

keyfacts



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 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 (only available with Contents insurance)
Covers your caravan/mobile home including its accessories against accidental loss or damage.

Small Craft - Section 4 (only available with Contents insurance)
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	Limit 20% of Sum Insured	Section 1
Breakage of fixed glass and sanitary		Section 1
Clean up expenses following escape	Limit £ 1,500	Section 1
Paying Guests	Up to 6 paying guests at any one	Section 1
Satellite dishes, Television/Radio	• Limit £ 1,000 any one loss	Section 1
Service Pipes and Cables if you are		Section 1
Trace and access	Limit £ 5,000	Section 1



sets and collections	Insured	
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 08457 828828 or contact us at Allianz, P O Box 828, Belfast, BT2 8FR.

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 P O Box 828, Belfast, BT2 8FR.

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
P O Box 828
Belfast BT2 8FR**

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.