

Contact us

Policy number
145282519

Customer services (for general enquiries)
0344 209 0841

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

Email
help@allianz.co.uk

Write
Allianz
2530 The Quadrant
Aztec West
Almondsbury
BRISTOL
BS32 4AW

Or visit us online at
www.allianz.co.uk

Need to make a claim?
Allianz: 0344 893 9608

**24 Hour Home
Emergency Assistance**
0208 603 9439



Legal Advice Helpline
0344 209 0315



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

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 and personal possessions sections of the policy.

AGA International SA provide the 24 Hour Emergency Assistance cover which is administered by Mondial Assistance (UK) Ltd, trading as Allianz Global Assistance

If you choose the optional Home legal expenses cover, this is provided by Allianz Legal Protection, a trading name 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. 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, 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 want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period, we will provide a pro-rata premium which is based on the period of cover given. If you cancel the policy any time after 14 days we will refund the amount you have paid for the unused period less a charge of £50 plus insurance premium tax at the prevailing rate. If you cancel the core cover at any time and have added any of the Additional Cover, these covers will also be cancelled. You may also remove any Additional Covers you have purchased within 14 days of the date you receive your policy or the date that you received the amended policy. For further details please refer to general conditions section of this document.

How do I make a claim?

For Buildings, Contents or personal Possessions claims
Call 0344 893 9608

For 24 Hour Home Emergency Assistance
Call 0208 603 9439

For Legal advice helpline
Call Lawphone on 0344 209 0315

For Personal injury, Clinical negligence disputes, Consumer contract, Employment tribunal disputes and Mediation
Call 0344 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:
Allianz
2530 The Quadrant
Aztec West
Bristol
BS32 4AW.

Or phone 0344 209 0841
Email: customercomplaints@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 -

Allianz Legal Protection
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Or phone: 0345 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.

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>Buildings The policy covers the structure of your home (including garages and outbuildings) against unexpected loss or damage, for example, by storm, fire or someone breaking in.</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>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>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.</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>The most we will pay for valuables items is 30% of the contents sum insured, or for a single item or collection 15% of the contents sum insured (unless otherwise specified on your schedule).</p>
<p>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.</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>Legal Advice Helpline</p>	<p>You can ring our legal advice helpline, 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

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.

Section

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 disputes, consumer contract, employment tribunal disputes 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 any claim:

- which is only 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); or
- whilst you are driving a motor vehicle.

Clinical negligence disputes. The medical treatment, care or failure to provide treatment or care, must have taken place in the period of insurance and within Great Britain, Northern Ireland, Channel Islands or the Isle of Man.

We will not cover 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.)

Consumer contract. This cover does not include any claim arising:

- from a dispute that starts within three months of the date you first take out the policy, unless the dispute is for goods or services you bought after the start of the policy.
- where the amount in dispute is less than £100.
- from motor vehicles or their parts and accessories.
- from pensions, savings, investments, loans, mortgages or other borrowing.
- from a dispute with any local authority, public authority or any government department.
- from building, converting or extending your home.
- from any contract to do with your business activities.
- any dispute arising out of the occupation of your home, or any other land or property, under a tenancy agreement, lease agreement or licence to occupy.

Employment tribunal disputes. This cover does not include any claim where:

- the legal action is not dealt with by an employment tribunal except where we agree to you making or defending an appeal.
- the dispute starts in the first period of insurance if the dispute arises from a verbal or written warning you were given in the six months leading up to the date you first take out this policy.
- the dispute arises out of subcontracting or a contract for services if you are self-employed.
- the dispute is only to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if your dispute with your employer is to do with discrimination against you.)

Section

Significant or unusual exclusions and limitations

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.

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

You will have to pay the first £250 of every claim for Personal injury, Clinical negligence disputes, Consumer contract or Employment contract disputes where we agree to appoint the legal representative that you choose.

At all times during your legal action it must be more likely than not that:

- a court would decide the outcome of your action in your favour; or
- a court would award you a more favourable settlement of your legal action than has already been offered by your opponent

and

- you will recover damages from your opponent.

If we believe that you are not likely to achieve the above, we will end your claim.

We will not cover any costs:

- you incur before we have accepted your claim in writing; or
- that we have not agreed to in writing.

You must make your claim within six months of the date that the event, or series of events, which gave rise to the dispute first occurred.

At all times during your legal action or mediation you must follow the advice of, and co-operate fully with your solicitor or mediator and us.

You must not withdraw your claim from your solicitor or mediator without the written agreement of us and your solicitor or mediator.

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 we choose cannot act for you because of their professional rules.

Part 2

Your home policy wording

An explanation of your policy wording

This is **your** home insurance policy. It is made up of several parts which must be read together as they form part of **your** contract. Please take time to read all parts of this policy to make sure they meet **your** needs, and that **you** understand the cover provided and the general exclusions and general conditions that apply. If **you** wish to change anything or if there is anything **you** do not understand, or any statement is incorrect, please 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;
- The Statement of Facts (The Statement of Facts is the record of the information **you** have provided **us** with).

If **we** explain what a word means in a section, that word has the same meaning wherever it appears within **your** policy and it will be shown in **bold** type. If a word has a specific meaning within a particular section of **your** policy, it will be shown in that section.

In return for paying or agreeing to pay the premium, **we** will insure **you** under the conditions of **your** policy for any insured event which takes place during the **period of insurance**.

Signed on behalf of Allianz Insurance plc



Jonathan Dye
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** at **your** first opportunity, if there are any changes to **your** circumstances which could affect **your** insurance.

Please refer to General Condition 13 of this policy where **you** will find a list of changes that **you** must tell **us** about.

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

How to make a claim

How to make a claim under Buildings, Contents and Personal possessions.

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 0344 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 temporary repairs to prevent further loss or damage. However, until **you** have discussed **your** claim with **us** **we** are unable to confirm that the loss or damage is covered by **your** policy. **You** should keep a copy of the invoices relating to the temporary repairs as they may form part of **your** claim.

It would be helpful if **you** could take photographs of the damage. **We** must have the chance to inspect the damage before **you** carry out permanent repairs.

If someone is holding **you** responsible for damage to their property or for **injury** to them, please tell **us** at **your** first opportunity and give **us** full written details. If **you** receive any correspondence in relation to the claim, do not respond directly to it, please forward it on to **us**. (This could include any claim form, summons to appear in court or other legal document.)

Do not admit **you** are responsible.

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 0344 209 0315 and quote 36559. **You** will be asked for a brief summary of the problem and these details will be passed onto an advisor 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
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

We will contact **you** once **we** have received the claim form. 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.

You must not appoint a solicitor or any other person or organisation to deal with **your** claim.

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

Please see Condition 4 Freedom to choose the legal representative of the Home Legal Expenses Conditions that apply to Events 1, 2, 3 and 4 for an explanation of when **you** can choose the **legal representative**.

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**.

We will always choose the **mediator** if **you** make a claim under Event 5 Mediation.

If **we** decline **your** claim following payment of the **excess**, a refund of that **excess** payment will be made to **you**, unless **we** have had to incur costs in order to decide if **your** claim is covered.

Where **we** need to incur costs in order to decide if **your** claim is covered, or costs cannot be recovered from **your** opponent at the end of **your** claim, if those costs are less than the amount of the **excess** payment received, **we** will send **you** a refund for the difference between the two figures.

How to make a claim under 24 Hour Home Emergency Assistance. (this service is only available if your schedule shows cover for 24 Hour Home Emergency Assistance is included)

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 0208 603 9439 within 24 Hour of the emergency happening. 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
102 George Street
Croydon
CR9 6HD.

[Homecall – 24-hour emergency service 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** on 0208 603 9439.

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 Helpline](#)

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: 0344 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 advisor who will return **your** call.

[Glass Replacement](#)

[\(This service is only available if you have taken out Buildings cover\)](#)

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

Telephone FREE 0800 474 747.

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

[Financial Services Compensation Scheme](#)

If **Allianz** or Allianz Global Assistance 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, by emailing 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:

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

Phone: 0344 209 0841
Email: customercomplaints@allianz.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
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0345 070 0886
Email: 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
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Telephone: 020 8603 9853
Email: customersupport@Allianz-assistance.co.uk

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

Policy cover

The meaning of words

The terms below have their meaning shown next to them and have the same meaning wherever they appear in **your** policy or **schedule** and will be shown in bold.

Please note that **Allianz, we, our, us, excess, Geographical limits, Schedule, You** and **your** have a different meaning applying to them under the legal expenses and 24 hour emergency assistance sections of the policy. These sections are only included if **you** have purchased this additional cover. **Your schedule** will show if this cover is included.

Accidental damage - Damage caused suddenly and by unexpected means. This definition does not include damage caused by wear and tear, anything that happens gradually or faulty design or faulty materials.

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.

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

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

- domestic outbuildings
- garages that form part of **your** residence
- fixtures and fittings in or on the **buildings**
- swimming pools, permanently fitted hot tubs
- tennis hard courts
- terraces, drives and footpaths
- boundary and garden walls, gates, fences and hedges
- permanently fitted laminated, wooden effect, vinyl or lino floor coverings that could not reasonably be removed and re-used
- solar panels, wind turbines
- built in gas and electric cookers and meters

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

This includes:

- fixtures and fittings other than landlord's fixtures and fittings
- television, satellite and radio receiving aerials, aerial fittings and masts fixed to **your home**
- freestanding gas and electric cookers
- **Valuables** (covered up to 30% of the **contents sum insured** for all **valuables** and 15% for a single item or collection) – jewellery, gold and silver articles (including plated articles), watches, gemstones, clocks, furs, pictures, sculptures, other works of art and collections of stamps, medals and coins

- **Office equipment** – computers, external hard drives, memory sticks, software, printers, fax machines, photocopiers, typewriters, tele-communications equipment and office furniture used in connection with **your** business or job but not worth more than £5,000 in total. **You** must be responsible for insuring the **office equipment**
- laminated, wooden effect, vinyl or lino floor coverings that could reasonably be removed and re-used
- carpets
- portable hot tubs.

Contents does not include

- **contents** insured under any other policy;
- 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 under the Animals Act 1971 or a dog of a type described in Section 1 of the Dangerous Dogs Act 1991.

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

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

Geographical limits - British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles.

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

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

Landslip - Downward movement of sloping ground.

The meaning of words

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.

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.

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**.

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

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 (unless these items or pedal cycles are specified on **your schedule**);
- vehicles, watercraft, aircraft, or their parts or accessories;
- musical instruments used professionally or semi-professionally;
- domestic appliances, furniture, furnishings and household goods or equipment or goods used in connection with **your** occupation, business, trade or profession.

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

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

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

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

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

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

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

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

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

Buildings

What is covered	What is not covered
<p>Your policy covers loss of or damage to your buildings caused by the following insured events.</p> <p>Events.</p>	<p>The total excess as shown in your schedule other than for event 13a & 13b.</p>
<p>1. Fire, lightning, explosion, earthquake and smoke.</p>	<p>Anything which happens gradually. Loss or damage caused by scorching, melting or warping unless accompanied by flames.</p>
<p>2. Aircraft and other flying devices or articles dropped from them.</p>	
<p>3. The buildings being hit by:</p> <ul style="list-style-type: none"> • vehicles and articles dropped from them; • animals; or • falling trees or branches. 	<p>Anything which happens gradually. Loss or damage caused by felling or lopping trees.</p>
<p>4. Theft or attempted theft.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Any theft or attempted theft to solar panels or wind turbines unless securely mounted in a non-accessible position. Loss or damage that you do not report to the police at your first opportunity. Loss or damage resulting from theft or attempted theft by you.</p>
<p>5. Malicious damage.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage caused by you.</p>
<p>6. Water escaping from water tanks, fish tanks, apparatus or pipes or fixed heating installations. Freezing water in water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage caused by the failure or lack of appropriate sealant and/or grout. Loss or damage caused by subsidence, heave or landslip that results from water escaping. The cost to repair your water tanks, fish tanks, apparatus or pipes or fixed heating installations.</p>
<p>7. Storm or flood.</p>	<p>Loss or damage caused by a weather event that does not meet the definition of storm as set out in the meaning of words. Loss or damage caused by frost. Loss or damage to fences, gates or hedges. Loss or damage to cellars and basements due to a rise in the water table. Anything which happens gradually. Loss or damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations.</p>
<p>8. Riot, civil commotion, strikes or labour disturbances.</p>	
<p>9. Oil leaking from a domestic heating installation at your home. Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</p>	

Buildings continued

What is covered	What is not covered
<p>10. Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<p>Damage caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, gates or fences unless your home, its domestic outbuildings or garages are damaged by the same cause at the same time.</p> <p>Landslip caused by the coast being worn away.</p> <p>Destruction or damage to or resulting from solid floor slabs moving unless the foundations beneath the outside walls of the building are damaged by the same cause at the same time.</p> <p>Damage within 10 years of construction caused by structures bedding down or made-up ground settling.</p>
<p>We will also insure you for the following.</p>	
<p>11. Alternative Accommodation and Loss of Rent Any rent you pay, including up to two years ground rent or other comparable expenses for accommodation for you and your domestic pets if the buildings cannot be lived in because of an insured event, but only for the time needed to repair your home.</p>	<p>Any amount over £100,000.</p>
<p>12. Loss or theft of keys We will pay the cost of replacing locks and keys to outside doors, windows and alarm systems within your home if the keys are stolen or accidentally lost.</p>	
<p>13 A. Liability because you are owner of the home We will pay all amounts you legally have to pay as:</p> <ul style="list-style-type: none"> • compensation and claimant's costs and expenses; and • legal costs and expenses you pay with our written permission in connection with defending any claim; <p>arising from accidental:</p> <ul style="list-style-type: none"> i injury to any person; ii loss of or damage to property. <p>If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.</p> <p>B. Defective Premises We will pay any amounts you are liable for under section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975;</p> <p>arising from accidental:</p> <ul style="list-style-type: none"> i injury to any person. ii loss or damage to property happening during the period of insurance. <p>If the Buildings section of this policy is cancelled or expires, this cover shall continue for a period of seven years, in respect of the buildings insured under this section before such cancellation or expiry.</p>	<ol style="list-style-type: none"> 1. We will not pay more than £2 million for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one event. 2. Liability you have under any agreement unless you would have the same liability if the agreement did not exist. 3. Liability for loss of or damage to any property belonging to you or in your charge or control. 4. Liability for loss or damage caused by or arising out of: <ol style="list-style-type: none"> a) any passenger lift which you are responsible for maintaining; b) you owning any land or building other than your home. 5. Liability which is insured by or would be insured by any other policy if this section did not exist. 6. Liability arising directly or indirectly out of your job, business, trade or profession. 7. Liability if you are injured. 8. Liability for fines, penalties or Liquidated damages or aggravated, Punitive or exemplary damages or any damages resulting from multiplying compensatory damages. 9. Loss, damage, injury or liability shown in the General Exclusions.

Buildings continued

What is covered	What is not covered
<p>14. Trace and Access If the buildings are damaged by the following events; Water escaping from water tanks, apparatus or pipes or fixed heating installations, and/or oil leaking from any fixed heating installation at your home. We will pay the reasonable and necessary cost of finding the source of the leak including the making good of any damage caused during the search.</p>	<p>Any amount over £5,000. Damage to the tank, apparatus or pipe itself</p>
<p>15. Emergency Entry Loss or damage to your home caused by the attendance of a member of the emergency services due to an emergency, or perceived emergency, involving you.</p>	
<p>16. Accidental damage upgrade (Your schedule will show cover as Accidental damage upgrade if this event is covered by your policy.)</p>	<p>Anything that is expressed as not being covered under the Events 1 - 10 will also not be covered under this event. Loss or damage caused by wear and tear. Loss or damage caused by the action of made up ground settling or by structures bedding down within 10 years of construction. Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation. Loss or damage caused by electronic, electrical or mechanical breakdown or failure. Loss or damage caused by faulty design, 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 chewing, scratching, fouling or tearing by dangerous animals if they are owned by you. Loss or damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed water installations. Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>
<p>17. Mains services We will pay the costs which you are responsible for, to repair accidental damage to underground water, gas, sewer and drain pipes, underground electricity and telephone cables which reach from the buildings to the public supply, and septic tanks.</p>	<p>Damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials. De-lamination (separation of layers) of pitch fibre pipes.</p>
<p>18. Blockage of pipes We will pay the costs to clear blockages from pipes and drains that you are responsible for, that provide services to or from your home.</p>	<p>Any amount over £500. Loss or damage caused after your home has been left unfurnished or unoccupied.</p>
<p>19. Glass and sanitary fittings Accidental breakage of all fixed glass including double glazing and fixed sanitary fittings which you are responsible for.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied.</p>

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.

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

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

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

Where **we** agree that any of the above need to be appointed and **you** arrange **your** own **we** will not pay more than the fees authorised under the scales of the Royal Institute of British Architects, the schedule of professional charges of the Royal Institution of Chartered Surveyors and The Law Society.

We will not pay any cost **you** incur for preparing and submitting a claim.

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

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

We reserve the right to take ownership of an item or items once **we** have paid a claim following their loss or damage beyond repair, but no item or items may be abandoned to **us**.

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

Selling your home

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

Matching sets and suites

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

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

If **your schedule** shows cover as matching sets and suites upgrade in which case **we** will pay **you** the full amount towards the replacement of the undamaged parts.

Sum insured

The **sum insured** 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

What is covered	What is not covered
<p>Your policy covers loss of or damage to your Contents in your home caused by the following insured events.</p> <p>Events</p>	<p>The total excess as shown in your schedule other than for events 29a, 29b, 29c, 29d, and 29e. Loss, damage, injury or liability shown in the General Exclusions.</p>
<p>1. Fire, lightning, explosion, earthquake and Smoke.</p>	<p>Anything which happens gradually. Loss or damage caused by scorching, melting or warping unless accompanied by flames.</p>
<p>2. Aircraft and other flying objects or articles dropped from them.</p>	
<p>3. The Contents being hit by:</p> <ul style="list-style-type: none"> • vehicles; • animals; or • falling trees or branches. 	<p>Loss or damage caused by felling or lopping trees. Loss or damage caused by dangerous animals.</p>
<p>4. Theft or attempted theft.</p>	<p>Any amount over £5,000 under this section for loss or damage to the contents (excluding hot tubs) caused by theft or attempted theft from outbuildings forming part of your home. Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage that you do not report to the police at your first opportunity. Loss or damage resulting from theft or attempted theft by you.</p>
<p>5. Malicious damage.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Loss or damage caused by you. Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files unless the buildings or contents are damaged by the same cause at the same time.</p>
<p>6. Water escaping from water tanks, fish tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. Loss of metered water. Loss or damage caused by the failure or lack of appropriate sealant and/or grout.</p>
<p>7. Storm or flood.</p>	<p>Loss or damage caused by a weather event that does not meet the definition of storm as set out in the meaning of words Loss or damage caused by frost. Loss or damage in cellars and basements due to a rise in the water table. Anything which happens gradually. Loss or damage caused by water escaping from water tanks, fish tanks, apparatus, pipes or fixed heating installations.</p>
<p>8. Riot, civil commotion, strikes or labour disturbances.</p>	

Contents continued

What is covered	What is not covered
<p>9. Oil leaking from any fixed heating installation at your home. Television, satellite and radio receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.</p>	<p>Damage caused to the installation. Loss of oil.</p>
<p>10 Subsidence or heave of the site on which your home 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 within 10 years of construction caused by structures bedding down or made-up ground settling.</p>
<p>We will also insure you for the following.</p>	
<p>11. Accidental damage upgrade (Your schedule will show cover as Accidental damage if this peril is covered by your policy)</p>	<p>Anything that is expressed as not being covered under the Events 1 - 10 will also not be covered under this event. Contents not inside your home. Contact lenses. Loss or damage caused by the action of made up ground settling or by structures bedding down within 10 years of construction. Loss or damage caused by wear and tear other than loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening, carrier or container. Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation. Loss or damage caused by electronic, electrical or mechanical breakdown or failure. Loss or damage to computer discs, software, flash drives, memory sticks, records, cassettes, tapes or loss of recording. Loss or damage arising from the malicious erasure, distortion or misfiling of any software, data or files. Loss or damage caused by faulty design, plan, specification, materials or workmanship. Loss or damage which happens gradually, or loss of value. Loss or damage caused by overwinding and damage to the inside of watches or clocks. Loss or damage caused by chewing, scratching, fouling or tearing by dangerous animals if they are owned by you. Loss or damage to portable hot tubs while being installed or moved. Loss or damage caused by water escaping from water tanks, apparatus, pipes or fixed water installations. Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>

Contents continued

What is covered	What is not covered
<p>12. Audio and Visual equipment We will pay for accidental damage to television sets, DVD players, video and DVD recorders and other audio equipment and home computers in your home.</p>	<p>Items designed to be portable, including portable computers mobile/smart/android/ phones, laptops, iPhones/iPads/iPods and tablets. Damage to discs, software, flash drive, memory sticks, records, cassettes, tapes or loss of recording. Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files. Electronic, electrical or mechanical breakdown or failure. Wear and tear. Loss or damage caused during cleaning, repair, alteration or from an item being operated incorrectly. Loss or damage caused by dangerous animals if they are owned by you.</p>
<p>13. Accidental breakage of mirrors or glass We will pay for accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors while in your home.</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied. If no equivalent part is available the most we will pay is £250.</p>
<p>14. Loss or theft of keys We will pay the cost of replacing locks and keys to outside doors and windows and to domestic safes and alarm systems within your home if the keys are stolen or accidentally lost.</p>	
<p>15. Loss of oil and metered water We will pay for loss of oil or metered water due to your domestic water or fixed heating installations being damaged.</p>	<p>Any amount over £1,000.</p>
<p>16. Alternative Accommodation and Loss of Rent Any rent you pay, including up to two years ground rent or other expenses for comparable accommodation for you and your domestic pets if your home cannot be lived in because of an insured event, but only for the time needed to repair your home. We will also pay for the necessary cost of temporarily storing the contents.</p>	<p>Any amount over £15,000.</p>
<p>17. Deeds and documents We will pay for loss or damage by Events 1 to 10 to documents (other than money), which are your property, while they are in your home or in a safe deposit, bank or solicitor's strong room</p>	<p>Any amount over £1,500.</p>
<p>18. Belongings you remove from your home Contents temporarily moved from your home will be covered against loss or damage resulting from Events 1 to 3 and 5 to 9. Contents will also be covered against Event 4 if the theft is from:</p> <ul style="list-style-type: none"> • any bank or safe deposit box; • a private home in which somebody is living; • any building where you are employed or carrying on a business; or • any other building if force or violence is used to get into or out of the building. 	<p>Contents you move to sell or exhibit, or contents kept in furniture storage units (unless covered under Event 20). Damage caused by theft, storm or flood for contents not within a building Cash, bank and currency notes and stamps (unless it is covered under Event 28). Contents covered under Event 25. Loss or damage to office equipment.</p>

Contents continued

What is covered	What is not covered
<p>19. Visitor's personal belongings We will pay for loss or damage caused by Events 1 to 10 insured by this section to your visitor's personal belongings whilst in your home.</p>	<p>Any amount over £2,500. Items covered by other insurance.</p>
<p>20. House removal We will pay for accidental loss or accidental damage to contents while:</p> <ul style="list-style-type: none"> a being moved by professional removal contractors to your new home in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or b in temporary storage for up to seven days in a furniture storage unit. 	<p>Loss or damage to valuables. Loss or damage if you have taken out insurance with the removal firm. Cracking, scratching or breakage of china, glass or other brittle articles unless they are packed by professional packers. Loss or damage while contents are transported by sea. Loss or damage to office equipment.</p>
<p>21. Weddings, Celebrations & Religious Festivals We will automatically increase the contents sum insured by 10% for one month before and one month after the day of a wedding, civil partnership, birthday, anniversary, christening, religious festival or birth of a child to cover items bought or received for that occasion providing this falls within the period of insurance.</p>	
<p>22. Downloaded Audio/Visual files We will pay to replace legally downloaded audio/visual files lost as a result of Events 1 to 10 insured by this section.</p>	<p>Any amount over £1,000. Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files unless the buildings or contents are damaged by the same cause at the same time.</p>
<p>23. Contents in the open We will pay for loss or damage to contents by any of the Events 1 to 10 insured by this section if you leave them in the open within the grounds of your home.</p>	<p>Any amount over £2,000 except for portable hot tubs that are covered up to their full amount. Money and valuables. Contents in or on motor vehicles or motor cycles.</p>
<p>24a. Garden cover - plants. We will pay for loss or damage to, trees, shrubs, hedges, bushes, lawns, plants within the grounds of your home, caused by any of the Events 1 -10 insured by this section.</p>	<p>Any amount over £2,000. Damage to outbuildings that form part of your home. Damage caused by weight of snow. Damage caused to plants as a result of failure of the heating system in the greenhouse.</p>
<p>24b. Garden restoration 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 caused to swimming pools, tennis hard courts, terraces, drives, footpaths, walls, hot tubs, gates and fences.</p>
<p>24c. Temporary garden structures We will pay for loss or damage to temporary garden structures, such as marquees or gazebos, caused by any of the Events 1 - 10 insured by this section.</p>	<p>Any amount over £2,000. Damage caused while erecting or dismantling temporary garden structures.</p>
<p>25. Students' contents Loss or damage caused by any of the Events 1 - 10 when you are living away from home while attending college or university.</p>	<p>Any amount over £3,000. Any theft or attempted theft which does not involve force and violence to get into or out of a building.</p>
<p>26. Food in freezers Loss of or damage to food in a freezer within your home caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.</p>	<p>Loss or damage as a result of a deliberate act by you or the electricity company.</p>

Contents continued

What is covered	What is not covered
<p>27. Shopping Loss of or damage to food and other goods while you are transporting them from the shop where you bought them to your home.</p>	<p>Any amount over £250. Loss or damage caused by theft or attempted theft from any vehicle that is not occupied unless:</p> <ul style="list-style-type: none">• all windows and sunroofs are securely closed and all doors and the boot are locked;• the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment, locked boot or roof box.
<p>28. Money We will pay for loss or damage to money. This applies within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles, and also while you are travelling anywhere in the world for up to 60 days in any one period of insurance.</p>	<p>Any amount over £500. Loss of season tickets or travel tickets when the loss is paid for by the authority who sold you the tickets. The part of any season ticket which has been used. Losses you do not report to the police at your first opportunity. Any money that is not for social and domestic purposes.</p>

Contents continued

What is covered	What is not covered
<p>29a. Personal liability and liability because you live in the home</p> <p>We will pay all amounts you legally have to pay:</p> <ul style="list-style-type: none"> as a private individual while in and away from your home; because you live in the home; 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; <p>In respect of:</p> <ul style="list-style-type: none"> compensation and claimant's costs and expenses; and legal costs and expenses you pay with our written permission in connection with defending any claim; arising from accidental: <ul style="list-style-type: none"> injury to any person; loss of or damage to property. <p>If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.</p>	<ol style="list-style-type: none"> 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. Liability you have under any agreement unless you would have the same liability if the agreement did not exist. Liability which is insured by or would be insured by any other policy if this section did not exist. Liability arising directly or indirectly out of your job, business, trade or profession. Liability if you are injured. Liability for fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying compensatory damages. Liability for loss of or damage to any property belonging to you or in your charge or control unless this is covered under 29b. 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 29d. Liability for loss, damage or injury caused by or arising out of the following: <ol style="list-style-type: none"> 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). You owning, possessing or using a dangerous animal or a specially-controlled dog, as described in the Dangerous Dogs Act 1991. Using any horse for hunting, racing or polo. Any passenger lift which you are responsible for maintaining. You being a tenant or living on any land or in any building other than your home, other than for events 29b and 29c.
<p>29b. Temporary accommodation</p> <p>Liability noted under 29a while you are living in temporary accommodation for no more than two months.</p>	<p>Exclusions shown under 29a</p>

Contents continued

What is covered	What is not covered
<p>29c. Tenant's liability We will pay all amounts which you are responsible for as a tenant, as stated in the tenancy agreement and not as owner for the following:</p> <ul style="list-style-type: none"> i Loss of or damage to your home directly caused by: <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake, aircraft, storm or flood; • bursting, leaking or overflowing water tanks, apparatus or pipes; • oil leaking from any fixed heating installation; • theft or attempted theft; • television, satellite and radio receiving aerial fittings, solar panels, wind turbines and masts breaking or collapsing; or • smoke. ii We will pay all amounts for accidental breakage of all fixed glass including double glazing and fixed sanitary fittings forming part of your home. iii We will pay for Accidental damage to underground water, gas, sewer or drain pipes, underground electricity and telephone cables which reach from your home to the public supply. 	<p>Exclusions shown under 29a. Any amount over £20,000. Loss or damage which happens while your home is left unfurnished or unoccupied. Loss or damage caused by frost, landslip, subsidence or heave. Anything which happens gradually in respect of damage by smoke.</p>
<p>29d. Employers' liability We will pay all amounts you are liable for if any employee is injured arising out of his or her employment under a contract of service or apprenticeship in connection with your home or private household. Exclusions 1, 6, 7 and 8 of 29a and General Exclusion - War of this policy will not apply to this event.</p>	<p>Exclusions shown under 29a (apart from exclusion 1). We will not pay more than £10 million for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one event. Liability for causing the death of or injuring any employee if they have driven or been a passenger in a motor vehicle if you need insurance under the Road Traffic Act.</p>
<p>29e. Unpaid court judgements If you get a judgement from any court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands for compensation and claimant's costs and expenses for injury or loss of or damage to property against any company or individual based in the countries named above and that judgement is not paid for more than three months, we will pay you the amount of unpaid compensation or costs.</p> <p>We will only do this if:</p> <ul style="list-style-type: none"> • this section would have applied had the award been made against you rather than to you; • there is no appeal outstanding; • if we make a payment under this peril you or your personal representatives must transfer the rights of recovery under the judgement to us. 	<p>Exclusions shown under 29a. Liability if the person owing you 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 an amount for wear and tear or loss of value as long as the **sum insured** is enough to replace the **contents**; If **you** do not replace the **contents** which are totally lost or destroyed or if the **sum insured** is not enough to pay for replacement of the **contents**, the amount **we** will pay will be the market value of the totally lost or destroyed items (Market value is the cost of replacing the item at the time of loss or damage taking into account its age and condition).
 - b. **We** will pay to repair damaged items.
2. Clothing and household linen.
 - a. **We** will pay to replace items which are totally lost or destroyed. **We** will take off 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**.

Selling your home

For the period that **you** are moving to a new permanent address the **contents** cover can be extended to include **contents** at **your** new **home**, providing **you** have advised **us** in advance.

Matching sets and suites

We will pay **you** for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. For example, if **you** damage one chair from a set the damaged chair will be repaired or replaced but not the whole set.

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

If **your schedule** shows cover as matching sets and suites upgrade in which case **we** will pay **you** the full amount towards the replacement of the undamaged parts.

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 Events 1 - 10,12, 15, 16,17 and 19.

Personal Possessions



What is covered

We will pay for loss or damage to the **personal possessions** covered by this section and shown in **your schedule**, which **you** own or are responsible for while **you**:

1. are within the **geographical limits**; and
2. travel elsewhere in the world for up to 60 days in any **period of insurance**.

What is not covered

The total **excess** as shown in **your schedule**.

Any amount over £1,000 for theft or attempted theft from any vehicle that is not occupied.

Any amount over £500 in respect of **money**.

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

Loss or damage caused by wear and tear, other than loss of or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container.

Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation.

Loss or damage caused by electronic, electrical or mechanical breakdown or failure.

Loss or damage caused by faulty design, faulty plan, faulty specification, faulty workmanship or faulty materials.

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

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

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

Breakage of musical instrument strings or reeds.

Loss or damage caused by theft or attempted theft from any vehicle that is not occupied unless all windows and sunroofs are securely closed and all doors and the boot are locked. **Personal possessions** must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.

Theft of pedal cycle accessories unless stolen with the cycle.

Theft of a pedal cycle unless a locking device is used to secure the cycle to an immovable object when it is left unattended elsewhere than at **your home**.

Loss or damage resulting from theft or attempted theft by **you**.

Loss or damage to sports equipment whilst in use.

Loss or damage to audio, communication or navigational equipment unless it is designed to be portable and it has an independent means of operation and power source.

Personal Possessions continued



Index linking

For specified **Personal possessions** items only, **we** will increase the **sum insured** each month in line with the Consumer Price Index (or some other suitable index **we** decide to use). **We** apply this to help protect **you** against inflationary increases however it is **your** responsibility to ensure the adequacy of the **sum insured** throughout the life of **your** policy. **We** recommend that **you** obtain regular professional valuations for the insurance replacement cost of **your** possessions.

We will not charge extra premiums on index linking adjustments during the **period of insurance** however the new annual **sum insured** will appear on **your** renewal **schedule** and **your** premium will be calculated on this basis.

Should the index value reduce, for **your** protection **we** will not reduce the **sum insured** unless instructed to do so by **you**.

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 Legal Expenses



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

Important information about reasonable prospects of success

At all times during **your** legal action **reasonable prospects of success** must exist in order for **us** to begin, and continue, providing cover under this section.

In order for **us** to decide whether **reasonable prospects of success** exist **we** will seek the opinion of the **legal representative**. If **we** and the **legal representative** do not agree on whether **reasonable prospects of success** exist, **we** will also seek the opinion of any other legally qualified advisor or other expert appropriate to **your** claim that **we** feel it is necessary to consult.

If **we** believe that **reasonable prospects of success** do not exist **we** will end **your** claim.

If **we** end **your** claim due to **reasonable prospects of success** no longer existing because **you** have not complied with Condition 1c or 1d of Conditions that apply to Events 1, 2, 3 and 4 of this section, **we** will not pay any **costs** incurred during **your** claim.

If **we** end **your** claim due to a **reasonable prospects of success** no longer existing because of any other reason, **we** will pay **costs** incurred up to the date that **we** end **your** claim.

The meaning of words

Some of the words in this section have specific meanings. These are explained below and have the same meaning wherever they appear in **bold** text throughout this section.

There are additional words with specific meanings that only apply to Event 5 Mediation of this section.

The meaning of the following words apply to all events within this section.

Period of insurance - The period shown in **your schedule**.

We, us, our - Allianz Legal Protection, a trading name of Allianz Insurance plc.

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

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

The meaning of the following words only apply to events 1, 2, 3 and 4 of this section.

Civil case - A legal action which does not involve the defence of any criminal prosecution against **you**.

Costs - Where **we** have given **our** written agreement, **we** will pay the following on **your** behalf.

- The professional fees and expenses reasonably and properly charged by the **legal representative** on the **standard basis**, up to the standard rates set by the courts, which **you** cannot recover from **your** opponent.
- **Employment tribunal fees** under event 4 **Employment tribunal** disputes, which cannot be recovered from **your** opponent.
- **Your** opponent's legal costs and expenses incurred in a **civil case** which **you** are ordered to pay by a court or employment tribunal, or which **you** pay to **your** opponent with **our** written agreement.

We will only pay **costs** which are necessary and in proportion to the value of **your** claim. If **we** do not agree that the **costs** have been reasonably and properly incurred, or are necessary and in proportion to the value of **your** claim, **we** will have those **costs** assessed in accordance with Condition 3f of Conditions that apply to Events 1, 2, 3 and 4 of this section.

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

Home Legal Expenses continued



The meaning of words continued

Damages - Money that a court or **employment tribunal** says **your** opponent must pay to **you** or **money your** opponent agrees to pay to **you** to settle **your** legal action.

Employment tribunal - An independent judicial body that has been established to resolve disputes between **you** and **your** employer over **your** employment rights.

Employment tribunal fees - Money that **you** must pay, or **your legal representative** must pay on **your** behalf, in order to take **your** dispute with **your** employer to an employment tribunal.

Excess - The amount **you** have to pay if **we** agree to appoint a **legal representative** that **you** choose.

Legal representative - The solicitor or other person appointed with **our** agreement to represent **you** under the terms of this section.

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

Reasonable prospects of success - There are **reasonable prospects of success** if, at all times during **your** legal action against **your** opponent, it is more likely than not that:

- a court or **employment tribunal** would:
 - i decide the legal action under Events 1, 2, 3 or 4 in **your** favour (this includes making a successful appeal or successfully defending an appeal following a decision made in respect of **your** claim by a court); or
 - ii award **you** a more favourable settlement than has already been offered by **your** opponent;

and

- if **you** are seeking **damages** from **your** opponent, **you** will recover them.

We explain in more detail how **we** will decide if **your** legal action has **reasonable prospects of success** under 'Important information about reasonable prospects of success' at the beginning of this section.

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 normal method used by the court to assess **costs** which the court decides are proportionate to **your** legal action and have been reasonably incurred by the **legal representative** and **your** opponent.

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

Home Legal Expenses continued



Cover provided

This section provides the cover described under Events 1 to 5. In addition to the terms described for each Event, the General exclusions and the General conditions of this policy apply to all Events within this section.

What is covered	What is not covered
<p>Event 1</p> <p>Personal injury</p> <p>We will pay the costs of you taking legal action against your opponent arising from an event that we and the legal representative agree is not your fault and which causes your death or bodily injury.</p> <p>The cover provided by this Event also includes the costs of making or defending an appeal following a decision by a court in respect of your legal action.</p> <p>We will provide this cover as long as:</p> <ul style="list-style-type: none"> the event happens within the geographical limit and during the period of insurance; and the legal action is brought within the geographical limit; and we have given our written agreement to you making or defending an appeal following a decision by a court in respect of your legal action; and reasonable prospects of success exist. <p>The most we will pay for all claims arising from your injury is £50,000.</p>	<ol style="list-style-type: none"> Any claim which is only 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 injury.) Any claim arising from you driving a motor vehicle. Any claim arising from medical treatment.
<p>Event 2</p> <p>Clinical negligence disputes</p> <p>We will pay the costs of you taking legal action against your opponent arising from:</p> <ul style="list-style-type: none"> medical treatment or care received by you; or the failure to provide you with adequate medical treatment or care which causes your injury. <p>The cover provided by this Event also includes the costs of making or defending an appeal following a decision by a court in respect of your legal action.</p> <p>We will provide this cover as long as:</p> <ul style="list-style-type: none"> the medical treatment, series of medical treatments, care or failure to provide adequate treatment or care first occurred during the period of insurance and took place within the geographical limit; and the legal action is brought within the territorial limit; and we have given our written agreement to you making or defending an appeal following a decision by a court in respect of your legal action; and reasonable prospects of success exist. <p>The most we will pay for all claims arising out of the same treatment or care, or failure to provide adequate treatment or care, which leads to your injury is £50,000.</p>	<ol style="list-style-type: none"> Any claim which is only 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 injury.)

Home Legal Expenses continued



What is covered

Event 3

Consumer contract

We will pay the **costs** of **you** taking legal action against **your** opponent, or defending legal action taken against **you** by **your** opponent, in a dispute arising from a breach of a contract **you** have for:

- buying, selling or renting goods; or
- buying services.

The cover provided by this Event also includes the **costs** of making or defending an appeal following a decision by a court in respect of **your** legal action.

We will provide this cover as long as:

- **you** entered into the contract within the **geographical limit**; and
- the dispute, or series of events leading to the dispute, first occurred during the **period of insurance**; and
- the legal action is brought within the **geographical limit**; and
- **we** have given **our** written agreement to **you** making or defending an appeal following a decision by a court in respect of **your** legal action; and
- **reasonable prospects of success** exist.

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

What is not covered

1. Any dispute which starts within three months of the date **you** first take out this section, unless the claim is for goods or services **you** bought after **you** first take out this section. (This does not apply if **you** had the same cover under another policy up to the date **you** first take out this section.)
2. Disputes for amounts less than £100.
3. Anything to do with motor vehicles or their parts and accessories.
4. Anything to do with building, converting or extending **your home** or any other property that **you** own.
5. Anything to do with work carried out on any land or **buildings** that are not **your home**.
6. Any dispute over the amount of money or other compensation due under an insurance policy.
7. Any dispute arising from a contract **you** have for any:
 - i pension, savings or investments of any kind; or
 - ii loan, mortgage or other borrowing; or
 - iii other arrangement **you** have with a bank, building society or credit provider.
8. Any dispute arising from 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 that land or property).
9. Any dispute arising out of the occupation of **your home**, or any other land or property, under a tenancy agreement, lease agreement or licence to occupy.
10. Anything to do with a contract for **your** business activities.
11. Any dispute with any local authority, public authority or any government department.
12. 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 tribunal disputes

We will pay the **costs** of **you** taking legal action against **your** employer at an **employment tribunal** in a dispute arising from a breach of **your** contract of full-time employment or permanent part-time employment (this includes the breach of any legal rights **you** have relating to **your** contract of employment).

The cover provided by this Event also includes the **costs** of making or defending an appeal following a decision by an **employment tribunal** in respect of **your** legal action.

We will provide this cover as long as:

- **you** entered into the contract within the **geographical limit**; and
- the dispute, or series of events leading to the dispute, first occurred during **period of insurance**; and
- the legal action is brought within the **geographical limit**; and
- **we** have given **our** written agreement to **you** making or defending an appeal following a decision by an **employment tribunal** in respect of **your** legal action; and
- **reasonable prospects of success** exist.

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

What is not covered

1. Any legal action against **your** employer that is not dealt with by an employment tribunal. (This does not apply where **we** have agreed to **you** making or defending an appeal following a decision made by an employment tribunal.)
2. Any **costs** or expenses that **you** incur in relation to any disciplinary action, grievance hearing or investigation by **your** employer arising out of **your** contract of employment.
3. Any **costs** or expenses that **you** incur in relation to any compromise or settlement agreement to do with the way **your** contract of full time employment is ended.
4. Any dispute which starts in the first **period of insurance** if that dispute arises from a verbal or written warning **you** were given in the six months leading up to the date **you** first take out this section. (This does not apply if **you** had the same cover under another policy up to the date **you** first take out this section.)
5. Anything to do with subcontracting or a contract for services if **you** are self-employed.
6. Any dispute which is only to do with stress, emotional or psychological **injury**, illness or symptoms. (This does not apply if **your** dispute with **your** employer is to do with discrimination against **you**.)
7. Any dispute which is only about the amount of redundancy pay.

Home Legal Expenses continued



What is not covered by Events 1, 2, 3 and 4

In addition to the exclusions described in 'What is not covered' by each Event, **we** will not provide cover under any of Events 1, 2, 3 and 4 for the following.

1. An **excess** of £250 for each claim where **we** agree to appoint a **legal representative** that **you** choose.
2. Any **costs**:
 - incurred before **we** have accepted **your** claim in writing and appointed the **legal representative**;
 - **we** have not agreed to in writing;
 - **you** have paid directly to the **legal representative** or any other person without **our** permission;
 - relating to an appeal following a decision by a court or **employment tribunal** in respect of **your** legal action unless **we** and the **legal representative** agree that **reasonable prospects of success** exist;
 - that the court orders **you** to pay to **your** opponent on anything other than the **standard basis**. This will normally be because of **your** improper or unreasonable conduct during **your** legal action.
3. Any money that **you** have to pay under a contract **you** have with the **legal representative** where the amount of that **money** is determined by the amount of:
 - legal **costs** and expenses incurred by the **legal representative** in respect of **your** claim; or
 - **damages you** receive from **your** opponent.
4. Any Value Added Tax that is payable on the **costs** incurred which **you** can recover from elsewhere.
5. Any fines or other penalties awarded against **you** by a court or **employment tribunal**.
6. Disputes between **you** and:
 - any other person covered by this section; or
 - someone **you** live with or have lived with.
7. Any claim where it is clear from the information available relating to the claim that it has arisen from **your** deliberate or reckless action.
8. Any dispute arising from:
 - an application for a review of the way that a decision has been made by a government authority, local authority or other public body (this is normally referred to as a judicial review); or
 - any other challenge to any existing or proposed legislation.
9. Any dispute arising out of written or verbal remarks which **you** believe have damaged **your** reputation.

These types of contracts are often referred to as conditional fee agreements or damages-based agreements.

Home Legal Expenses continued



Conditions that apply to Events 1, 2, 3 and 4

You must keep to the Conditions to have the full protection of this section. If **you** do not, and the Condition **you** have not kept to relates to a claim **you** have made, **we** may refuse the claim or withdraw from any current claim. If **you** do not keep to Condition 1c, 1d or 1e below **we** will recover any **costs** from **you** that **we** have paid or incurred in respect of **your** legal action unless **we** agree to appoint another **legal representative** to continue **your** claim.

1. **You** must:
 - a make **your** claim within six months of the date that the event, or series of events, which gave rise to the dispute first occurred;
 - b not appoint a **legal representative** to represent **you** in **your** legal action;
 - c at all times throughout **your** legal action give the **legal representative** and **us** a complete, accurate and truthful account of all of the circumstances that are relevant to **your** legal action that **you** are aware of, or should have been aware of. This will include details of any agreement between **you** and any other person or organisation;
 - d follow the advice of, and co-operate fully with, the **legal representative** and **us** at all times during **your** legal action. This will include going to all court hearings or other appointments that the **legal representative** asks **you** to attend;
 - e not withdraw **your** claim from the **legal representative** without the written agreement of **us** and the **legal representative**;
 - f get **our** written agreement before making or defending an appeal against the decision of a court or **employment tribunal** in respect of **your** legal action;
 - g instruct the **legal representative** to take all reasonable steps to recover **costs** from **your** opponent and pay them to **us**. If **you** do not do this, **we** will have the right to reduce the amount that **we** pay under this section to the amount that **your costs** would have been if **you** had instructed the **legal representative** to take all such reasonable steps;
 - h instruct the **legal representative** to keep to Condition 2 below.
2. The **legal representative** must:
 - a get **our** written permission before instructing a barrister or other legally qualified advisor or expert in respect of **your** legal action;
 - b tell **us** at the first opportunity once they become aware of any information or development which will more likely than not mean that:
 - **reasonable prospects of success** no longer exist; or
 - the **damages** that **you** can recover from **your** opponent will be reduced from the amount that was originally expected by the **legal representative**;
 - c tell **us** at the first opportunity once they become aware that **you** want to make an offer, or **your** opponent has made an offer, to settle **your** legal action;
 - d report the result of **your** legal action to **us** at the first opportunity after it is finished;
 - e take all reasonable steps to recover costs from **your** opponent and pay them to **us**.

Home Legal Expenses continued



3. **We** will have the right to do the following.
 - a Appoint the **legal representative** in **your** name and on **your** behalf.
 - b Take over and conduct, in **your** name, any claim or proceedings:
 - before a **legal representative** has been appointed; or
 - that are necessary to recover **costs** that **we** have paid in respect of **your** legal action.
 - c Contact the **legal representative** at any time and have access to all statements, opinions, reports or any other documents relating to **your** legal action.
 - d Appoint a barrister or other legally qualified advisor or expert appropriate to **your** legal action and ask for his or her opinion on the value of **your** legal action and whether **reasonable prospects of success** exist.
 - e End **your** claim if, at any time during **your** legal action **reasonable prospects of success** no longer exist. If, after **we** end **your** claim, **you** continue the legal action and get a better settlement than **we** expected, **we** will pay **your costs** which **you** cannot get back from anywhere else.
 - f Have any legal bill assessed if **we** and the **legal representative** or the representative acting for and on behalf of **your** opponent cannot agree on the level of **costs**. If **we** do this the assessment will be carried out by a court, independent expert in the assessment of **costs** or other competent party. **We** will not pay any more than the **costs** that are determined as reasonable by the assessment.
 - g Settle **your** claim by paying the amount in dispute. If **we** do this **we** will not pay any **costs** incurred after the date that **we** tell **you**, and any **legal representative**, that **we** have decided to settle **your** claim. (This will not apply where legal proceedings have begun in a court before the date **we** decide to settle **your** claim. In these circumstances **we** will settle the claim by paying **costs** that are necessary to discontinue those legal proceedings as well as the amount in dispute.)
 - h Settle the **costs** covered by this section at the end of **your** legal action.

4. Freedom to choose the **legal representative**

At any time before **we** and the **legal representative** agree that legal proceedings need to be issued or defended in a **court** or **employment tribunal** **we** will choose the **legal representative**.

You have the right to choose the **legal representative** if **we** and the **legal representative** agree that negotiations with **your** opponent have failed to settle the dispute and it becomes necessary for legal proceedings to be issued or defended in a court or **employment tribunal**.

You can also choose the **legal representative** if a conflict of interest arises which means that **our** chosen **legal representative** cannot act for **you** because of their professional rules of conduct. **You** must send the name and address of **your** chosen **legal representative** to **us**. Other than where such a conflict of interest has arisen, if **we** agree to appoint **your** chosen **legal representative**, **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, they will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**, other than in respect of any agreement **we** and **your** chosen **legal representative** reach over the **costs** that **we** will pay.

If there is any dispute about your choice of **legal representative** that **you** and **we** cannot resolve, the matter will be settled using the procedure in Condition e Disputes of this section.

When choosing the **legal representative**, **you** must remember **your** duty to keep the **costs** of any legal proceedings as low as possible.

Home Legal Expenses continued



The meaning of words

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

Costs - Where **we** have given **our** written agreement, **we** will pay the professional fees and expenses charged by the **mediator** on **your** behalf. This cover also includes the professional fees and expenses that the **mediator** will charge the other side.

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. Both sides must agree to take part and there is no guarantee that **you** will reach a solution.

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

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

Home Legal Expenses continued



What is covered

Event 5

Mediation

We will pay the **costs** of up to five hours of **mediation** between **you** and the other side for a dispute over the following.

- The boundary of **your home**.
- Noise.
- Access to **your home**.

We will provide this cover as long as:

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

The most **we** will pay for all claims arising from one **mediation** is £2,000.

What is not covered

1. Any costs:
 - incurred before **we** have accepted **your** claim in writing and appointed the **mediator**;
 - **we** have not agreed to in writing;
 - **you** have paid directly to the **mediator** or any other person without **our** permission.
2. Any dispute with any local authority, public authority or any government department.

Conditions that apply to Event 5

You must keep to the Conditions to have the full protection of this Event. If **you** do not, and the Condition **you** have not kept to relates to a claim **you** have made, **we** may refuse the claim or withdraw from any current claim. If **you** do not keep to Condition 1c, 1d or 1e below **we** will recover any **costs** from **you** that **we** have paid or incurred in respect of **your mediation** unless **we** agree to appoint another **mediator** to continue the **mediation**.

1. You must:
 - a make **your** claim within six months of the date that the event, or series of events, which gave rise to the dispute first occurred;
 - b not appoint a **mediator** to deal with **your mediation**;
 - c at all times throughout **your mediation** give the **mediator** and **us** a complete, accurate and truthful account of all of the circumstances that are relevant to **your** dispute that **you** are aware of, or should have been aware of. This will include details of any agreement between **you** and any other person or organisation;
 - d co-operate fully with the **mediator** and **us** at all times during **your mediation**. This will include going to all **mediation** meetings or other appointments that the **mediator** asks **you** to attend;
 - e not withdraw **your** claim from the **mediator** without the written agreement of **us** and the **mediator**.
2. **We** will have the right to do the following.
 - a Choose and appoint the **mediator**.
 - b Contact the **mediator** at any time and have access to all statements, opinions, reports or any other documents relating to **your mediation**.
 - c Settle **your mediation** by paying the amount in dispute. If **we** do this **we** will not pay any **costs** incurred after the date that **we** tell **you**, and the **mediator**, that **we** have decided to settle **your mediation**.
 - d Settle the **costs** covered by this Event at the end of **your** claim.
 - e End **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if the **mediator** refuses to continue the **mediation** with good reason unless **we** agree to appoint another **mediator** to continue **your mediation**.

Home Legal Expenses continued



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

In addition to the exclusions described in 'What is not covered' by each Event **we** will not provide cover under any Event for the following.

- a Disputes between **you** and **us**.
- b Any actual or potential dispute, that **you** were aware of, or should have been aware of before the cover under this section started.
- c Any claim which **you** report to **us** more than six months after the event, or series of events, which gave rise to the dispute first occurred.

Conditions that apply to all Events of this section

- a Notices
Every notice which needs to be given under this section 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.

Our address is:
Allianz Legal Protection
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW
United Kingdom

- b Disputes
If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who will be a solicitor, barrister or other suitably qualified person that **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. If the arbitrator decides that **you** must pay some, or all of the costs of the arbitration those costs will not be covered by this section.
- c **Your** agreements with others
We will not be bound by any agreement between **you** and:
 - the **legal representative**; or
 - the **mediator**; or
 - any other person or organisation.

24 Hour Home Emergency Assistance



What is Home Emergency Assistance?

Your Home Emergency Assistance policy is designed to cover events that are deemed to be an emergency (see meaning of words below, for the definition of this).

Events classed as an emergency*

- water escaping from a pipe inside **your home** and flooding the property
- no lights work in **your home** (no power supply to the lights and plug sockets)
- damaged guttering that is causing water damage to the inside of **your home**

Events not classed as an emergency*

- water dripping from a tap and escaping safely down a drain
- a partial breakdown where the electricity supply has not been lost to the whole property (example, partial loss of plug sockets)
- the boiler is rattling but continues to work
- roof tile slippage / damage that is not causing water to leak inside **your home**

* Please see below for full terms and conditions.

The meaning of words

Beyond economic repair

The point at which **our** tradesman considers the repair costs (taking into account the parts and labour required) to be more than the value of the boiler. The value is based on its date of manufacture, type and make.

Emergency / emergencies

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

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

Home

The insured property located in the United Kingdom, Channel Islands or Isle of Man, the address of which is shown on **your** policy documents. Please note that non-integral garages, out-buildings and conservatories are not covered.

Insurer

AGA International SA.

Multi-occupancy property

A building, part of which is **your home**, where there is shared responsibility for all or part of the amenities and structure, for example a maisonette or a purpose built or converted flat.

Primary heating system

The main heating system in **your home**, including a domestic boiler, which serves pipework of not greater than one inch bore. This includes both the central heating and/or hot water systems and extends to:

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

Please note that **we** do not cover any form of solar heating or non-domestic central heating boilers and associated systems..

Your central heating boiler should be serviced at least annually, in accordance with the manufacturer's recommendations.

Trace and Access

Detecting and accessing the source of a water leak. This includes, but is not limited to, pipes buried in walls or floors.

Tradesman/tradesmen

A qualified person approved and instructed by **us** to provide domestic emergency repair services.

We, Our, Us

Allianz Global Assistance who administer this policy on behalf of the insurer.

You

Any person normally residing in **your home**.

Your

Belonging to the policyholder.

24 Hour Home Emergency Assistance (continued)



Important information

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

Your schedule shows the address of the property that is covered and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call **us** on 0208 603 9439 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 administered in the United Kingdom by Allianz Global Assistance.

How your policy works

Your policy and **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**.

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 this section.

Cancellation rights

If the cover provided by this section of **your** policy does not meet **your** requirements, **you** should contact Allianz Insurance plc within 14 days from the start of **your** policy, or the date **you** received **your** policy (whichever is later) and return it for a refund of **your** premium.

You can write to 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 policy, then **we** are entitled to recover all costs that **you** have used for the service provided, if **you** still decide to cancel within the 14 day period.

If **you** do not cancel, **your** policy will remain in force in accordance with the policy terms and conditions.

Contracts (Rights of Third Parties) Act 1999

Allianz Insurance plc, the insurer and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Data protection

Information about **your** policy may be shared between Allianz Insurance plc, **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. In certain circumstances this may involve transferring information about **you** to countries that have limited or no data protection laws. **We** always take steps to ensure **your** information is held securely.

Your information may be used by **us**, the insurer and members of the Allianz Group 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.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the insurer is covered by the FSCS.

You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

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, English courts shall have exclusive jurisdiction.

Renewal of your insurance cover

Allianz Insurance plc will send **you** a renewal notice at least within 21 days prior to the expiry of the period of cover as shown on **your schedule**.

We may vary the terms of **your** cover and the premium rates at the renewal date.

24 Hour Home Emergency Assistance (continued)



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:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD

Telephone: 020 8603 9853

Email: customersupport@Allianz-assistance.co.uk

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** to 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 UK Financial Ombudsman Service for independent arbitration.

Conditions

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

We will only pay the benefits under this policy if **you** contact **us** first.

- 1 **We** will make reasonable attempts to find a suitable tradesman, 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 If **you** need more than the cover provided by 24-Hour Home Emergency Assistance insurance, **we** will still offer **you** help up to the policy limits, but **you** will have to pay the extra costs direct to the tradesman when they provide the service.
- 3 **We** shall 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 into account **your** wishes whenever possible;
 - settle **our** part of the claim if **you** have any other insurance covering the same loss or damage; or
 - 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**).
- 4 **You** will be responsible for tradesman's call-out charges if:
 - having asked for help, **you** are not at **home** when the tradesman arrives;
 - the primary heating system fails because **you** did not light it, turn it on or failed to adjust the time or temperature controls.
- 5 **We** will arrange to supply and fit replacement parts when they are needed and if they are covered under the policy. 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 delay in the manufacturers, or their suppliers or agents, supplying spare parts.

24 Hour Home Emergency Assistance (continued)



General exclusions What is not covered The following exclusions apply to the 24 hour home emergency assistance section:	
<p>We will not cover you for any claim arising from, or relating to, the following:</p> <ol style="list-style-type: none"> 1 Any emergency arising within 28 days of the policy start date (unless you have renewed your policy). 2 Any more than five claims in any policy year. 3 Any emergency arising from circumstances known to you before commencement of cover under your policy. 4 Costs we have not authorised. Always phone us first. 5 Routine maintenance of equipment, supplies or services in your home. 6 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. 7 Any willful act by you, or something you fail to do that causes an emergency. 8 Claims that happen when your home is left unoccupied for more than 30 days in a row. 9 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. 	<ol style="list-style-type: none"> 10 Claims arising as a result of wear and tear. 11 Any destruction or damage to any property or loss or any legal liability directly or indirectly caused by something you are claiming for (such as loss of earnings), or arising from: <ul style="list-style-type: none"> - radioactive contamination; - war, invasion, act of foreign enemy, hostilities (whether war be 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. 12 Any additional loss resulting from a claim covered by this policy. 13 Any occurrence where there is found to be a risk of exposure to materials or fixtures containing asbestos or related products. 14 Any permanent repairs that should more specifically relate to a home insurance claim. 15 Costs associated with trace and access. This includes, but is not limited to, pipes that are buried in walls or floors.

24 Hour Home Emergency Assistance (continued)



What is covered
<p>We will:</p> <ul style="list-style-type: none"> • Provide initial advice to you; • Arrange for a tradesman to attend your home; • Pay up to £500 (including VAT) for each emergency claim incident during the period of insurance, towards labour costs (including call out charges, materials and parts required to effect emergency repairs in your home); <p>We will only provide this cover if the emergency happens during the period of insurance and it is caused by one or more of the following:</p>
<p>Electricity supply Complete failure or breakdown of the electricity supply system within your home.</p>
<p>Primary heating system Complete failure or breakdown of either the heating and/or hot-water supply provided by the primary heating system.</p> <p>If your boiler is beyond economical repair or replacement parts are no longer available, we will pay up to £500 (including VAT) towards the labour and parts to replace the boiler (applies to boilers under 12 years of age only).</p>

What is not covered
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>In addition to the following exclusions, please refer to the General conditions and General exclusions that also apply.</p> </div>
<ul style="list-style-type: none"> • Any failure in supplying electricity to the main fuse box of your home. • Partial failure of the internal electricity supply or where only an intermittent fault exists.
<ul style="list-style-type: none"> • Central-heating fuel tanks. • Any form of solar heating, under floor heating, warm air heating systems, LPG / gas oil systems and any non-domestic central heating boiler and associated system. • Boilers not installed, serviced or repaired in accordance with the manufacturer’s recommendations. • Claims for re-lighting boilers or resetting / adjusting the timing or temperature controls. • Claims relating to boilers that are 12 years or older. • Cost of repairing a boiler that is beyond economical repair. • We will not re-attend a boiler repair until you have confirmed that a boiler, that has previously been deemed to be beyond economical repair, has been replaced. • De-scaling or any work arising from hard water scale deposits. • Replacing boilers, heaters, water tanks, hot water cylinders or radiators. • Refilling the heating system with additives. • Claims that are covered by a current manufacturer’s guarantee. • The repair or replacement of flues (except for the first metre from the back of the boiler, which is considered to be part of the boiler itself).

24 Hour Home Emergency Assistance (continued)



What is covered	What is not covered
<p>Plumbing and drainage Failure of, or damage to, the plumbing or drainage system. This includes:</p> <ul style="list-style-type: none"> • burst pipes; • overflowing water tanks; • blocked waste outlets (including toilets); and • blocked drains. 	<ul style="list-style-type: none"> • Blocked drains not causing water damage inside your home. • Unblocking a toilet if you have another functioning toilet in your home. • Replacing water tanks, hot-water cylinders, radiators or sanitary ware. • Water escape from internal plumbing where the water is escaping safely down a drain. • Water escape from external plumbing that is not causing damage inside your home. • Cesspits, septic tanks and associated fittings. • Claims relating to plumbing or drainage where the pipes or drains are shared as part of a multi-occupancy property.
<p>Gutters and down-pipes The down-piping and guttering has either failed or been damaged.</p>	
<p>Security and glazing Failure of, or damage to, outside locks, doors or windows which means that your home is no longer secure.</p>	
<p>Roofing Damage to the roof of your home caused by adverse weather conditions or fallen trees.</p>	
<p>Vermin If you need to remove rats, mice, cockroaches, and wasp's or bee's nests from your home (this does not apply to animals and insects already in your home before you bought this policy).</p>	
<p>Lost, stolen or damaged keys Costs to replace door keys to your home if the only available set is lost, stolen or damaged.</p>	
	<ul style="list-style-type: none"> • Blockage or water escape from outside your home that is not causing damage inside your home. • Claims relating to gutters or down-pipes that are shared as part of a multi-occupancy property. • Any matters relating to security alarms. • Any deliberate damage caused by you. • Damage caused by an authorised tradesman gaining access to your home. • Claims relating to doors or glazing that are shared as part of a multi-occupancy property. • Flat, felt or thatched roofs, chimneys and fascia boards. • Claims relating to roofing that is shared as part of a multi-occupancy property. • Re-infestation where you have failed to follow our advice. • Removal of wasp or hornets nests from outbuildings. • Claims for stolen keys where you have not reported the theft to the police and obtained a crime reference number.

24 Hour Home Emergency Assistance (continued)



What is covered

We will also pay:

Uninhabitable accommodation cover

If **your home** is uninhabitable as a result of an **emergency**, **we** will pay overnight accommodation, for the following as long as **we** approve it beforehand:

- up to £200 in total for all persons living at **your home**; and
- up to £100 in total for all domestic pets living at **your home**.

Note

You will be responsible for paying the costs of the accommodation and reclaiming the costs back from **us** within 30 days of the **emergency** by providing the appropriate receipts.

What is not covered

- Costs **we** have not authorised.

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
Allianz Global Assistance
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.

General Exclusions

Applying to all sections of this policy

These apply to the whole policy in addition to the exclusions listed under what is not covered under the relevant sections.

The policy does not cover the following.

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

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 (market value is the cost of replacing the item at the time of loss or damage taking into account its age and condition).

Date recognition and computer viruses

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

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

Electronic equipment includes:

- a any computer equipment, system or software;
- b any product, accessory, equipment or machinery containing, connected to or operated by means of a data processor chip.

Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Agreements and contracts

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

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.

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

2 Taking care of your home

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

3 Claims

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

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

4 Repairing or replacing property

If **we** are going to repair or replace any property, **you** must give **us** any relevant plans, documents, books and information **we** ask for. **We** will always try to repair or replace the property as it was. If **we** cannot **we** will repair or replace the item with the nearest equivalent item, but this may not be the same brand. The most **we** will pay for any one item is the **sum insured** as shown in **your 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 (applicable to new policies and renewals)

You may cancel this policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the front of this policy.

If **you** cancel the policy, **we** will charge a pro-rata premium which is based on the period of cover given, except where an incident has occurred that has reached the **sum insured** under the **buildings** or **contents** section, in which case the full annual premium will be payable to **us**.

You may also remove any of **your** Additional cover within 14 days of the date **you** receive **your** policy or the date that **you** receive the amended policy.

If **you** remove any Additional cover **you** will receive a full refund for that cover 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.

We may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy. Where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests.
- where there is a failure by **you** to exercise the duty of care regarding **your** property as required by General Condition 2 Taking care of **your** home.
- suspected fraud or misrepresentation. Please see General Condition 8 Fraud.
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy.
- use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

You may cancel this policy 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 charge of £50 plus Insurance Premium Tax, 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** Additional cover

We may cancel any of **your** Additional cover 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** Additional cover **you** have purchased at any time, without cancelling the whole policy. If **you** request any Additional cover to be cancelled, this will incur an administration charge of £15 including Insurance Premium Tax. (**Please note** for customers who purchased an Allianz policy before 15 September 2015, administration charges will not be charged).

You can cancel **your** Additional cover 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.

If **you** cancel an Additional cover 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 Additional cover out at the start of **your** policy or at renewal; and
- **you** have not made a claim under the Additional cover during the **period of insurance**.

If **you** or **we** cancel an Additional cover 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 Rights of Parties

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

11 Automatic renewal

If **you** are paying by direct debit 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 before **your** renewal date so **we** don't take payment. If **you** inform **us** after that time charges may apply, please see General Conditions 6 and 7 in **your** policy booklet for details.

Should **we** decide that **we** will not renew **your** policy, **we** will notify **you** in writing 14 days before 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 expire.

12 Law applying to the Contract

Unless **we** agree otherwise:

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

13 Changing your details

All information **you** have provided **us** as shown on **your** most recent statement of fact document is relevant to the policy cover. If any of the information printed on **your** most recent statement of fact document is incorrect or has changed, **you** must tell **us** at **your** first opportunity. If **we** are not advised of changes in circumstances, this may affect **your** ability to claim under the 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.

If **you** amend the policy, there will be an administration charge of £15 inclusive of Insurance Premium Tax. No charge is made if **you** amend the policy online.

(**Please note** for customers who purchased and Allianz policy before 15 September 2015, administration charges will not be charged).

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.

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 and 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 information on anything mentioned above or anything affecting this policy, contact us and we will be happy to give all possible help.

