

HOUSEHOLD POLICY SUMMARY

Some important facts about the Allianz Household Policy are summarised below. This summary does not describe all the terms and conditions of the Policy, so please take time to read the Policy booklet to make sure you understand the cover it provides. A copy of the Policy booklet is available from the Company or your Insurance Intermediary on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Policy Conditions and Schedule.

You may need to review and update your cover periodically to ensure it remains adequate.

The different sections of cover that are available are Premises, Contents, All Risks, Caravan/Mobile Home, Small Craft and Legal Expenses.

Premises – Section 1

Covers the structure of your home including domestic outbuildings, garages, swimming pools and tennis courts. Covers your legal liability to Third Parties as owner of the Premises up to £2,000,000 inclusive of all legal fees and other expenses

We offer two levels of cover :-

- **Standard** - Fire, smoke, storm, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail vehicles/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence
- **Accidental Damage** - All of the above events plus accidental damage

Contents – Section 2

Protects your possessions while they are in your home.

Covers your personal liability and legal liability to Third Parties as occupier of the Premises up to a limit of £2,000,000 and domestic employees up to a limit of £10,000,000 inclusive of all legal fees and other expenses.

We offer two levels of cover :-

- **Standard** - Fire, smoke, storm, flood, burst pipes, theft, attempted theft, escape of oil, impact by aircraft/road and rail vehicles/animals, satellite dishes, falling trees, riot and civil commotion, malicious damage, subsidence
- **Accidental Damage** - All of the above events plus accidental damage

All Risks – Section 3 (only available with Contents insurance)

Protects items both inside and outside your home including personal effects for most kinds of loss and damage.

Caravan/Mobile Home – Section 4

Covers your caravan/mobile home including its accessories against accidental loss or damage.

Small Craft - Section 4

Covers your pleasure/small craft against accidental loss or damage.

Legal Expenses – Section 5

Covers the cost of certain Legal actions taken by you

Limit £25,000 for all claims arising from one incident.

24 hour emergency helpline - Telephone number: 0845 2064684

Legal helpline - Telephone number: 0117 976 1006

Features and Benefits included in the Policy if you have selected the Premises Section:-		
PREMISES (SECTION 1)		
Features and Benefits	Limitations/Exclusions	Policy Section
Cost of temporary alternative accommodation	Limit 20% of Sum Insured	Section 1
Breakage of fixed glass and sanitary fittings		Section 1
Clean up expenses following escape of oil	Limit £1,500	Section 1
Paying Guests	Up to 6 paying guests at any one time	Section 1
Satellite dishes, Television/Radio aerials and masts	<ul style="list-style-type: none"> • Limit £1,000 any one loss • Maximum height of aerials/masts 30 feet 	Section 1
Service Pipes and Cables if you are legally responsible		Section 1
Trace and access	Limit £5,000	Section 1

Features and Benefits included in the Policy if you have selected the Contents Section:-		
CONTENTS (SECTION 2)		
Features and Benefits	Limitations/Exclusions	Policy Section
Cost of temporary alternative accommodation	Limit 20% of Sum Insured	Section 2
Breakage of glass		Section 2
Clean up expenses following escape of oil	Limit £1,500	Section 2
Contents in the open	Limit £1,000	Section 2
Replacement of locks and keys	Limit £500	Section 2
Food in freezer		Section 2
Household removal Temporary storage of Contents for up to 7 days following removal	Removal must be by professional furniture removal contractor	Section 2
Paying Guests	Up to 6 paying guests at any one time	Section 2
Contents temporarily removed	Limit £2,000 for property belonging to you or a member of your household living away from home and attending college or university Excludes accidental loss or damage	Section 2
Visitors and Guests Property	Limit of £1,000 any one loss	Section 2
Increased sums insured for Wedding/Christmas gifts	Limit 10% of Contents Sum Insured for 2 month period stated in Policy	Section 2
High Value Items i.e. any item, set or collection of jewellery, precious metal, picture, other works of art, furs, stamps, coins, and other such items, sets and collections	Maximum amount payable limited to 50% of Contents Sum Insured – any one High Value Item limited to 10% of Contents Sum Insured	Definitions
Money	Maximum amount payable £500	Definitions

Significant Exclusions applicable to the Policy. Please read your Policy booklet for details of further Exclusions & Limitations.		
Cover	What is not covered	Policy Section
Excesses	The Policy includes the following Excesses :- <ul style="list-style-type: none"> • A standard £50 excess in respect of each loss in addition to any voluntary excess • £1,000 Subsidence excess 	Sections 1,2,3&4
		Section 1
Accidental damage to Contents	Any amount over £500 for any item of glass, china or porcelain	Section 2
Legal expenses	Any dispute involving a claim for less than £500. Limit £25,000 for all claims arising out of one incident	Section 5
Burst pipes, theft, attempted theft, escape of oil, breakage of glass, trace and access and malicious damage	Loss or damage where the Private House is unfurnished or has been unoccupied for more than 35 consecutive days immediately prior to the loss or damage	Sections 1 & 2
Subsidence or Heave of the site on which the Private House stands or Landslip	Cover does not extend to all damage caused by Subsidence or Heave of the site on which the Private House stands or Landslip	Sections 1 & 2

Claims

If you need to make claim, please telephone us on 028 90895600 or contact us at Allianz, Allianz House, 21 Linenhall Street, Belfast, BT2 8AB.

Right of Cancellation

You have a right to cancel this insurance provided you have not made a total loss claim. This right extends for 14 days from the later of:

- the date on which cover is incepted
- the date on which you receive the full terms and conditions of your Policy

To exercise this right you must send written notice to us, at Allianz House, 21 Linenhall Street, Belfast, BT2 8AB.

We will apply a pro rata charge for the period we were on cover plus £15 to cover our operational costs.

Complaints

We will make every effort to give you an excellent service. However, if you are not satisfied with the service we provide please contact a manager at Allianz. If after contacting the above you need further help please write to:

The Management Group
Allianz
Allianz House
21 Linenhall Street
Belfast BT2 8AB

If you remain dissatisfied with our final response to your complaint you can refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our decision.

The contact details are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0845 080 1800
E.mail: enquiries@financial-ombudsman.org.uk

Compensation

Please note that, in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.