

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 Allianz Global Assistance was unable to meet its liabilities?
In the event that Allianz or Allianz Global Assistance 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

<table>
<thead>
<tr>
<th><strong>Significant or unusual exclusions and limitations</strong></th>
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<tbody>
<tr>
<td><strong>Buildings</strong></td>
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<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.</td>
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</tbody>
</table>

| **Contents**                                       |
| 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. |
| 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. |
| Cover is not included for visitors’ personal possessions, property of resident domestic staff, house removal, deeds and documents, money, or compensation for your death. |
| Cover does not include an increase in the sum insured for religious holidays or weddings. |
| 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. |
| 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. |
| Cover for students’ contents, freezer & shopping and garden cover are only available if you have taken out the option for this. |

| **Personal Possessions**                           |
| 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. |
| You will have to pay the first £50 of any claim under this section plus any voluntary excess. |
| 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. |

| **Legal Advice line**                              |
| 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. |
| Advice is only available over the telephone and will always be in accordance with the laws of the United Kingdom. |
Section

24 Hour Home Emergency Assistance
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.

Significant or unusual exclusions and limitations

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.

We will also pay for one night’s basic accommodation for all usual inhabitants if your home is uninhabitable.

We will provide assistance for emergencies occurring in your home during the period of insurance and caused by one of the following:

- Complete failure of the electricity supply;
- Complete failure of main heating and / or hot water system of your home;
- Failure of or damage to plumbing and drainage;
- Failure of or damage to gutters and downpipes;
- Failure or damage to external locks, doors or windows;
- Damage to roofs caused by fallen trees or adverse weather conditions;
- Removal of vermin or bees or wasps nests from your home.

No cover will apply under the following scenarios:

- Claims arising within 30 days of the policy start date unless this is a renewal of your 24 Hour Home Emergency Assistance Insurance.
- Costs not pre-authorised by 24 Hour Home Emergency.
- Claims arising from routine maintenance of equipment, supplies or services in your home.
- Accidental damage to glass or replacement glass.
- Claims if in our opinion your home or services have not been maintained in a safe or serviceable condition.
- 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.
- Where your home is left unoccupied for more than 30 consecutive days.
- Cover for failure or breakdown of boilers which are over 12 years old.
### Home Legal Expenses

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).

### Significant or unusual exclusions and limitations

**Personal injury.** This cover does not include injury suffered while you were driving a motor vehicle.

**Clinical disputes.** 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.

**Consumer contract.** This cover does not include any dispute:
- which starts within three months of the policy start date, unless the claim is for goods or services you bought after the start date;
- if the amount in dispute is less than £100;
- to do with motor vehicles or their parts and accessories;
- to do with building, converting or extending your home;
- with any local authority, public authority or any government department;
- you have for pensions, savings or investments of any kind;
- arising from any loan, mortgage or other borrowing;
- with a bank, building society or credit provider.

**Employment contract.** This cover does not include any dispute:
- 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.
- over redundancy.
- with your employer that is not dealt with at an Employment Tribunal.

**Mediation.**
- the dispute must be to do with your property that is covered under this policy.
- this cover does not include disputes with any local authority, public authority or any government department.

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.

You will have to pay the first £250 of every claim where we agree to appoint the legal representative that you choose.

Your claim must have a reasonable chance of successfully recovering damages, or successfully defending the legal action against you at all times.

The most we will pay for each claim is £50,000, apart from Mediation claims where the most we will pay is £2,000.

We will not cover:
- any legal costs that we have not agreed to in writing.
- an application for a judicial review.
- claims you report to us more than 6 months after the event which gave rise to the dispute.

If you have selected Identity Theft Assistance please see the section in this document for further detail.