



# Document of **Home insurance**



# Welcome to Allianz

Thank you for choosing Allianz home insurance.

In this booklet, you'll find everything you need to know about your cover- including what is covered and what isn't - so please keep it safe with your personal details.

This product meets the demands and needs of someone wishing to insure their home buildings and contents. The level of cover and any optional extras you have chosen will be shown on your personal details. We haven't provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.

Just so you know - our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to purchase this policy.

All communications will be in English. You can get this and other documents from us in braille, large print or in an audio format by contacting us. Calls will be recorded for training and monitoring purposes.

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## Summary of policy limits

The following is only a summary of the main policy limits we'd pay up to in the event of a claim. You should read the rest of this policy booklet for the full terms and conditions.

Section of cover	Cover levels		
	Bronze	Silver	Gold
<b>Buildings</b>			
Sum Insured	£500,000	£1,000,000	£1,000,000
Alternative accommodation	£30,000	£75,000	£100,000
Accidental damage to underground pipes, cables and drains	Included	Included	Included
Accidental damage to fixed glass, baths and basins	Optional	Included	Included
Enhanced accidental damage	Optional	Optional	Included
Loss of keys	£500	£750	£1,000
Trace and access	£5,000	£5,000	£10,000
Liability to the public	£1,000,000	£2,000,000	£2,000,000
<b>Contents</b>			
Sum insured	£50,000	£100,000	£150,000
Valuables total	£10,000	£20,000	£30,000
Valuable single item limit	£2,000	£2,000	£2,000
Accidental damage to mirrors, glass and ceramic tops	Optional	Included	Included
Accidental damage to home entertainment items	Optional	Optional	Included
Enhanced accidental damage	Optional	Optional	Included
Alternative accommodation	£10,000	£15,000	£25,000
Business equipment	£1,000	£5,000	£10,000
Contents in the garden	Excluded	£750	£1,000
Plants in the garden	Excluded	£1,000	£2,500
Freezer contents	£250	£500	£1,000
Metered water	£500	£1,000	Included
Metered oil	£500	£1,000	Included
Contents in outbuildings	£1,000	£3,000	£5,000

## Summary of policy limits - continued

Section of cover	Cover levels		
	Bronze	Silver	Gold
<b>Contents - continued</b>			
Theft from outbuildings	Excluded	£2,500	£5,000
Temporary removal	Excluded	£5,000	£10,000
Student contents away from the home	Excluded	£5,000	£10,000
Contents in a nursing home	Excluded	£5,000	£10,000
Title deeds	Excluded	£1,000	£2,500
Tenant's cover	£5,000	£10,000	£15,000
Moving home	Excluded	Included	Included
Money	£250	£500	£1,000
Credit cards	£1,000	£1,000	£1,000
Loss of keys	£500	£750	£1,000
Downloaded Information	£1,000	£2,500	Included
Fatal Injury	Excluded	Excluded	£5,000
Visitor belongings	Excluded	£1,000	£2,500
Liability to the public	£1,000,000	£2,000,000	£2,000,000
Liability to domestic employees	Excluded	£10,000,000	£10,000,000
<b>Personal belongings</b>			
Personal belongings	Refer to your personal details	Refer to your personal details	Refer to your personal details
Single item limit	£2,000	£2,000	£2,000
Money	£250	£500	£1,000
Credit cards	£1,000	£1,000	£1,000
<b>Bicycles</b>			
Bicycles	Refer to your personal details	Refer to your personal details	Refer to your personal details
Single item limit	£350	£350	£350

# Your home insurance policy

Please read this document of home insurance and your personal details as one document. This is your contract of insurance with us.

You've paid for us to give you insurance based on the details in your contract for the period on your personal details.

Your policy is underwritten by Liverpool Victoria Insurance Company Limited.

## Our commitment to you

We'll always:

- give you clear and correct information;
- be fair and reasonable;
- act as quickly as we can.

## Giving us the correct information

It's important you give us the correct information as we could cancel your insurance back to the start date and/or not pay a claim if you don't. Please check your documents and let us know if you think anything is wrong and doesn't seem right. If you're not sure whether you need to tell us about something, please contact us.

## Unoccupied properties

We will not pay for loss or damage caused by certain things, such as escape of water or oil, theft or attempted theft, vandalism or accidental damage if the home is not lived in by you (or a family member) for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.

Any time you know your home will not be lived in for more than 60 days in a row, you must tell us as soon as you can.

When homes are left unoccupied for more than 60 days in a row, the chances of theft or damage increases and any damage is likely to be worse than if the property was occupied. So, it affects our assessment of the risk.

## Wear & Tear

Your policy does not cover claims arising from wear and tear or gradual deterioration. It's your responsibility to keep your home, contents, personal belongings and bicycles in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered. Please read the General conditions and General exceptions sections of this booklet for further details.

## Useful information

### If you need to make a claim

Please log into your account [here](#) and click on the make a claim tile.

You may also need to follow these simple steps:

- If your property is vandalised or belongings stolen, report this to police first and note the crime reference number, we'll need the number when you call us;
- Speak to us before you make arrangements to repair or replace.

### If you need to make a complaint

If you're not happy for any reason, we want to make sure things are put right.

Please email [digitalhelp@allianz.co.uk](mailto:digitalhelp@allianz.co.uk) or write to the Customer Relations Manager, LV= County Gates, Bournemouth, BH1 2AT. Please quote your policy number in all correspondence.

More information can be found on [www.allianz.co.uk/complaints](http://www.allianz.co.uk/complaints)

We can also send you our complaints procedure in the post.

If you're not happy with the outcome of your complaint, you can contact the Financial Ombudsman Service within 6 months of receiving our final response letter.

Phone: 0800 023 4567 or for more information, please visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

### What happens if we can't meet our liabilities?

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance you have. Home insurance is covered for 90% of the claim as it's a non-compulsory insurance product.

Please visit [fscs.org.uk](http://fscs.org.uk) for more information.

### If you have a domestic emergency

0330 678 5239 (24 hours a day, 365 days a year)

If there's a domestic emergency at home, such as a blocked toilet, hot water or heating failure, call our Domestic Emergency Assistance helpline.

A trained operator will help and advise you. If required, they'll arrange for emergency assistance or repairs, you'll be responsible for paying the tradesperson's charges and any other costs. If the damage is covered by your home insurance policy or our home emergency cover, you may be able to claim these costs.

## Useful information - continued

### Home emergency cover

If you're covered for Home emergency cover (this will be shown as covered in your personal details), you may be covered for emergency repair costs up to £1,000, which include call out, parts, labour and VAT. For full details of what is and isn't covered, please see your home emergency cover leaflet.

If the damage is also covered by your home insurance policy you may be able to claim for any emergency repair cost in excess of £1,000 as part of any claim you make.

### Legal advice

0330 678 5240 (24 hours a day, 365 days a year)

Our confidential legal advice helpline is provided by one of our approved suppliers who are authorised and regulated by the Solicitors Regulation Authority.

The helpline will only give advice, any legal fees or expenses you may incur if you follow the advice aren't covered. If you have our legal expenses insurance (this will be shown as covered in your personal details), your legal fees and expenses will be covered providing the claim is accepted.

### Identity fraud assistance helpline

0330 678 5247 (24 hours a day, 365 days a year)

If you need confidential advice on any matter relating to identity fraud for you or your family, call our experts. If you're a victim of identity fraud in the UK, a personal case handler will work with you to resolve the situation.

Please note, this service does not cover any financial loss you may incur.

# Definitions

Here's a breakdown of some of the common terms you'll see in this document of insurance – wherever they appear, they have the same meaning:

<b>Accidental damage</b>	damage caused suddenly by external means which is not expected and not deliberate.
<b>Bedroom</b>	a bedroom is a room originally designed to sleep in, even if it is now used for other purposes.
<b>Buildings</b>	<p>the structure of your home, that belong to you and you're legally responsible for, including:</p> <ul style="list-style-type: none"><li>• outbuildings and garages that form part of your home but not garages and outbuildings used for business;</li><li>• bathroom suites, such as baths, basins, bidets, toilets and showers;</li><li>• walls, gates and fences but not vegetation such as hedges, lawns and trees;</li><li>• swimming pools, permanently fitted hot tubs and tennis courts;</li><li>• drives, footpaths, patios and terraces;</li><li>• permanently sited septic tanks and fixed central heating, gas or oil tanks;</li><li>• permanently fixed energy installations, such as, solar panels, wind turbines, ground or air heat pumps and electric-vehicle charging points.</li></ul>
<b>Business equipment</b>	furniture and office equipment (e.g. computers, printers, photo-copiers but not stock, materials and tools), used for business purposes.
<b>Business</b>	activities you carry out at your home in connection with your business or your employer's business, trade or profession, including anyone visiting your home in connection with your business. Using your home to carry out office work is not considered to be a business purpose.
<b>Claim</b>	a single loss or series of losses arising from one incident or illness.
<b>Contents</b>	<p>contents are the following property belonging to you or your family or which you or your family are legally responsible for when inside your home:</p> <ul style="list-style-type: none"><li>• household goods;</li><li>• valuables, but not more than the limit on your personal details;</li><li>• home entertainment equipment;</li><li>• business equipment, but not more than the limit on the summary of policy limits;</li><li>• money and credit cards but not more than the limit on the summary of policy limits;</li><li>• bicycles;</li><li>• TV and radio aerials, satellite dishes and their fittings.</li></ul>

## Definitions - continued

<b>Contents - continued</b>	<b>contents are not:</b> <ul style="list-style-type: none"><li>• motor vehicles (including motorbikes, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;</li><li>• animals;</li><li>• business stock, tools or materials used for business to any extent;</li><li>• any part of the structure of your home, including decorations or permanent fixtures and fittings;</li><li>• cryptoassets, for example, Bitcoin.</li></ul>
<b>Contract</b>	this booklet and your personal details.
<b>Cyber attack</b>	an act of affecting any computer system or software of electronic devices, including but not limited to, computer virus, malware, ransomware, hacking, denial of service or unauthorised access, corruption or deletion of data.
<b>Domestic employee</b>	a person employed by you to carry out domestic tasks at your home, such as cleaning, gardening or looking after you or your children. This doesn't apply if they're self-employed or employed by a company.
<b>Excess</b>	the first amount of any claim which you must pay. The excess is shown on your personal details.
<b>Family</b>	you, your spouse/partner and any other relatives or any other person, who is not a paying guest, all permanently living within your home.
<b>Heave</b>	upward movement of ground.
<b>Home</b>	the private property at the address shown on your personal details, together with its garages and outbuildings.
<b>Home entertainment equipment</b>	radios, televisions, digital, cable and satellite decoders/receivers, home computers, laptops, tablets, notebooks, e-readers and games consoles, video, DVD, record, tape and CD players.
<b>Identity fraud</b>	a person or group of people knowingly using your personal information without your authorisation, to commit a crime.
<b>Landslip</b>	movement of ground down a slope.
<b>Limit of cover</b>	the most we'll pay for any claim.

## Definitions - continued

<b>Money</b>	cash, cheques, postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travellers cheques, travel tickets, season tickets and gift tokens belonging to, or the responsibility of, you or your family.
<b>Partner</b>	your husband, wife, civil partner or partner you are permanently living with.
<b>Paying guests</b>	a person who is not part of your family and who pays you for staying in your property, this includes lodgers and tenants.
<b>Period of insurance</b>	the length of time that the contract applies for. This is shown on your personal details.
<b>Personal belongings</b>	<p>items you would normally wear or carry including money and credit cards belonging to you or your family or which you or your family are legally responsible for.</p> <p>Personal belongings are not:</p> <ul style="list-style-type: none"><li>• motor vehicles (including motorbikes, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;</li><li>• business stock, tools or materials used for business to any extent;</li><li>• animals;</li><li>• bicycles or their accessories;</li><li>• furniture, furnishings and household goods;</li><li>• cryptoassets, for example, Bitcoin.</li></ul>
<b>Policyholder</b>	the person on your personal details named as the policyholder. This person is who we'll correspond with and is responsible for the policy, including paying the premium.
<b>Settlement</b>	downward movement of ground as a result of normal compaction of the soil by the weight of the buildings within 10 years of construction.
<b>Storm</b>	wind speeds with gusts of at least 47mph/ 75kmh or torrential rainfall at a rate of at least 25mm/one inch per hour or snow to a depth of at least one foot/30cm in 24 hours or hail so strong that it causes damage to hard surfaces or breaks glass.
<b>Subsidence</b>	downward movement of ground other than by settlement.
<b>Unoccupied</b>	<p>not lived in by you or a member of your family, for more than 60 days in a row, or does not have enough furniture or services for normal living purposes.</p> <p>By lived in we mean staying in and sleeping overnight for at least 2 nights in a row each week.</p>

## Definitions - continued

<b>Valuables</b>	jewellery, watches, furs, items made of gold, silver and other precious metals, pictures and other works of art, stamp, coin and medal collections.
<b>Wear and tear</b>	gradual and/or unavoidable damage caused by general use over time.
<b>We, us, or our</b>	Allianz is a trading name of Liverpool Victoria Insurance Company Limited.
<b>Your personal details</b>	this document forms part of your contract with us and includes: <ul style="list-style-type: none"><li>• your details;</li><li>• cover dates;</li><li>• claims history;</li><li>• limits of cover;</li><li>• any conditions which may vary the terms of your insurance.</li></ul>
<b>You, your</b>	the person named as the policyholder/joint policyholder on your personal details.

# Buildings

We'll provide the following cover for any loss or damage to the building for the causes below, up to the limit of cover shown on your personal details:

What's covered	What's not covered
<p><b>1. Fire</b> (including resultant smoke damage), lightning, explosion or earthquake.</p>	<ul style="list-style-type: none"> <li>• burns or scorching unless accompanied by flames. However, you may have cover under 'Enhanced accidental damage'. Your personal details will show if you have this cover.</li> </ul>
<p><b>2. Water or oil leaking</b> from any fixed tank, domestic appliance or pipe.</p>	<ul style="list-style-type: none"> <li>• subsidence, heave or landslip caused by escaping water. This damage may be covered under the section 'Subsidence or Heave of the site on which the building stands or Landslip'</li> <li>• damage to the tank, appliance or pipe itself, unless caused by freezing;</li> <li>• damage caused by failure, wear and tear or lack of grouting or sealant;</li> <li>• loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies;</li> <li>• loss or damage caused by overflowing water from wash basins, sinks, bidets, showers, and baths as a result of the taps being left on. However, you may have cover under 'Enhanced accidental damage'. Your personal details will show if you have this cover;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.</li> </ul>
<p><b>3. Theft or attempted theft</b></p>	<ul style="list-style-type: none"> <li>• while lodgers, paying guests or tenants are staying in your home, theft or attempted theft isn't covered unless force and violence is used to break into your home;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.</li> </ul>

## Buildings - continued

What's covered	What's not covered
<p><b>4. Storm or flood</b></p>	<ul style="list-style-type: none"> <li>• loss or damage to gates or fences;</li> <li>• the cost of the removal of a tree or branch, unless its fall has caused damage to the building itself.</li> </ul>
<p><b>5. Subsidence or heave of the site on which the building stands or landslide</b></p>	<p>Damage:</p> <ul style="list-style-type: none"> <li>• if the main structure of your home or outbuildings are not damaged at the same time, by the same cause;</li> <li>• as a result of coastal or river erosion;</li> <li>• where compensation has been given under any contract, legislation or guarantee;</li> <li>• during demolition, structural alteration or repair work;</li> <li>• to solid floors and non-load bearing walls unless the foundations beneath the exterior walls of your home are damaged at the same time by the same cause;</li> <li>• caused by bedding down or settlement;</li> <li>• caused by poor workmanship or design, or faulty material, including inadequate construction of foundations;</li> <li>• caused by not following best building practice at the time of design or construction.</li> </ul>
<p><b>6. Vandalism</b> including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> <li>• Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.</li> </ul>
<p><b>7. Impact</b> by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or falling aerials, satellite dishes and their fittings.</p>	<ul style="list-style-type: none"> <li>• damage to gates or fences by falling trees or branches;</li> <li>• damage by domestic pets;</li> <li>• the cost of removal of a tree or branch, unless its fall has caused damage to the building itself.</li> </ul>
<p><b>8. Selling your home</b></p> <p>We'll continue to cover your home for loss or damage until the completion of the sale.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• if the property is insured with another insurer;</li> </ul>

## Buildings - continued

What's covered	What's not covered
<p><b>8. Selling your home - continued</b></p> <p>If we're insuring your new home, we'll cover your new property for up to 90 days from exchange date, or the date your offer is accepted in Scotland.</p>	<ul style="list-style-type: none"> <li>• after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• after the sale of your home has been completed.</li> </ul>
<p><b>9. Accidental damage</b> to underground pipes, cables and drains (and their inspection covers) that provide services to and from your home, and you are responsible for.</p> <p>We'll also pay for the reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your home if normal methods of unblocking have been unsuccessful.</p>	
<p><b>10. Unavoidable damage</b> caused by the emergency services when accessing your home or garden as a result of an emergency involving you or your family.</p>	
<p><b>Sections 11 and 12 only apply if your personal details shows that Standard and/or Enhanced accidental damage to buildings is included.</b></p>	
<p><b>11. Standard accidental damage</b> to fixed glass, including windows, bathroom suites, solar panels and hobs that are part of the buildings.</p>	<ul style="list-style-type: none"> <li>• damage caused by lodgers, paying guests or tenants;</li> <li>• Loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• loss or damage in connection with any business, trade or profession;</li> <li>• loss or damage caused by domestic pets;</li> <li>• damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe;</li> <li>• the cost of maintenance or normal redecoration;</li> </ul>

## Buildings - continued

What's covered	What's not covered
<p><b>11. Standard accidental damage - continued</b></p>	<ul style="list-style-type: none"> <li>• damage caused during demolition, structural alterations or repairs;</li> <li>• loss or damage excluded elsewhere in this policy;</li> <li>• loss of damage caused by water entering your home. However, you may be covered under the 'Storm or Flood' section above.</li> </ul>
<p><b>12. Enhanced accidental damage</b> to the building.</p> <p>Here are some examples of what we'd cover:</p> <ul style="list-style-type: none"> <li>• DIY disasters - like putting your foot through your loft floor or hammering a nail through a pipe</li> <li>• Leaving a hot pan on a worktop.</li> </ul>	<ul style="list-style-type: none"> <li>• damage caused by lodgers, paying guests or tenants;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• loss or damage in connection with any business, trade or profession;</li> <li>• loss or damage caused by domestic pets;</li> <li>• damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe;</li> <li>• the cost of maintenance or normal redecoration;</li> <li>• damage caused during demolition, structural alterations or repairs;</li> <li>• loss or damage excluded elsewhere in this policy;</li> <li>• loss of damage caused by water entering your home. However, you may be covered under the 'Storm or Flood' section above.</li> </ul>
<p><b>The following cover is also included up to the limits shown:</b></p>	
<p><b>13. Alternative accommodation</b></p> <p>See the 'policy limits' table for the amount we'll pay up to while your home is unfit to live in due to loss or damage covered under buildings for:</p> <ul style="list-style-type: none"> <li>• the additional cost of a suitable accommodation for you, your family and your domestic pets, or; unrecoverable rent you would have received but have lost, including ground rent;</li> <li>• storage costs for the time it takes to repair your home.</li> </ul>	

## Buildings - continued

What's covered	What's not covered
<p><b>14. Loss of keys</b></p> <p>See the 'policy limits' table for the amount we'll pay to replace and fit locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen.</p>	
<p><b>15. Trace and access</b></p> <p>See the policy limits table for the amount we'll pay towards the cost to remove and replace any part of the building to find the source of a water or oil leak from any fixed tank, appliance or pipe causing damage.</p>	<ul style="list-style-type: none"> <li>the cost to repair the tank, appliance or pipe itself.</li> </ul>
<p><b>16. Liability to the public</b></p> <p>See the 'policy limits' table for the amount we'll pay up to for any claim per incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit.</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged, anywhere in the world, we'll cover the legal liability of you or your family as:</p> <ul style="list-style-type: none"> <li>owner of the building and its land;</li> <li>under section 3 of the Defective Premises Act 1972 or the Defective Premises Northern Ireland Order 1975 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.</li> </ul>	<p>Liability from:</p> <ul style="list-style-type: none"> <li>pollution or contamination unless caused by oil leaking from a fixed heating installation in your home;</li> <li>the death, bodily injury or illness of you or a member of your family or domestic employees;</li> <li>loss or damage to any property you or a member of your family own or are responsible for;</li> <li>an agreement you have with another party;</li> <li>any professional, occupational, business or trade activities;</li> <li>you occupying your home;</li> <li>the ownership of any other premises;</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property;</li> <li>any liability covered by any other insurance.</li> </ul>

# Contents

We'll provide the following cover for any loss or damage to the contents in your home for the causes below up to the limit of cover shown on your personal details.

What's covered	What's not covered
<p><b>1. Fire</b> (including resultant smoke damage), lightning, explosion or earthquake.</p>	<ul style="list-style-type: none"> <li>• burns or scorching unless accompanied by flames. However, you may have cover under 'Enhanced accidental damage'. Your personal details will show if you have this cover.</li> </ul>
<p><b>2. Water or oil leaking</b> from any fixed tank, domestic appliance or pipe or loss of metered water or oil.</p>	<ul style="list-style-type: none"> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• damage caused by the failure, wear and tear or lack of grouting or sealant.</li> <li>• loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies;</li> <li>• damage caused by overflowing water from wash basins, sinks, bidets, showers, and baths as a result of the taps being left on. However, you may have cover under 'Enhanced accidental damage'. Your personal details will show if you have this cover.</li> </ul>
<p><b>3. Theft or attempted theft</b> from your home, including losses from your garages and outbuildings. See 'policy limits' for the amount we'll pay up to.</p>	<ul style="list-style-type: none"> <li>• while lodgers, paying guests or tenants are staying in your home, theft or attempted theft isn't covered unless force and violence is used to break into your home;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.</li> </ul>

## Contents - continued

What's covered	What's not covered
<p><b>4. Storm or flood</b></p>	
<p><b>5. Subsidence or heave of the site on which the building stands or landslip</b></p>	<ul style="list-style-type: none"> <li>• damage as a result of coastal or river erosion.</li> </ul>
<p><b>6. Vandalism</b> - including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week.</li> </ul>
<p><b>7. Impact</b> by animal, falling tree or branch, road vehicle, train, aircraft, or other flying objects (including items dropped from them).</p>	<ul style="list-style-type: none"> <li>• damage caused by domestic pets.</li> </ul>
<p><b>Sections 8, 9 and 10 only apply if your personal details shows that Limited, Standard and/ or Enhanced accidental damage to contents is included</b></p>	
<p><b>8. Limited accidental damage</b> to mirrors, glass or ceramic tops that form part of the furniture in your home.</p>	<ul style="list-style-type: none"> <li>• damage caused by lodgers, paying guests or tenants;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• loss or damage excluded elsewhere in this policy;</li> <li>• loss or damage in connection with any business, trade or profession;</li> <li>• loss or damage caused by domestic pets;</li> <li>• loss or damage caused by water entering your home. However, you may be covered under the 'Storm or Flood' section above.</li> </ul>

## Contents - continued

What's covered	What's not covered
<p><b>9. Standard accidental damage</b> to home entertainment equipment while in your home.</p>	<ul style="list-style-type: none"> <li>• damage caused by lodgers, paying guests or tenants;</li> <li>• damage to computer software or downloaded information;</li> <li>• damage to your home entertainment equipment, including smart devices, caused by cyber attack;</li> <li>• damage to hand held game consoles, digital and video cameras, mobile and smart phones, hand held multi-media players such as MP3/4 players unless section 10 (Enhanced Accidental Damage) has been included and is showing as covered on your personal details;</li> <li>• loss or damage excluded elsewhere in this policy;</li> <li>• loss or damage in connection with any business, trade or profession;</li> <li>• loss or damage caused by domestic pets;</li> <li>• loss or damage caused by water entering your home. However, you may be covered under the 'Storm or Flood' section above.</li> </ul>
<p><b>10. Enhanced accidental damage</b> to the contents in your home or garden.</p> <p>Here are some examples of what we'd cover:</p> <ul style="list-style-type: none"> <li>• Spillages or stains - including damage to your carpets, furniture and curtains.</li> <li>• Knocking over the TV</li> </ul>	<ul style="list-style-type: none"> <li>• damage caused by lodgers, paying guests or tenants;</li> <li>• damage to computer software or downloaded information;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• loss or damage in connection with any business, trade or profession;</li> <li>• loss or damage caused by domestic pets;</li> <li>• loss or damage caused by water entering your home. However, you may be covered under the 'Storm or Flood' section above;</li> <li>• loss or damage excluded elsewhere in this policy.</li> </ul>
<p><b>The following cover is also included within your contents up to the amount shown in the 'policy limits' table</b></p>	

## Contents - continued

What's covered	What's not covered
<p><b>11. Contents in the garden</b></p> <p>Only covered if shown as covered for loss or damage to contents within the boundaries of your home by:</p> <ul style="list-style-type: none"> <li>• fire, lightning, explosion or earthquake;</li> <li>• vandalism;</li> <li>• impact;</li> <li>• flood;</li> <li>• theft or attempted theft.</li> </ul>	<ul style="list-style-type: none"> <li>• loss or damage to hedges, trees, shrubs, plants or lawns;</li> <li>• loss or damage after your home hasn't been lived in by you or your family for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week;</li> <li>• loss or damage excluded elsewhere in this policy.</li> </ul>
<p><b>12. Plants in the garden</b></p> <p>Only covered if shown as covered for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home by:</p> <ul style="list-style-type: none"> <li>• fire, lightning, explosion or earthquake;</li> <li>• vandalism;</li> <li>• impact;</li> <li>• theft or attempted theft.</li> </ul>	<ul style="list-style-type: none"> <li>• impact by falling trees or branches;</li> <li>• loss or damage excluded elsewhere in this policy.</li> </ul>
<p><b>13. Loss of keys</b></p> <p>See the 'policy limits' table for the amount we'll pay to replace and fit locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen.</p>	
<p><b>14. Alternative accommodation</b></p> <p>See the 'policy limits' table for the amount we'll pay up to while your home is unfit to live in due to loss or damage covered under contents for:</p> <ul style="list-style-type: none"> <li>• the additional cost of a suitable accommodation for you, your family and your domestic pets, or;</li> <li>• rent you're legally responsible for under your tenancy whilst the property is being repaired to be habitable again.</li> </ul>	

## Contents - continued

What's covered	What's not covered
<p><b>15. Fatal injury</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay if you or a family member die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) in your home.</p>	
<p><b>16. Special events</b></p> <p>We'll increase your contents limit of cover by 10% during religious festivals or special events, for one month before and after, for purchases made for these events whilst insured.</p>	
<p><b>17. Freezer Contents</b></p> <p>See the 'policy limits' table for the amount we'll pay for the replacement of the contents of your fridge or freezer, caused by a breakdown, power cut or a blown fuse.</p>	
<p><b>18. Title deeds</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for loss or damage covered by this insurance to replace the title deeds of your home while they're in safekeeping with your bank, mortgage lender, solicitor or in your home.</p>	
<p><b>19. Moving house</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for accidental loss or damage while your contents are being moved to your new permanent home that we're insuring – including while temporarily stored by a storage company for up to 14 days.</p>	<ul style="list-style-type: none"> <li>• loss or damage to china, glass and brittle items, unless these have been packed by professional packers;</li> <li>• loss or damage if you're not using a professional removals firm.</li> </ul>
<p><b>20. Tenant's cover</b></p> <p>See the 'policy limits' table for the loss or damage covered by this insurance to any fixtures and fittings you've installed or are legally responsible for as part of your tenancy.</p>	

## Contents - continued

What's covered	What's not covered
<p><b>21. Money and credit cards</b></p> <p>See the 'policy limits' table. We'll pay for the accidental loss or theft of money from your home or the unauthorised use of a charge, credit or debit card if they were stolen from your home (unless the Insurance conditions on your personal details show anything different). You must report it to the police and card issuer within 24 hours.</p>	<ul style="list-style-type: none"> <li>• you cannot claim for more than the policy limit in any one insurance year;</li> <li>• if a member of your family or domestic employee is involved;</li> <li>• cryptoassets, for example, Bitcoin are not covered under this policy in or away from home.</li> </ul>
<p><b>22. Downloaded information</b></p> <p>See the 'policy limits' table. We'll replace the information you've bought and stored on your home computer, smart device or mobile phone if this is lost or damaged.</p>	<ul style="list-style-type: none"> <li>• the cost of remaking a file, tape or disc;</li> <li>• rewriting the information;</li> <li>• loss or damage excluded elsewhere in this policy;</li> <li>• loss or damage caused directly or indirectly by any cyber attack.</li> </ul>
<p><b>23. Visitors belongings</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for loss or damage to your visitor's personal belongings, for sections 1 to 7, whilst they stay with you.</p>	<ul style="list-style-type: none"> <li>• loss or damage to your lodgers or paying guests belongings;</li> <li>• any amount over £500 for your visitors money;</li> <li>• accidental damage.</li> </ul>
<p><b>24. Temporary removal</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for sections 1 to 7, whilst temporarily removed from your home, but still in the UK, when in the following:</p> <ul style="list-style-type: none"> <li>• a private home where someone is living or building where you or a member of your family work</li> <li>• a bank or safe deposit</li> <li>• any business premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation.</li> </ul>	<ul style="list-style-type: none"> <li>• loss or damage to contents taken from your home to sell or exhibit;</li> <li>• loss or damage to money or business equipment;</li> <li>• theft or attempted theft unless violence and force is used to remove the contents from the temporary location;</li> <li>• loss or damage to bicycles;</li> <li>• loss or damage to contents temporarily removed from your home to go to a university, college or boarding school.</li> </ul>

## Contents - continued

What's covered	What's not covered
<p><b>25. Student contents away from the home</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to your contents, for sections 1 to 7, whilst being kept in student accommodation or any building in which you or your family study within the UK.</p>	<ul style="list-style-type: none"> <li>• loss or damage to contents taken from your home to sell or exhibit;</li> <li>• loss or damage to money or business equipment;</li> <li>• theft or attempted theft unless violence and force is used to remove the contents from a building;</li> <li>• loss or damage to bicycles.</li> </ul>
<p><b>26. Contents in a nursing home</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to, to cover loss or damage to contents belonging to you, your spouse, partner or parents (including parents-in-law) whilst kept in a nursing home, for sections 1 to 7, as long as they lived in your home immediately before going into the nursing home.</p>	<ul style="list-style-type: none"> <li>• theft or attempted theft unless violence and force is used to remove the contents from a building;</li> <li>• loss or theft of money;</li> <li>• loss, damage or theft of valuables.</li> </ul>
<p><b>27. Liability to the public</b></p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, we'll cover the legal liability of you or your family as:</p> <ul style="list-style-type: none"> <li>• occupiers of your home;</li> <li>• private individuals.</li> </ul> <p>See the 'policy limits' table for the amount we'll pay up to for any claim per incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit.</p>	<p>Liability from:</p> <ul style="list-style-type: none"> <li>• pollution or contamination unless caused by oil leaking from a fixed heating installation in your home;</li> <li>• the ownership of your home or the ownership or occupation of any other premises;</li> <li>• the death, bodily injury or illness of you or a member of your family or domestic employees;</li> <li>• the ownership or use of any aircraft, motor vehicle (including motor cycles, quad bikes and motorised scooters) and its accessories, horse drawn vehicle, ship, vessel or craft;</li> <li>• death, injury or damage caused by a drone if not flown in accordance with legislation or the code of practice set out by The Civil Aviation Authority;</li> <li>• death, injury or damage caused by a hover board, segway or motorised scooter under your control used on a road, public footpath or pavement;</li> </ul>

## Contents - continued

What's covered	What's not covered
<p><b>27. Liability to the public - continued</b></p>	<ul style="list-style-type: none"> <li>• loss or damage to any property you or a member of your family own or are responsible for;</li> <li>• an agreement you have with another party;</li> <li>• any professional, occupational, business or trade activities;</li> <li>• injury or damage caused by any animal, other than horses and domestic pets;</li> <li>• injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act.</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>• the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property;</li> <li>• any liability covered by any other insurance.</li> </ul>
<p><b>28. Employer's liability</b></p> <p>Only covered if shown as covered and see the 'policy limits' table for the amount we'll pay up to for any claim per incident, if following an accident your domestic employee dies, is injured, or falls ill whilst being employed by you and you're found legally liable. This includes claimants' costs and expenses.</p> <p>We may also pay other costs and expenses incurred with our prior permission, within this limit.</p> <p>This cover applies anywhere in the world, as long as you entered the contract of employment with the employee in the UK.</p>	

## Personal belongings (optional cover)

This section only applies if selected by you and shown as covered on your personal details.

What's covered	What's not covered
<p>Loss or damage to personal belongings when you're out and about anywhere in the world during your period of insurance.</p> <p>This applies to items that you've told us about which are shown as covered 'anywhere' in your personal details.</p> <p>Money and credit cards are covered up to the amount shown in the 'policy limits' table.</p>	<ul style="list-style-type: none"><li>• losses from unattended vehicles, caravans or motor caravans unless the item is hidden from view in a glove box, boot or luggage compartment and all the doors are locked and windows and sunroofs fully closed;</li><li>• theft of any belongings from any student accommodation or building used to study, unless violence and force is used to remove them;</li><li>• theft of any items used in connection with any business, trade or profession unless violence and force is used to remove them;</li><li>• accidental loss or damage to software or downloaded information;</li><li>• losses for money/credit card if not reported to the police and card issuer within 24 hours of discovery;</li><li>• the unauthorised use of charge, credit/debit cards by a family member or domestic employee;</li><li>• loss or damage to drones if not flown in accordance with legislation or the code of practice as set out by The Civil Aviation Authority;</li><li>• loss or damage to hover boards, Segways or motorised scooters under your control used on a road, public footpath or pavement;</li><li>• any loss or damage which is covered by other insurance.</li></ul>

## Bicycles (optional cover)

This section only applies if selected by you and shown as covered on your personal details. Just so you know, you're already covered up to £350 for bikes.

What's covered	What's not covered
<p>Loss or damage to bicycles and accessories that belong to you or your family when you're out and about anywhere in the world during your period of insurance.</p>	<ul style="list-style-type: none"><li>• theft of any bicycle away from your home, unless locked to an immovable object or within a locked building;</li><li>• loss or damage whilst taking part in professional racing events, pace-making or time trials;</li><li>• motorised bicycles (other than battery assisted bicycles).</li></ul>

# General exceptions

These apply to the whole contract and must be met by you and any other person covered by this insurance. These are in addition to the exclusions under each section of this document of insurance.

## 1. Telling us about any changes and accepting your cover

This insurance won't apply unless:

- you tell us about any changes (please see the list in the general conditions section); and
- we've agreed to cover you and issued new documents.

## 2. Contractual liability

Any liability resulting only from a contract or agreement you have with somebody else isn't covered.

## 3. Radioactivity, pollution and contamination

We won't pay for any loss, damage, liability or cost directly or indirectly caused by:

- radiation or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel;
- the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or its component parts;
- any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter;
- pollution or contamination - unless it's caused by an accidental sudden, unexpected and identifiable incident that happens during the period of cover.

## 4. War, terrorism, riot, civil unrest

We won't pay in the event of:

- conflict, war (whether or not war is declared), civil war, terrorism (by cyber and/or nuclear and/or chemical and/or biological and/or radiological means), politically motivated unrest, rebellion or revolution;
- riot or civil unrest that happens outside the UK.

## 5. Cyber

- We won't pay for any loss or damage to any electronic equipment or data, or liability directly or indirectly caused by any cyber attack.

## 6. Wear and Tear

- anything that happens gradually including deterioration or wear and tear, settlement or shrinkage.

## 7. We will not pay for:

- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- any loss, damage, injury or accident occurring, or arising from an event, before cover started;
- any indirect loss such as loss of earnings or travel expenses;
- the removal of tree stumps or their roots, where we have agreed to remove any fallen trees or branches;
- loss or damage to caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you or your family, or any other persons living in your home;
- any direct or indirect loss or damage caused as a result of your home being used for illegal activities by you or your family, or any other persons living in your home;
- any claim arising from:
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - any process of cleaning, repair or alteration;
  - loss, damage or liability caused by insects, microorganisms and vermin;
  - electrical or mechanical failure or breakdown (not applicable to home emergency);
  - faulty design, materials or workmanship

# General conditions

You and any other person covered by this insurance must meet all the terms and conditions of this contract.

## 1. Giving us correct and up to date information

When you buy or amend your policy, please answer all the questions truthfully and to the best of your knowledge for everyone covered under your policy. Your personal details will show the answers you've given – if anything is wrong, you need to correct it as soon as possible.

At renewal, you must also let us know if any of the information has changed - this includes any claims, and/or any unspent non motoring criminal convictions for you, anyone living with you or anyone named on your policy.

## 2. Changes you need to tell us about

Please see the list of changes we need to be made aware of under the general conditions for your home.

You won't be covered for any of these changes until we've agreed to give cover and issued new personal details. If we agree to your change, it may result in an additional or return premium (an administration charge may apply – these charges are on your personal details).

If you don't tell us about the changes, we may reject the claim or reduce the payments we make. If the change means we can't insure you any longer, we'll give you notice of cancellation (please see general conditions - section 7 – our rights to cancel your insurance).

You must tell us as soon as possible if:

- your personal details change, such as your name or marital status;
- you move house;
- you start a business from home;

- you change the use of your home e.g you rent it out or take on lodgers or paying guests;
- you're having building work done;
- the number of bedrooms and/or bathrooms in your home changes;
- the replacement value of your contents increases above the sum shown in your personal details;
- you leave your home unoccupied.

## 3. Documents and information we might need from you

To help us validate your details, we may ask you to send us documents, information or allow us to access databases. This could include proof of your address and a copy of your utility bill.

If you don't send us these documents/ information or give us permission to access a database, we may have to cancel your policy.

If we cancel your policy and a refund is due, any charge for the time you've been on cover and our cancellation charge will be deducted.

## 4. Misrepresentation, fraud and financial crime

If you or anyone representing you:

- give us misleading or incorrect information to any of the questions asked when applying for or amending this insurance;
- fail to let us know about changes to the details we have about you or your cover;
- deliberately misleads us to obtain cover, a cheaper premium or more favourable terms;
- send us false documents;
- make a fraudulent payment by bank account and/or card;

# General conditions - continued

we may:

- amend your policy with the correct information, apply any relevant terms and conditions, collect any additional premium (including any administration charges). If you pay monthly, you'll need to pay any additional premium in full, it can't be added to your instalments;
- reject a claim or reduce the payment we make;
- cancel or avoid your policy (treat it as if it never existed), including all other policies you have with us and apply a cancellation charge.

Where fraud is identified, we'll also:

- not return any premium paid by you;
- recover from you any costs you've caused us to pay; pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

## 4.1 Claims fraud

- If you or anyone representing you gives us misleading or incorrect information when making a claim or part of any claim that is fraudulent, false or exaggerated, you will lose all benefits under this policy from the date of the fraudulent claim(s). We will cancel the policy and retain all premium you've paid for this policy.

We may also:

- reject the claim or reduce the amount of payment we make;
- cancel all other policies you have with us and retain all premiums you've paid;
- get back from you any costs you've caused us to pay; and
- pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

## 4.2 Sanctions

Allianz can't provide you with cover and won't be liable to pay any claim if doing so exposes Allianz to any sanction, prohibition or restriction under United Nations resolutions.

This also includes the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America. If you are found to be subject to, or associated with, such sanctions we may cancel or void your policy (treat it as if it never existed), including all other policies which you or any driver may have with us, and apply a cancellation charge.

## 5. Accident and claims procedure

You or any other person covered under this insurance must:

- give us full details of the incident as soon as possible;
- let the police know as soon as possible if your home or its contents are stolen or vandalised;
- tell us if any lost or stolen property is subsequently recovered;
- send us all communications from other people involved, without replying;
- immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying;
- co-operate and give us all the information relevant to your claim to help us validate and process it such as purchase receipts, valuations, photographs and reports;
- help us to pursue a recovery (where applicable) against a third party.

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement.

## General conditions - continued

We're entitled to:

- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we've made or to pursue a claim for damages.

We won't make any refund or pay for any claim where we are legally prevented from doing so, for example by a court order or sanction.

### 6. Other insurances

If any loss, damage or liability is covered by this insurance and another insurance policy, we'll only pay our share. This condition doesn't apply to public liability cover.

### 7. Cancellation

#### Our rights to cancel your insurance

We'll cancel your insurance by giving you 7 days' notice if:

- we find any misrepresentation or any attempt to gain an advantage under this policy to which you're not entitled, please see section 4 of general conditions;
- we find you or anyone covered under this policy is involved in, or associated with criminal activity, fraud and/or financial crime;
- you don't pay the premium or a monthly payment when we've asked for the money by a certain date;
- you or anyone else insured hasn't met the terms and conditions in this document including those on your personal details;
- your circumstances have changed and we can't insure you;
- you behave inappropriately for us to continue your insurance, e.g. if you harass or show abusive, threatening, racist, sexist or any other anti-social or discriminatory behaviour towards our staff.

We'll send you a letter or email letting you know the cancellation date and the reason why we're cancelling your insurance. If you've just taken out the policy or renewed and haven't paid any premiums, we'll cancel your insurance back to the start/renewal date. If you've paid premiums, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee.

You may not get a refund of your premiums if you've made a claim or we identify misrepresentation, fraud or financial crime. If you pay monthly, you must still pay us the full balance of your annual premium.

#### Your rights to cancel your insurance

If you cancel before your policy starts no charges will be made.

If you cancel within 14 days of purchasing your policy (the cooling off period) - we'll refund any money you've paid minus a charge for the number of days you've had cover. A refund will still be paid if you've made a claim. You won't have to pay cancellation fee.

If you cancel after 14 days of purchasing your policy, we'll refund any money you've paid minus a charge for the number of days you've had cover and apply a cancellation charge. A refund will not be paid if you've made a claim.

All the charges can be found on your personal details.

#### Cancellation at renewal

You'll receive your renewal quotation around 3 weeks before your renewal date. The quotation will show your annual premium and any changes that may apply.

If you haven't chosen the automatic renewal option, you'll need to renew on the online portal before your renewal date to continue your insurance.

## General conditions - continued

If you've asked us to automatically renew your policy, we'll use the payment details you've previously given us and renew before the expiry date. If your card details have updated, your card provider may let us know.

If you want to cancel your insurance or change the way you pay, you must tell us before the renewal date. If you renew, but then change your mind, if you tell us before the renewal date, we'll refund what you've paid. If you cancel after the renewal date, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee if this is after 14 days. Any refund sent to you will be within 7 days of you asking to cancel.

### Renewal of your policy

We reserve the right not to invite the renewal of your policy – this could be because you no longer meet our eligibility rules or a change to our eligibility criteria means we can no longer insure you or your home. If you make a claim after we've sent your renewal, your price may change to reflect this. If this happens we'll send you an updated invite or a letter confirming the change in premium if you've already renewed and the claim happened before your renewal date.

### 8. Insurance premiums

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

### 9. Premium payment by instalments

- If we agree for you to pay your premium by monthly direct debit or a similar agreement, you must pay the deposit we ask for and keep your monthly payments up to date;
- If you make a claim, we may take any money that's due to us before paying the claim.

### 10. The law that applies to your insurance

The law of England and Wales applies to your contract with us.

### 11. Care of your property

You or any person in charge of your property must take care to:

- maintain your property in good condition; and
- protect your property from damage or loss; and
- recover lost property.

You must give us or our agents access to examine your property.

### 12. Joint policyholder

- joint policyholders can make changes to policies, including cancellation of the policy;
- if the policy is being paid by instalments, any change that results in an additional premium being due, will need agreement from the policyholder to add the payment to the credit agreement;
- if the policyholders circumstances change, a new policy may be offered to the joint policyholder.

## How will my claim be settled?

If the loss or damage is covered by this insurance we'll agree with you to:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair; or
- make a cash payment.

We'll pay the full cost of any repair or replacement, including any architects' and surveyors' fees, demolition, removal of debris or local authority costs we have agreed to pay (we don't cover any costs due to you arranging independent companies to help with your claim). Repairs completed by our approved suppliers as a result of a claim covered by this insurance are guaranteed for 12 months.

If the damage to the building/contents is not to be or can't be rebuilt/replaced or repaired, it is not economical to repair your property or the building/contents were not in a good condition when damage occurred, we'll pay the lower of:

- the cost of repair or replacement less an amount for wear and tear; or
- the difference between the value on the open market immediately before the damage and its value after the damage

You cannot claim for new items if the repair is economically possible or if you replace the item with a second hand one.

### Cash payments

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replaced or you wish to use your own supplier, we will not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same item if the cash provided was not used to repair the damage or replace the damaged item.

### Excesses that apply

If your personal details shows that you have to pay an excess, this is the amount you must pay as the first part of any claim.

The limit of cover will be applied after payment of any excess.

### Matching sets and suites

#### Contents, personal belongings and bicycles

If you make a claim for damage to an item that forms part of a matching set or suite, but we can't repair or replace the damaged items as they're not available, we'll also make a contribution in cash of up to 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

## How will my claim be settled? - continued

### Buildings

If you make a claim for damage to a bathroom suite or kitchen, but we can't repair or replace the damaged items as they are not available, we'll also make a contribution in cash of up to 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

We won't pay the cost of replacing or altering any other undamaged items solely because they form part of a set or suite, this includes groups or collections of items of the same design, nature or colour.

### Flooring

If you make a claim for damage to fitted or matching flooring/carpet, but we can't replace or repair the damaged items as they are not available, we'll make a contribution in cash of up to 50% towards the cost of replacing the undamaged floor/carpet in the adjoining room. We won't contribute towards replacing any undamaged flooring.

If the damage is to hall, stairs and landing and matching flooring is not available we'll only cover matching the floor in these areas, not any adjoining rooms.

### Proof of value and ownership

In the event of a claim for any valuable or jewellery item shown on your personal details, you will need to provide proof of its value and ownership of that item. This evidence must be in the form of a professional valuation or purchase receipt. Failure to provide this evidence could affect the outcome of the claim.

### Limit of cover

The limit of cover shown on your personal details must represent the full replacement value of all your contents as new.

This contents limit must include all your contents within your home, your valuables and entertainment items. You must tell us if the value of your contents increase beyond the limit of contents cover stated on your personal details. Please ensure that the limit of cover for your personal belongings is adequate.

### Under insurance

It's important your cover meets your needs. At the time of a loss, if the limit of cover you've chosen is not enough, we may reduce the claims settlement in proportion to what your premium would have been if you had the correct sum insured. For example, if you only paid 70% of the premium you should have paid, the most we'll pay will be 70% of the claim you make.

## A summary of our privacy notice

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website - [www.allianz.co.uk/privacy-notice.html](http://www.allianz.co.uk/privacy-notice.html)

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Liverpool Victoria Insurance Company Limited (LVIC) is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

When we refer to “we”, “us” and our in this notice it means Liverpool Victoria Insurance Company Limited, Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Pet Plan Limited and Vet Envoy Limited who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see link for a detailed list of these companies here:

<https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk>

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

If you wish to exercise any of your data protection rights, you can do so by contacting our Data Rights team:

Telephone: 0208 231 3992

Email: [GICustomerSupport@LV.co.uk](mailto:GICustomerSupport@LV.co.uk)

Address: Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB

Any queries about how we use personal information should be addressed to Our Data Protection Officer:

Telephone: 0330 102 1837

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

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB

## To make a claim

To make a claim, please log into your account [here](#) and click on the make a claim tile.

## Domestic emergency assistance helpline

24 hours a day, 365 days a year

**0330 678 5239**

## Legal advice helpline

24 hours a day, 365 days a year

**0330 678 5240**

## Identity Fraud Assistance Helpline

24 hours a day, 365 days a year

**0330 678 5247**

Calls will be recorded for training and monitoring purposes.

**You can get this and other documents from us in braille, large print or in an audio format by contacting us.**

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