Pay As You Go
Home Contents Insurance

Policy Document

Peace of mind at an affordable cost
Useful Addresses

The Insurance Broker and Administrator
Thistle Insurance Services Ltd
Ground Floor
Southgate House
Southgate St
Gloucester
GL1 1UB

Tel: 0345 450 7286

The Insurers
For information on an existing claim contact:
Allianz Insurance plc
Claims Division
Allianz Insurance
PO Box 10509
51 Saffron Road
Wigston
LE18 9FP

Tel: 0344 871 2230 (Please quote your claim reference number)
Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household contents insurance</td>
<td>2</td>
</tr>
<tr>
<td>Legal Helpline</td>
<td>2</td>
</tr>
<tr>
<td>Definition of terms</td>
<td>3</td>
</tr>
<tr>
<td>Policy cover</td>
<td>5</td>
</tr>
<tr>
<td>How we settle your claims</td>
<td>19</td>
</tr>
<tr>
<td>General exclusions</td>
<td>20</td>
</tr>
<tr>
<td>General conditions</td>
<td>21</td>
</tr>
<tr>
<td>Claims procedure</td>
<td>23</td>
</tr>
<tr>
<td>Complaints procedure</td>
<td>24</td>
</tr>
<tr>
<td>Useful addresses</td>
<td>Inside back cover</td>
</tr>
</tbody>
</table>
Household contents insurance

We will pay for any loss, damage, injury, costs or legal responsibility covered by this policy, arising from events happening during any period of insurance as long as you have paid and we have accepted your premium.

Your insurance policy is made up of several parts which must be read together as they form your contract. Please check your policy to ensure you understand the cover provided and any general exclusions and conditions that may apply.

Changes to your circumstances

Please tell the administrator immediately if there are any changes to your circumstances which could affect your insurance. For example, please tell us if you:

- change your address;
- will be leaving your home unoccupied for more than 60 days; and
- are extending your home or adding to your belongings.

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

Financial Services Compensation Scheme

If Allianz is 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 0207 892 7300 or 0207 741 4100.

Legal Helpline - 0370 241 4140

You are entitled to use our Lawphone service which gives you advice on any personal legal matter. This service is available 24 hours a day, 365 days a year. 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.

When calling, please say that you are an Allianz Insurance plc customer and quote scheme number 36652. 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.

This insurance does not cover your property against everything that can happen. Read the policy carefully and query everything you do not understand. Keep this policy booklet in a safe place.
Definition of terms

We have defined below words or phrases used throughout this policy. To avoid repeating these definitions, please note that where these words or phrases appear, they have the precise meaning described below unless otherwise stated.

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.

British Isles
Great Britain, Isle of Man, Channel Islands and Northern Ireland.

Certificate of Insurance
A printed document showing the sections of the policy you have chosen and the Contents sum insured.

Company/Insurer/We/Our/Us
Allianz Insurance plc.

Contents
Household goods and personal property, personal money and valuables:
● belonging to or looked after by you or your family
● kept in your Home or in the open inside the boundaries of the land belonging to your Home.

‘Contents’ does not include:
● permanent fixtures and fittings, property, money or credit cards used for business purposes
● property insured under any other policy
● documents unless stated in Section N
● any living creature.
● lottery tickets and raffle tickets

Also it does not include:
● aircraft, hovercraft and watercraft
● mechanically propelled or assisted vehicles of all types (other than Wheelchairs and domestic gardening machines such as lawn mowers)
● caravans
● trailers
● trailer tents
● the parts and accessories of any of the above.

Contents sum insured
The amount shown in your Certificate of Insurance to represent the full cost of replacing your Contents as new, less an amount for wear, tear and loss of value on clothing and household linen.

Credit Cards
Credit, charge, cheque guarantee, bank, debit and cash cards.

Excess
The first part of any claim which you must pay.

Home
Your Home and its domestic outbuildings (such as sheds) and garages at the address shown in the Application Form.

Insured/Insured Person/You/Your
The person(s) named in the Certificate of Insurance, their domestic partner and members of their family(ies) permanently living with him/her/them.

Land
The land belonging to your Home.
**Landslip**
Downward movement of sloping ground.

**Period of Insurance**
The period starting on the start date shown on your certificate of insurance and continuing for as long as you have paid and we have accepted your premium.

**Personal Money**
Cash, bank or currency notes, cheques, traveller’s cheques, postal or money orders, saving stamps and certificates, travel tickets, luncheon vouchers, current stamps (at their face value only) and gift tokens.

**Personal Possessions**
Clothing and other items designed to be worn or normally carried and belonging to you or your family but not:
- a. sports equipment whilst in use
- b. contacts or corneal lenses
- c. household goods or domestic appliances or
- d. items held or used for professional business or employment
- e. musical instruments used professionally or semi-professionally

**Storm**
Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain of 25mm or more, snow or sleet.

**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).

**Terrorism**
The use of biological and/or chemical and/or nuclear means by any person or group(s) 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.

**Unoccupied**
Property has not been lived in for more than 60 days in a row or does not have a bed, flooring, kitchen appliances and utensils to live there permanently.

**Valuables**
Jewellery, gold, silver, precious metals, clocks and watches, coins, medal and stamp collections, works of art and furs.

**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).

**Wheelchairs**
Wheelchairs and powerchairs which are not licensed to use on the road and cannot exceed speeds of 8mph
## Policy Cover

### What is covered

#### Section A
**The basic cover**
Loss of or damage to *your Contents* while they are in *your Home* caused by the following.

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<td>Fire, explosion, lightning or earthquake.</td>
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<td>Smoke.</td>
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<td>Riot or other civil disorder, or labour disputes.</td>
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<td>4.</td>
<td>Malicious damage.</td>
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<td>5.</td>
<td>Storm or flood.</td>
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<td>6.</td>
<td>Water or oil leaks from any fixed heating or domestic water equipment, washing machines, dishwashers or fish tanks.</td>
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### What is not covered

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<td>Damage caused over a period of time.</td>
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<td>Loss or damage caused by scorching, melting or warping unless accompanied by flames.</td>
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<td>Damage caused over a period of time.</td>
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### What is covered

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### What is not covered

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**Notes:**
- Loss or damage caused:
  - by people to whom *you* have given permission to be in *your Home*
  - by *you*, *your* family and other people living at the property.
  - while *your Home* is *unoccupied*.
  - Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data or files unless the *contents* are damaged by the same cause at the same time.
- Loss or damage caused by frost.
- Loss or damage in cellars and basements due to a rise in the *water table*.
- Anything that happens over a period of time.
- Damage:
  - caused while *your Home* is *unoccupied*.
  - to the equipment or appliance itself.
- Loss of oil and metered water.
### What is covered

7. Theft or attempted theft.

8. Being hit by aircraft or anything dropped from them.

9. Being hit by:
   a. vehicles;
   b. animals; or
   c. falling trees or branches

10. Television, satellite and radio receiving aerials and aerial fittings breaking or collapsing.

11. **Subsidence** or movement of the site on which your **Home** stands, or **landslip**.

### What is not covered

Theft or attempted theft which does not involve force and violence to get into or out of your **home** while it is lent, let or sublet.

Loss or damage:
- caused by deception unless this was used to gain entry into your **home**
- caused after your **home** has been left unfurnished or **unoccupied**

Any amount over £2,000 for loss or damage to **contents** caused by theft or attempted theft from outbuildings that form part of your **home**.

- Loss or damage caused by domestic pets.
- Loss or damage caused by felling or lopping trees.

Damage to the aerial, fitting or mast itself.

Damage caused by:
- the coast or river bank being worn away
- bad workmanship or the use of faulty materials
- demolition, or by building work on your **Home**
- the movement of solid floors, unless the foundations of the external walls of your **Home** are damaged by the same cause and at the same time.
What is covered

Section B
Breakage of glass and mirrors
Accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors while in your Home.

Section C
Damage to electrical equipment
Accidental damage to televisions (including satellite dishes, decoders and television aerials fixed to your Home), home computers, and home entertainment equipment in your Home.

What is not covered

Breakage caused while your Home is unoccupied.

Section D
Household removal
Accidental loss of or damage to Contents while they are being moved by a professional removal contractor direct between your old Home to your new address in the British Isles.

Loss of or damage to:
- china, glass, earthenware and brittle items, unless they have been packed by a professional packer
- Contents in storage.

Loss or damage:
- caused by scratching, denting or bruising
- insured under another policy.
- personal money.
What is covered

Section E
Contents temporarily removed
Loss of or damage to Contents temporarily taken from your Home, but still in the British Isles, caused by the following:
● circumstances set out in Section A the basic cover but not including theft.
Theft of Contents:
● while being carried directly between a bank or safe deposit and your Home
● from any building other than your Home.
● up to £300 resulting from a 'hold up' while the property is being carried or worn by you or your family or an authorised person.

Section F
Loss of rent and temporary accommodation
Up to 20% of the Contents sum insured for the rent you pay and for costs of comparable temporary accommodation (including putting pets in kennels) if your home cannot be lived in because of loss or damage insured by Section A.

Section G
Theft or Loss of Keys
Replacement and installation of locks for outside doors or windows and alarms for your Home if keys are lost or stolen.

What is not covered

Loss of or damage to Contents:
● for sale, or away on exhibition or in a furniture depository
● in the open, caused by storm, flood or malicious damage
● while temporarily living away from Home as a student
● by theft, unless force was used to get into or out of the building.
What is covered

Section H
Frozen Foods
Loss of or damage to food in a freezer in your Home caused by a breakdown or rise or fall in temperature in the freezer.

What is not covered

Loss or damage to food in a freezer where proof of purchase cannot be validated by receipts, other evidence of purchase or photographic evidence.

Damage caused if the gas or electricity supplier deliberately cuts off the supply to your Home.

Section I
Tenant's responsibility
Up to 20% of the Contents sum insured for damage to your landlord's fixtures and fittings which you are legally responsible for as a tenant, caused by the circumstances set out in Section A, the basic cover.

Up to £2,000 for damage to fixed items or home improvements you make as a tenant, caused by the circumstances set out in Section A, the basic cover.

We will also pay for accidental damage to fixed glass in windows and to doors, fanlights, skylights, splashbacks, fixed sanitary ware and underground services to your Home which you are legally responsible for as a tenant.

Loss or damage caused while your Home is unoccupied.

Section J
Loss of metered water and oil
Up to £1000 for loss of metered water or domestic heating oil after accidental damage to fixed domestic heating or water equipment in or on your Home.

Loss or damage caused while your Home is unoccupied.
What is covered

Section K

Contents in the open

Up to £500 for loss of or damage to Contents not kept in Your Home but still inside the boundaries of the land, caused by circumstances set out in Section A, the basic cover.

Section K1

Shopping in transit

We will pay up to £200 for theft of food and other items while you are bringing them to your Home from the shop or shops where you bought them.

Section L

Wedding Gifts

Loss or damage to gifts bought for a wedding or religious festival caused by circumstances set out in Section A, the basic cover.

We will increase the Contents sum insured by £1,500 for one month before and one month after each special occasion, such as Christmas, Weddings, Civil Religious festivals to cover presents bought or received for that occasion.

Section M

Students Personal Belongings

Students personal belongings up to £2,500 for loss or damage caused by the circumstances set out in Section A, the basic cover whilst a member of your family is living away from home & while at college or university.

What is not covered

Loss of or damage to trees, shrubs, plants, garden produce or pedal cycles.

Excluding loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen.

Any theft or attempted theft which does not involve force or violence to get into or out of the building.
What is covered

Section N
Replacing Documents
We will pay up to £1000 for the cost of replacing deeds, bonds, share certificates or similar private documents if they are lost or damaged by any of the causes listed in Section A, basic cover while in Your Home or lodged with a bank or solicitor.

Section O
Occupiers’ and personal responsibility
We will insure you and your family for up to £2,500,000 (for any one cause) against legal responsibility for:
- the accidental death, bodily injury, illness or disease of any person
- accidental damage to property.

This cover applies if this happens during the policy period anywhere in the British Isles or during a temporary visit anywhere in the world.

Also, if we have accepted your claim we will pay your legal defence costs and expenses once we have agreed them with you.

If you die, we will insure your legal representative under the terms of this section for any legal responsibility which you and your family may have.

We will pay up to £5,000,000 for any incident involving liability to domestic employees plus any other costs, expenses and solicitor’s fees which you or any member of your family have to pay, as long as we agree by letter.

What is not covered

We will not pay for negotiable share certificates or negotiable bonds.

Claims based on the following:
- accidental death, bodily injury, illness or disease suffered by you or your family
- damage to property which belongs to you or your family or to a domestic employee, or which they are looking after
- the ownership of Your Home and any other buildings or land. Any profession, business or employment carried out by you or your family.
- the ownership, use or possession of mechanically propelled or assisted vehicles of all types, including caravans, trailers or lifts, but not including;
  - domestic gardening machinery such as lawn mowers or,
  - wheelchairs if the appropriate premium has been paid and certificate of insurance states that wheelchair cover is included.
- the ownership or use of aircraft or watercraft unless they are models or hand-propelled
- any medical condition which is directly or indirectly to do with HIV (Human Immuno-deficiency Virus) or any HIV-related illness, including Acquired Immune Deficiency Syndrome (AIDS) or medical conditions related to it, however they may be caused
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<th>What is covered</th>
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<td>● the ownership or possession of an animal which any section of the Dangerous Dogs Act 1991 (or any change to the Act) applies to</td>
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<td>● an award made by a court outside the British Isles</td>
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<td>● any agreement or contract, unless you would have been legally responsible without the agreement or contract.</td>
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**Section P**  
**Court awards which have not been paid**  
Up to £1,000,000 for a court award to you or your family which has not been paid to you within three months from the date of the award. This cover applies:  
● to awards for accidental death, bodily injury, illness or disease or accidental damage to property of the type insured in Section O  
● if we agree that you cannot get the money awarded by the court  
The award must be made by a court in the British Isles and must not be being appealed against.
What is covered

Section Q
Compensation if you or your spouse or partner dies
We will pay this if you or your spouse or partner have a fatal injury because of:
● an accident, an assault or a fire happening in your Home or inside the boundaries of the land
● an accident in a passenger train, a bus or a taxicab licensed for and available to hire, in which you or your spouse or partner is a paying passenger
● an assault in the street.
We will pay compensation as long as the death happens within 90 days of the injury.

Section R
Visitors personal possessions
Up to £750 for loss of or damage to visitors possessions caused by the circumstances set out in Section A, the basic cover.

Section S
Emergency Access
Up to £750 for loss or damage to your Home that you are legally responsible for caused by forced entry to your Home by authorities in the event of a medical emergency.

What is not covered

● accidents or events happening outside the British Isles
● more than £7,500 for you, or your spouse or partner.

Property more specifically insured by another insurance policy.
What is covered

Section T
This cover does not apply unless an additional premium has been paid and the certificate of insurance states that extended accidental damage cover is included.

Accidental Damage Extension Cover
Accidental damage to Contents while they are in your Home.

What is not covered

Damage specifically excluded under Section A.

- Contents not inside your home.
- Contact lenses.
- Contents insured under Section H

Loss or damage:
- whilst your home is lent, let or sublet.
- Loss or damage caused by the action of made up ground settling or by structures bedding down within 10 years of construction.
- caused by wear and tear
- caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation.
- 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.
- caused by faulty design, plan, specification, materials or workmanship.
- which happens gradually, or loss of value.
- caused by overwinding and damage to the inside of watches or clocks.
What is covered

Section T (contd)

Personal Possessions
Up to amount shown in your certificate of insurance for loss, theft or damage to your Personal Possessions inside your Home or anywhere in the British Isles, subject to the limits and exclusions and general conditions of the policy.

What is not covered

- caused by chewing, scratching, fouling or tearing by domestic pets if they are owned by you.

Damage to:
- to portable hot tubs whilst being installed or moved.
- caused deliberately by you
- while your house in unoccupied.
- items of porcelain, china, earthenware or stone or items made of similar brittle materials whilst being used or handled. any one claim is limited to £500 per item.
- clothing
- food or drink
- Items that have gone missing or that cannot be found

Any one claim is limited to £500 per item.

Loss or damage
- caused by wear and tear
- caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair or renovation.
- caused by electrical or mechanical breakdown or failure.
- caused by faulty design, faulty plan, faulty specification, faulty workmanship or faulty materials.
- caused by gradual deterioration or loss of value.
- caused by overwinding and damage to the inside of watches or clocks.

Section U
This cover does not apply unless an additional premium has been paid and the certificate of insurance states that personal possessions cover is included.
What is covered

Section U (contd)

What is not covered

- to musical instruments caused by atmospheric conditions or very hot or very cold temperatures.
- 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 luggage compartment or locked boot.
- to skiing or underwater equipment while **you** are using it.
- to sports equipment whilst in use.
- to audio, communication or navigational equipment unless it is designed to be portable and it has an independent means of operation and power source.
- to musical instruments that are used professionally or semi-professionally.

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**.

Section V

This cover does not apply unless an additional premium has been paid and the **certificate of insurance** states that garden huts, garages and greenhouses cover is included.

Loss or damage caused by the exclusions listed under Section A of the policy wording.
What is covered

Section V (contd)
Garden huts, garages & greenhouses

Up to amount shown in your certificate of insurance for loss or damage to garden huts, garages and greenhouses, that form part of your home and are your responsibility, caused by events shown in Section A of the policy wording.

Section W
This cover does not apply unless an additional premium has been paid and the certificate of insurance states that wheelchair cover is included.

Wheelchairs
Up to the amount shown in your certificate of insurance for loss or damage to wheelchairs (including personal responsibility cover as described in Section O) which are owned by you or a member of your family or for which you are responsible, inside your home or anywhere in the British Isles, subject to the limits and exclusions and general conditions.

What is not covered

Loss or damage caused by
- wear or tear or gradual deterioration
- electronic, electrical or mechanical breakdown or failure
- corrosion, repair or refurbishment
- faulty design, faulty materials or faulty workmanship
- domestic pets
- confiscation or detention by customs or other official bodies
- theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot locked.
- any amount over £1,000 for theft or attempted theft from any unattended vehicle

Loss or damage to accessories and batteries

Loss or damage in your home when your home has been unoccupied for longer than consecutive 60 days in a row.

Items still covered under a warranty agreement.
What is covered

Section X
This cover does not apply unless an additional premium has been paid and the certificate of insurance states that hearing aid cover is included.

Hearing Aids
Up to the amount shown in your certificate of insurance for loss or damage to hearing aids which are owned by you or a member of your family or for which you are responsible, inside your home or anywhere in the British Isles, subject to the limits and exclusions and general conditions.

What is not covered

Loss or damage caused by
- wear or tear or gradual deterioration
- electronic, electrical or mechanical breakdown or failure
- corrosion, repair or refurbishment
- faulty design, faulty materials or faulty workmanship
- domestic pets
- confiscation or detention by customs or other official bodies
- 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.
- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
How we settle your claims

As long as the Contents sum insured is not less than the full replacement cost when the loss or damage happens, we will at our option settle your claim in one of the following ways:

● we will replace the item (or items) as new (except for clothing and household linen, where we will make a deduction for wear, tear and loss of value)
● or we will pay the cost of repairing items which can be economically repaired
● or we will pay the cost of replacing items as new but this may not be the same brand, but to the same specification and quality.

We will make a deduction for wear, tear or loss of value for clothing and household linen.

The full replacement cost is the cost of replacing all Contents as new, less an amount for wear, tear or loss of value on clothing and household linen.

For any one claim, we will not pay more than:

● one third of the Contents sum insured or £5,000, whichever is more, for valuables
● £1,500 for any single valuable
● £250 for Personal Money
● £500 for each Credit Card.
● £1,000 for legally downloaded audio/visual files, disks or record disks of any kind to do with home entertainment equipment
● £2,000 in respect of theft from outbuildings (such as sheds) and garages.
● £200 in respect of theft from garages owned/rented away from the home but within the British Isles.

We will not reduce the Contents sum insured by the amount of any claim.

Matching items

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 chair from a set is damaged, 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.

Underinsurance

The total amount of Contents sum insured confirmed by you to represent the cost of replacement as new less an adjustment for wear and tear for clothing and household linen.

Where the above is not complied with, we will make a deduction for wear, tear or loss of value in arriving at the amount payable in respect of all property lost, destroyed or damaged.
General Exclusions

This policy does not cover

1. Any loss, damage, legal responsibility or injury directly or indirectly caused or contributed to, by the following:
   A. War risks. War, revolution or any similar event.
   B. Sonic bangs. Pressure waves made by aircraft flying at or above the speed of sound.
   C. Radioactive contamination. Ionising radiation or radioactive contamination from nuclear fuel or from nuclear waste from burning nuclear fuel. The radioactive, poisonous, explosive or other dangers of any nuclear equipment or a part of it.
   D. Loss in value. Loss in value of any property due to its repair or replacement.
   E. Pollution. Pollution or contamination of any sort and however it is caused. Any loss, damage or injury directly or indirectly caused by the pollution or contamination.

2. Any loss (including loss of value) of, or damage to, the Land, or any part of the Land, belonging to your Home.

3. Damage to any property or appliance caused by or resulting from the failure of that property or appliance or any part of it (whether belonging to you or not) correctly to recognise or respond to any date whether occurring before, during or after the year 2000.

4. Electrical or mechanical breakdown.

5. 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 act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

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

   This exclusion does not apply in respect of liability to domestic employees under Section O Occupiers’ and Personal responsibility.
General Conditions

1. Taking care of your home
   You must do what you can to prevent accidents, loss or damage, and you must look after the insured property properly.

2. Reflection period
   You may cancel this Policy within 14 days of the date you receive it. You can do this by contacting us at the address shown at the back of this policy. If you choose to do this, you are entitled to a refund of the premium you have paid for this insurance. We will only charge a pro-rata premium except where an incident has occurred that has reached the sum insured for your contents in which case the full premium will be payable to us. If you do not cancel the policy within the reflection period you may still cancel the policy subject to General Condition 3.

3. Cancellation
   We can cancel this policy by giving seven days' notice in writing. 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 the General Condition 1 Taking care of your home.
   - Changes to your policy details or circumstances that we do not cover under our policy
   - Suspected fraud or misrepresentation. Please see the Fraud General Condition for details
   - Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.
   - Where you have reported more than 2 claims for Accidental Damage or Accidental Loss in 1 calendar year
   - Where you have reported more than 5 claims in 2 calendar years
   You may cancel this policy by giving us notice in writing.

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

4. Other insurances
   If any accident, loss or damage covered by this policy is insured by another policy, we will only pay our share of any claim.

5. Fraud
   If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, you will forfeit all rights under the policy and all cover will cease. In such circumstances, we retain the right to keep the premium paid.
6. How to make a claim
   a. Loss of or damage to property
      If your property is lost or damaged and you are likely to make a claim, you must do the following:
      ● immediately tell the police about any theft, attempted theft, malicious damage, vandalism or loss of property
      ● tell us at your first opportunity and give us full details and the proof we ask you for. You must pay any costs.
      ● do what you can to reduce loss or damage, and do what you can to get back lost property and find out who stole it, if it was stolen
      ● within 7 days of loss of or damage to your property by riots, civil disorder, labour disputes or malicious people you must give us
         – a written claim
         – the documents requested at claim stage together with any details we may ask you for
         – details of any other insurance covering the injury, loss or damage.
      You must pay any costs for getting and giving us these documents.
   b. Legal responsibility
      If you are likely to make a legal responsibility claim, you must:
      ● tell us immediately and as soon as possible, give us full details and the help we ask you for
      ● immediately send us any letter, writ, summons or other legal document sent to you or your family without answering it
      ● not negotiate, pay, settle, admit or deny any claim without our written permission.

7. How we deal with your claim
   a. If you make a claim, we may do the following:
      ● we may go into and inspect the building where the loss or damage happened and take charge of any damaged property. You may not leave any property for us to take charge of
      ● we may take over the defence or settlement of any claim made against you or any other insured person by anyone else. There must be no negotiation, admission of responsibility or any promise, offer or payment without our permission
      ● we may take over any legal proceedings in your name for our benefit, to get compensation or to defend any legal proceedings against you.
   b. Recovery of lost or stolen property
      ● If you get back any lost or stolen property, you must write to let us know as soon as you can by recorded delivery.
      ● If you get back the property before we pay the claim, you must keep it and we will then pay for any damage.
      ● If you get back the property after we pay the claim, it will belong to us but you will be able to keep it and pay us back
   c. You must
      ● fill in the claim form and send it to the address shown on the claim form as soon as possible.
You must send it to us within 60 days of the event otherwise it may affect the way we deal with your claim and the amount we may pay you.

- not get rid of any damaged items until they have been inspected by loss adjusters.
- provide proof of ownership for the item subject of the claim.

8. **Law and language of this policy**

Unless we agree otherwise: a) the language of the policy and all communications relating to it will be English; and b) English Law will apply to this contract of insurance.

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.

**Payment of Premiums**

For annual policies - If You miss a payment, we may not pay a claim. If you are more than six weeks late, we will cancel Your Policy. We will give you fourteen days written notice first.

For other policies - You should make sure You pay every premium on time. If you miss a payment, we may not pay a claim. If you are more than fourteen days late, we may cancel Your Policy. We will give you fourteen days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this Policy shall cease.

The Policy is issued for an initial period of the payment frequency (eg one month) from the Start Date and will automatically continue for a further period on payment of each premium as it falls due. Premiums are due in advance. The date on which the first premium becomes due for payment is the Start Date shown on Your Certificate of insurance.

We have the right (which we may not use) to continue the Policy and collecting premiums. We may vary the terms of the Policy (including the premium) providing you with 21 days notice at your last known address before we do so. If you decide that you do not want us to continue with the Policy and collecting premiums, as long as you tell us at least 10 days before the next premium is due, we will not collect it.

**Financial sanctions**

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this Policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the Period of Insurance we may cancel this Policy immediately by giving you written notice at your last known address. If we cancel the Policy we will refund premiums already paid for the remainder of the current Period of Insurance, provided no claims have been paid or are outstanding.
Claims Procedure

As soon as you discover any loss or damage for which you wish to claim, you should:

- Take any emergency action necessary to protect your home from any further damage (e.g. switch off the gas/water).

- Contact your Landlord or the Administrators for a claim form. Their number can be found on the inside of the back cover of this booklet.

- For most incidents a claims investigator will come and visit you to inspect any damage and help you deal with the claim.

- Immediately report any theft, attempted theft, malicious damage, vandalism or loss of property to the police and obtain a crime reference number.

- If another party makes a claim against you for damage to their own property, you should immediately contact the claims helpline. Any letters or documents you receive should not be answered, send them direct to us.

- Please do not dispose of damaged items before we have had the opportunity to inspect them.

- Please have the details of your policy and in particular your policy number ready to help your enquiry to be dealt with speedily.
Complaints Procedure

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 which offers a free, independent complaint resolution 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: 0330 102 1781
Fax: 01483 529 717
Email: allianzretailcomplaints@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or contacting the FOS does not affect your legal rights.