



Home Insurance

Home Cover

Allianz 

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.



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Introduction

We are very pleased to introduce You to the Allianz Home Cover Insurance Policy and thank You for insuring with Us.

Please read this Policy carefully to ensure that it provides the cover You require. If the Schedule details do not agree with the details completed on your Proposal Form then please return it immediately with a note of the changes that should be made.

Please advise immediately if the use or nature of your Premises changes or if You do anything which may affect our attitude to the cover provided – for example building an extension, re-roofing, etc.

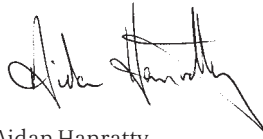
The reinstatement value of your Premises shown in the Schedule is index linked but You should review this from time to time to make sure it represents the full rebuilding cost, including the cost of professional

fees and site clearance.

This Policy (which includes and shall be read as one document with the Schedule, Endorsements, Proposal Form and Declaration) evidences a contract of insurance between the Insured and Allianz.

We will, subject to the terms, conditions, limitations and exclusions of this Policy, indemnify You against loss, damage or legal liability which occurs during any Period of Insurance for which You have paid or agree to pay the premium.

On behalf of Allianz



Aidan Hanratty
Risk Management Director

Definitions

Any word or expression, which is given a specific meaning in this Policy, will have the same meaning wherever it appears, unless any contrary meaning is given to any such word or expression in any other Section of this Policy.

The Insured/You

The person(s) named on the Schedule under Insured.

We/Us/The Company

Allianz, a trading name of Allianz p.l.c. registered in Ireland No. 143108.

Premises

The Premises is defined as the Private House, occupied for residential purposes only, built with brick, stone or concrete and roofed substantially with slates, tiles, or other incombustible materials (the Private House) and domestic outbuildings, garages, swimming pools and tennis courts, including fixtures and fittings therein and thereon, fuel storage tanks and their contents, terraces, patios, driveways, footpaths, walls, gates, fences, lawns, hedges, trees, shrubs and plants all situate as stated in the Schedule.

Contents

Household goods and Personal Effects belonging to You (or for which You are legally responsible) or belonging to members of your Household and Domestic Employees permanently residing with You, all in the Private House and domestic outbuildings.

Money is included up to a maximum of £500.

Any one High Value Item is covered for not more than 10% of the Contents Sum Insured and the total of these items is covered for not more than 50% of the Contents Sum Insured unless details have been advised to Us and are listed on the Schedule.

Home office equipment i.e. personal computers, printers, facsimile, telephone answering machines and the like, is included for an amount of £5,000 in any one Period of Insurance.

Excluding:

- Property otherwise insured
- Motor vehicles, (other than mechanically propelled lawnmowers), marine craft, caravans and trailers, aircraft or parts, keys or accessories of, on or in any of them
- Animals and livestock
- Deeds, bonds, securities for money, manuscripts, certificates, bills of exchange, promissory notes and documents of every kind unless specifically mentioned

Domestic Employee

Any employee of the Insured carrying on solely private domestic duties in connection with the Premises (including repair, maintenance or decoration).

Endorsement

Any alteration to this Policy wording.

Excess

The amount of any loss You must pay yourself.

Definitions

High Value Items

Any item, set or collection of jewellery, precious metal, picture, other work of art, furs, stamps, coins and other such items, sets and collections.

Household

You and others permanently residing with You other than paying guests.

Money

Banknotes, coins, cheques, bank drafts, postal or money orders, stamps (not forming part of a collection), savings stamps, bonds, certificates, premium bonds, gift tokens, luncheon vouchers, travel tickets or travellers cheques.

Period of Insurance

The period shown on your Schedule and any subsequent period for which We accept a renewal premium.

Personal Effects

Articles normally worn or carried on the person.

Unfurnished

Not adequately furnished or equipped for normal living purposes.

Unoccupied

Not lived in by a member of your Household or any other person authorised by You.

All other definitions as detailed in the Policy.

Section 1: Premises

The Cover

We will indemnify You by payment or, at our option, by reinstatement, replacement or repair, for loss or damage to the Premises by any of the causes listed in paragraphs numbered (1) to (12), subject to the terms, limitations, exceptions and exclusions set out in this Policy.

In the event of a loss our maximum liability is limited to the Sum Insured stated in the Schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

What Your Policy Covers	Excluding Loss or Damage
<p>1) Fire, Explosion, Lightning, Earthquake and Thunderbolt</p> <p>2) Smoke Meaning direct damage from smoke including the sudden, unusual or faulty operation of any oil, gas, electric domestic heater or domestic cooking appliance located within the Premises.</p> <p>3) Storm or Flood</p> <p>4) Freezing, Escape or Overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance</p> <p>5) Theft (or Attempted Theft)</p>	<ul style="list-style-type: none">• by smoke from fireplaces.• by smog or from agricultural smudging or industrial operations.• to fences and gates, lawns, hedges, trees, shrubs and plants, except as a direct result of damage to the Private House by Storm or Flood.• by frost.• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Premises

What Your Policy Covers	Excluding Loss or Damage
<p>5) Theft (or Attempted Theft)</p>	<p>35 consecutive days immediately prior to the loss or damage.</p> <ul style="list-style-type: none"> when any part of the Private House is lent, let, sub-let or accommodating paying guests unless involving entry or exit by forcible or violent means
<p>6) Escape or Overflow of oil from within any plumbing or heating system or fixed domestic appliance</p>	<ul style="list-style-type: none"> while the Private House is Unfurnished, <p>or</p> <ul style="list-style-type: none"> where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage. for any amount in excess of £1,500 in respect of lawns, trees, shrubs and plants.
<p>7) Impact by aircraft, aerial devices or articles dropped from them, rail vehicles, road vehicles or animals</p>	
<p>8) Falling trees and branches and/or external television/radio aerials, masts and satellite dishes</p>	<ul style="list-style-type: none"> caused by felling of trees or lopping of branches. to hedges and fences. arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy.
<p>9) Riot, Civil Commotion, Strikers, Locked-out workers or persons taking part in labour disturbances</p>	<ul style="list-style-type: none"> to boundary walls, hedges, tennis courts, gates, fences, terraces, patios, drive-ways, footpaths, swimming pools, lawns, trees, shrubs and plants.
<p>10) Malicious Damage and Vandalism</p>	<ul style="list-style-type: none"> other than by Malicious Fire and Explosion:

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>12) Accidental Damage (where indicated as covered in the Schedule)</p> <p>Alternative Accommodation We will pay for:</p> <ul style="list-style-type: none">(a) Reasonable additional expenses necessarily incurred by You, for alternative comparable accommodation for You and members of your Household,(b) Loss of rent due to You,(c) Two years ground rent,(d) Rent which continues to be payable by You, as a result of the Premises being rendered uninhabitable following damage by an insured cause. <p>The expense is limited to the period necessary for reinstatement and the total amount payable is limited to 20% of the Premises Sum Insured.</p>	<ul style="list-style-type: none">• to any part of the Private House which is lent, let, sub-let, or accommodating paying guests.• by settlement and shrinkage.• caused by animals owned or in the care custody or control of You or members of your Household.• caused by scratching, abrading or denting.• caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them.• which comes within the terms of any exclusion or limitation set out in this Policy including, but not limited to, paragraphs (1) to (11). <p>NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>

Section 1: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Architects/Surveyors Fees Architects/Surveyors and legal fees necessarily and reasonably incurred with our consent, in the reinstatement of the Premises following loss or damage covered by this Policy.</p> <p>Breakage of Fixed Glass and Sanitary Fittings Accidental breakage of: (a) Fixed glass in doors, windows, skylights, fanlights and verandas, including glass in solar panel units, (b) Fixed wash-hand basins, fixed baths, cisterns, fixed sanitary fittings and fixed shower units.</p> <p>Clean Up Expenses Vouched expenses incurred to clean up (but not to landscape), following escape of oil from any fixed domestic system or appliance will be paid, subject to a maximum amount of £1,500, provided no payment is made under Contents cover on this or any other insurance policy.</p> <p>Debris Removal Costs We will pay for the cost of debris removal, demolition and/or shoring up costs necessarily incurred with our consent following loss or damage to the Premises by an insured cause.</p> <p>Paying Guests Permission is given for not more than 6 paying guests (at any one time) to be kept in the Private House.</p>	<ul style="list-style-type: none">• to any item broken or cracked at the commencement of this insurance.• to swimming pools.• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Public Authorities Requirements Costs We will pay the cost of complying with any Government, Local Authority, Building or other Regulation to the extent that these apply to parts of the Premises damaged by an insured cause.</p> <p>Purchaser's Interest If You have contracted to sell the Premises, the contracting purchaser will have, at your request, the benefit of this Section up to the date of completion of the sale.</p> <p>Reinstatement of Sum Insured after Loss The Sums Insured will not be reduced by the amount of any loss.</p> <p>Satellite Dishes, Television/Radio Aerials and Masts We will indemnify You for loss or damage to external satellite dishes, television/radio aerials and masts not exceeding 30 feet in height but subject to a maximum amount of £1,000 any one loss.</p> <p>Service Pipes and Cables We will indemnify You for accidental damage to service pipes, drains, tanks and cables for which You are legally responsible.</p> <p>Trace and Access We will pay up to £5000 to remove or replace any part of the</p>	<ul style="list-style-type: none">• where notice has been served on You prior to the occurrence of the loss or damage.• where the Premises is otherwise insured and shall not prejudice your or our rights.• to the item from which the escape occurred.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Trace and Access (continued) Premises necessary to repair any fixed domestic water or heating installation where water or oil has escaped.</p>	<ul style="list-style-type: none">• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Liability to Others

What Your Policy Covers	Excluding Liability in respect of
<p>Liability To Others as owner of the Premises</p> <p>We will indemnify You against all sums which You shall become legally liable to pay as owner of the Premises for accidents happening on or about the Premises which result in:</p> <p>(a) Death, bodily injury or illness to any person other than:</p> <ul style="list-style-type: none">• Members of your Household• Employees of You or of members of your Household, <p>(b) Accidental damage to property other than property belonging to or under the control of:</p> <ul style="list-style-type: none">• You• Members of your Household• Employees of You or of members of your Household. <p>The amount payable in respect of any one event or series of events constituting one occurrence will not exceed £2,000,000 inclusive of all legal fees and other expenses.</p> <p>Defective Premises Act</p> <p>We will indemnify You against all sums which You shall become legally liable to pay in respect of any premises previously owned and occupied by You for residential purposes and incurred by virtue of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 provided that:</p> <ul style="list-style-type: none">• No other policy covers the liability• You had sold the premises before the incident giving rise	<ul style="list-style-type: none">• the ownership, possession or occupation of any other land, buildings or structures.• the exercise of any business, trade or profession other than the provision of:<ul style="list-style-type: none">(a) A child minding facility at the Premises for not more than 2 children,(b) Accommodation for paying guests as detailed and subject to the limit set out in the Policy or any amending Endorsement.• any wilful or malicious act.• any contract which imposed on You liability which You would not otherwise have been under.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 1: Liability to Others

What Your Policy Covers	Excluding Liability in respect of
<p>Defective Premises Act (continued) to the liability occurred If You cancel this Policy when You sell your home the cover provided by this section will continue for 7 years from the date that cover was cancelled, provided no other policy covers the liability.</p> <p>The amount payable in respect of any one event or series of events constituting one occurrence will not exceed £2,000,000 inclusive of all legal fees and other expenses.</p> <p>In the event of your death We will, in respect of liability incurred by You, indemnify your personal representatives in the terms of and subject to the limitations set out, provided that such personal representatives will, as though they were the Insured, observe, fulfil and be subject to the terms, exceptions and conditions of the Policy insofar as they can apply.</p>	

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Contents

The Cover

We will indemnify You by payment or, at our option, by reinstatement, replacement or repair, for loss or damage to the Contents by any of the causes listed in paragraphs numbered (1) to (12), subject to the terms, limitations, exceptions and exclusions set out in this Policy.

In the event of a loss our maximum liability is limited to the Sum Insured stated in the Schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

What Your Policy Covers	Excluding Loss or Damage
<p>1) Fire, Explosion, Lightning, Earthquake and Thunderbolt</p> <p>2) Smoke Meaning direct damage from smoke including the sudden, unusual or faulty operation of any oil, gas, electric domestic heater or domestic cooking appliance located within the Premises.</p> <p>3) Storm or Flood</p> <p>4) Freezing, Escape or Overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance</p> <p>5) Theft (or attempted Theft)</p>	<ul style="list-style-type: none">• by smoke from fireplaces.• by smog or from agricultural smudging or industrial operations. • while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage. • while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Contents

What Your Policy Covers	Excluding Loss or Damage
<p>5) Theft (or attempted Theft) (continued)</p>	<ul style="list-style-type: none"> when any part of the Private House is lent, let, sub-let or accommodating paying guests unless involving entry or exit by forcible or violent means.
<p>6) Escape or Overflow of oil from within any plumbing or heating system or fixed domestic appliance</p>	<ul style="list-style-type: none"> while the Private House is Unfurnished. where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.
<p>7) Impact by aircraft, aerial devices or articles dropped from them, rail vehicles, road vehicles or animals</p>	<ul style="list-style-type: none"> caused by animals owned by You or a member of your Household.
<p>8) Falling trees and branches and/or external television/radio aerials, masts and satellite dishes</p>	<ul style="list-style-type: none"> caused by felling of trees or lopping of branches. arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy.
<p>9) Riot, Civil Commotion, Strikers, Locked-out workers or persons taking part in labour disturbances</p>	
<p>10) Malicious Damage and Vandalism</p>	<p>Other than by Malicious Fire and Explosion:</p> <ul style="list-style-type: none"> caused by any person lawfully on the Premises or any person invited onto the Premises by You or a member of your Household,

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Contents

What Your Policy Covers	Excluding Loss or Damage
<p>10) Malicious Damage and Vandalism (continued)</p> <p>11) Subsidence or Heave of the site on which the Private House stands or Landslip</p> <p>12) Accidental Damage (where indicated as covered in the Schedule)</p>	<ul style="list-style-type: none">• while the Private House is Unfurnished, or• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage. • unless the Private House is damaged simultaneously. • to any part of the Private House which is lent, let, sub-let, or accommodating paying guests.• caused by animals owned or in the care custody or control of You or members of your Household.• caused by scratching, abrading or denting.• caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them.• any amount over £500 for any item of glass, china or porcelain.• to photographic, television, radio or other receiving, recording or reproducing equipment as a result of the fitting, repairing, adjusting or dismantling of any part of such apparatus, or to lamps, tubes, or electronic components in such apparatus.• to records, audio, video or computer discs, tapes or cassettes.• which comes within the terms of any exclusion or limitation set out in this Policy including, but not limited to, paragraphs (1) to (11).

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Alternative Accommodation We will pay for:</p> <ul style="list-style-type: none">(a) Reasonable additional expenses necessarily incurred by You, for alternative comparable accommodation for You and members of your Household,(b) Loss of rent due to You,(c) Rent which continues to be payable by You,(d) The reasonable cost of temporary storage of Contents as a result of the Premises being rendered uninhabitable following damage by an insured cause. The expense is limited to the period necessary for reinstatement and the total amount payable is limited to 20% of the Contents Sum Insured. <p>Audio and Audio Visual Equipment and their aerials and satellite aerials – applicable only if Accidental Damage to Contents is not included We will pay the cost of replacing or repairing equipment if accidentally damaged whilst in the Private House.</p> <p>Breakage of Glass Accidental breakage of fixed glass in furniture, hobs and mirrors.</p>	<ul style="list-style-type: none">• to records, audio, video or computer discs, tapes or cassettes.• caused by animals owned or in the care custody or control of You or members of your Household. • to any item broken or cracked at the commencement of this insurance.• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.• to hand mirrors.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Christmas The Contents Sum Insured is automatically increased by 10% during the months of December and January.</p> <p>Clean Up Expenses Vouched expenses incurred to clean up (but not to landscape), following escape of oil from any fixed domestic system or appliance will be paid, subject to a maximum amount of £1,500 provided no payment is made under Premises cover on this or any other insurance policy.</p> <p>Compensation for death of Insured and/or Spouse/Civil Partner We will pay £5,000 in the event of death by accident, as a result of: (a) Fire, explosion, lightning or assault by thieves on the Premises, (b) Travelling as a passenger by train, bus, licensed taxi or hackney, (c) Assault in the street where death occurs within three calendar months of such accident.</p> <p>Contents in the open We will indemnify You, up to an amount of £1,000 for loss or damage by an insured cause, other than Accidental Damage (irrespective of whether cover is indicated in the Schedule) to Contents in the open within the boundaries of your Premises.</p>	<ul style="list-style-type: none">• while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage. <p>NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Door Locks Replacement We will pay, up to an amount of £500, the cost of replacing external door locks and keys of your Premises, or to domestic safes and alarm systems within your Premises, specified in the Schedule, where the keys have been accidentally lost or stolen.</p> <p>Fraudulent Use of Credit/Debit/Cheque Cards We will indemnify You and members of your Household up to a maximum of £1,000 in any Period of Insurance, in respect of all claims resulting from the loss of credit/debit and/or cheque cards belonging to You and members of your Household and subsequent fraudulent use by any unauthorised person.</p> <p>Freezer and Refrigerator Contents We will indemnify You by payment or, at our option, by replacement for loss or damage to food in your deep freeze & refrigerator caused by any of the following events: (a) Rise or fall in the temperature, (b) Contamination by refrigeration fumes resulting from: (i) Accidental damage to the appliance, (ii) Failure of the appliance due to its own defect, (iii) Accidental failure of the public supply of electricity.</p>	<ul style="list-style-type: none">• following non-compliance with the terms and conditions of the credit/debit card provider regulations.• where the loss of the credit/debit/ cheque card is not reported to the Police and the credit card provider upon discovering that it is missing.• following unauthorised use by any member of your Household. • due to any deliberate act by You or the Electricity Authority.• due to any consequence of strikes, labour or political disturbances.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Household Removal Loss or damage to Contents whilst:</p> <p>(a) In the course of removal only by a professional furniture removal contractor from the Premises to your new permanent residence in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands,</p> <p>(b) In temporary storage for up to seven days in a furniture storage unit.</p> <p>Liability as a Tenant (if applicable) We will pay for all sums You become legally liable to pay as tenant, but not as owner, of the Premises following loss or damage:</p> <p>(a) By any of the causes listed at paragraphs (1) to (11) of the Premises Section,</p> <p>(b) To fixed glass and sanitaryware,</p> <p>(c) To service pipes and cables. The maximum amount We will pay is 20% of the Contents Sum insured in any one Period of Insurance.</p> <p>Loss of Metered Water We will pay for loss of metered water due to your domestic water or heating installations being damaged up to a limit of £1,000 any one loss.</p> <p>Loss of Oil We will pay for loss of oil from a fixed domestic system or</p>	<ul style="list-style-type: none">• recoverable from any other source.• to glassware, china, pottery, porcelain, terracotta or other brittle articles unless they have been packed for removal by professional packers.• caused by scratching, abrading or denting.• while your Contents are being transported by sea. • while the Private House is Unfurnished.• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.• as a result of redecoration. • while the Private House is Unfurnished.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p>Loss of Oil (continued) appliance following Accidental Damage to the heating installation.</p> <p>Paying Guests Permission is given for not more than 6 paying guests (at any one time) to be kept in the Private House.</p> <p>Reinstatement of Sum Insured after Loss The Sums Insured will not be reduced by the amount of any loss.</p> <p>Shopping We will pay for loss or damage to food and other goods while You, or a member of your Household, are transporting them from the shop where bought to the Premises specified in the Schedule subject to a maximum amount of £250 any one loss.</p> <p>Temporary Removal of Property Loss of or damage to Contents by an insured cause while temporarily removed from your Private House but remaining in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man.</p>	<ul style="list-style-type: none">• where the Private House has been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage. • by Theft or attempted Theft from any unattended vehicle unless:• all windows, including sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot. • by Storm or Flood to property in transit or in the open.• by Accidental Damage.• to property otherwise insured.• to property removed for sale or exhibition or to furniture depositories.• for any amount in excess of £2,000 in respect of property belonging to You or a member of your Household, while living away from home and attending college or university.• by Theft or any attempt thereat other than:

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Additional Benefits

What Your Policy Covers	Excluding Loss or Damage
<p data-bbox="90 228 420 284">Temporary Removal of Property (continued)</p> <p data-bbox="90 756 206 780">Title Deeds</p> <p data-bbox="90 786 426 959">The cost of preparing new title deeds to the Premises if they are lost or damaged while in the Private House or in your bank for safe-keeping. The maximum amount payable is £500.</p> <p data-bbox="90 1023 386 1046">Visitors and Guests Property</p> <p data-bbox="90 1051 434 1163">Loss or damage to the property of visitors and guests by an insured cause is included up to a limit of £1,000 any one loss.</p> <p data-bbox="90 1198 238 1222">Wedding Gifts</p> <p data-bbox="90 1228 434 1401">The Contents Sum Insured is automatically increased by 10% for a period of one month before and one month after the wedding day of You or a member of your Household.</p>	<ul data-bbox="505 256 841 722" style="list-style-type: none">(a) From any bank, safe deposit or occupied house,(b) From any building where You or any member of your Household is temporarily staying unless involving entry or exit by forcible or violent means,(c) Involving entry to or exit from a building by forcible or violent means,(d) During removal to or from any bank or safe deposit while in the custody of You or a member of your Household. <p data-bbox="869 1291 988 1498">NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>

Section 2: Liability to Others

What Your Policy Covers	Excluding Liability in respect of
<p>Liability to Domestic Employees We will indemnify You against all sums which You shall become legally liable to pay as employer for death, bodily injury or illness to any Domestic Employee while in your employment in connection with the Premises. The amount payable in respect of any one event or series of events constituting one occurrence shall not exceed £10,000,000 inclusive of all legal fees and other expenses.</p> <p>Liability To Others We will indemnify You against all sums which You shall become legally liable to pay:</p> <p>(a) As occupier of the Premises, (b) In a personal capacity within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, the Channel Islands or elsewhere in the world in the course of a visit not planned to last more than 60 consecutive days</p> <p>for</p> <p>(i) Death, bodily injury or illness to any person other than:</p> <ul style="list-style-type: none">• Members of your Household• Employees of You or of members of your Household,	<ul style="list-style-type: none">• any action for damage brought in a Court of Law outside Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man or the Channel Islands.• any agreement unless liability would have otherwise applied.• death, bodily injury or illness caused to other members of your Household. <ul style="list-style-type: none">• the ownership, possession or use of any mechanically propelled vehicle, horse-drawn vehicle or craft. This does not apply to mechanically propelled lawnmowers being used at your Premises or mechanically propelled golf trolleys – PROVIDED that this extension shall not apply to or include any liability which is compulsorily insurable under any Road Traffic Acts or amending statutes.• the ownership, possession or use of any animal including horses used for hunting, racing or polo, but this exclusion does not apply to ponies, saddle horses, domestic cats and dogs (other than dangerous dogs, as specified in the• dangerous Dogs Act 1991, and/or amendments thereto, and/or in any Regulations made thereunder unless such dogs are, at all times, muzzled, under

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Liability to Others

What Your Policy Covers	Excluding Liability in respect of
<p>Liability To Others (continued)</p> <p>(ii) Accidental damage to property other than property belonging to or under the control of:</p> <ul style="list-style-type: none"> • You • Members of your Household • Employees of You or of members of your Household <p>caused by:</p> <ul style="list-style-type: none"> • You • Members of your Household (other than Domestic Employees) • Domestic Employees in the course of their employment in connection with the Premises. <p>We will also indemnify, in like manner, members of your Household.</p> <p>The amount payable in respect of any one event or series of events constituting one occurrence will not exceed £2,000,000 inclusive of all legal fees and other expenses.</p> <p>Unpaid Court judgements</p> <p>If You get a judgement from any court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, awarding You compensation and claimant's costs and expenses for injury or loss of or damage to property</p>	<ul style="list-style-type: none"> • effective control and capable of identification) or other domestic pets which are normally domesticated in the British Isles. • the ownership of any land or building. • the occupation of any land or building other than: <ul style="list-style-type: none"> (a) The Premises specified in the Schedule, (b) Temporary holiday accommodation. • any profession, trade or business other than the provision of: <ul style="list-style-type: none"> (a) A child minding facility at the Premises for not more than 2 children, (b) Accommodation for paying guests as detailed and subject to the limit set out within this Policy or any amending Endorsement. • any wilful or malicious act. • the ownership, possession, use or discharge of any firearm other than firearms licensed for sporting activities. • any contract which imposed on You liability which You would not otherwise have been under. • the transmission of any communicable disease by You or any member of your Household. • liability if the person owing You money is also insured by this Policy.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 2: Liability to Others

What Your Policy Covers	Excluding Liability in respect of
<p>Unpaid Court judgements (continued) against any company or individual based in the countries named above and that award is not paid for more than three months from the date of the judgement, We will pay You the unpaid amount of the award provided that:</p> <ul style="list-style-type: none">• Had the award been made against You rather than to You, cover for You in respect of such award would have applied under this Section 2 (Liability to Others) in accordance with its terms and exclusions• There is no appeal outstanding and if We make a payment under this event You or your personal representatives must transfer the rights of recovery under the judgement to Us. <p>The amount payable in respect of any one award will not exceed £2,000,000.</p> <p>In the event of your death We will, in respect of liability incurred by You, indemnify your personal representatives in the terms of and subject to the limitations set out, provided that such personal representatives will, as though they were the Insured, observe, fulfil and be subject to the terms, exceptions and conditions of the Policy insofar as they can apply.</p>	<p>NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>

Section 3: All Risks Cover

What Your Policy Covers	Excluding Loss or Damage	N.B. This insurance only applies when All Risks Sum Insured is shown on the Schedule.
<p>The Cover We will indemnify You and members of your Household by payment or, at our option, by reinstatement, replacement or repair, for loss or damage caused to:</p> <p>(a) Any item specified in the Schedule up to a maximum of the Sum Insured shown against the item,</p> <p>(b) Jewellery, photographic equipment, musical instruments, telephones, contact lenses, Personal Effects, clothing and sports equipment up to a maximum of the Unspecified All Risks Sum Insured shown on the Schedule (limit £1,500 any one item) including Personal Money up to a limit of £500 and bicycles up to a limit of £1,000 in any one Period of Insurance.</p>	<ul style="list-style-type: none"> • to camping equipment, documents of any kind and household goods. • by theft of any bicycle, (or of its tyres, accessories or fittings) left both unlocked and unattended away from the Premises. • to any bicycle while being used for racing or while used for hire or reward. • to tyres, accessories or fittings of any bicycle unless the bicycle is damaged at the same time. • by Theft or attempted Theft from any unattended vehicle unless: All windows, including sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot. • to sports equipment while in use. • to pottery, porcelain, terracotta, glass or other brittle items other than by fire and theft. • in relation to telephone airtime and hands free accessories. • to musical instruments used for professional or semi-professional purposes. • to musical instruments caused by atmospheric conditions or very hot or very cold temperatures. • in relation to breakage of musical instrument strings or reeds. 	

We will deduct the amount of the Excess stated in the Schedule in respect of each loss.

Geographical Limits

The cover provided by this Section applies to insured property in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man, and for not more than 60 days in any one Period of Insurance while elsewhere in the world.

Section 1,2 & 3: Loss Settlement Basis

Premises

Any admitted claim will be settled on a new for old basis (without deduction for wear, tear or depreciation), provided:

- (a) The Premises have been maintained in good repair,
- (b) Repair or replacement is carried out without undue delay.

Otherwise, claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation.

Contents and All Risks

Any admitted claim (excluding claims for household linen and wearing apparel) will be settled on a new for old basis as follows:

- (a) TOTAL LOSS or destruction will be settled without deduction for wear, tear or depreciation,
- (b) PARTIAL LOSS will be settled by payment of the cost of repair (if repairs can be made) and subject to this cost not exceeding the replacement value of the property as new,
- (c) ALL claims for household linen and wearing apparel will be settled on an indemnity basis i.e. deduction will be made for wear, tear and depreciation.

Subject otherwise to the terms and conditions of the Policy.

Limit of liability

In the event of a loss in respect of Premises, Contents and/or All Risks our maximum liability is limited to the Sums Insured stated in the Schedule or endorsed hereon.

We will deduct the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

Section 4: Caravan/Mobile Home

What Your Policy Covers	Excluding Loss or Damage	
<p>The Cover We will indemnify You by payment or, at our option, by replacement or repair for accidental loss or damage to:</p> <p>(a) The Caravan/Mobile Home, including its accessories, furnishings and utensils,</p> <p>(b) Clothing and Personal Effects whilst in the Caravan/Mobile Home or whilst temporarily in the towing vehicle in the course of a journey including the reasonable costs incurred to protect and remove to suitable repairers and to deliver to your Premises following repair, subject to a maximum amount payable of £250 in respect of any one loss.</p> <p>Where Insured Anywhere in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands, including transit between ports. While temporarily within the Continent of Europe in the custody and control of the Insured for not more than 60 days in any one Period of Insurance.</p> <p>Loss Settlement Basis Our maximum liability for any admitted claim is limited to the market value of the property at the time of its loss or damage, or the Sum Insured specified in the Schedule (whichever is the lesser). A proportionate adjustment will</p>	<ul style="list-style-type: none">• to tyres.• if let for hire or reward or used as a permanent residence.• by Theft while unattended unless securely closed and locked.• caused by Storm, unless secured at each corner by proprietary anchor screws and wire hawsers except when kept at the Premises specified in the Schedule.• of Money, stamp collections and documents of any kind.• to High Value Items.• for the amount of the Excess stated in the Schedule in respect of each loss.	<p>N.B. This Section only applies when a Sum Insured for this cover is shown on the Schedule.</p> <p>NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>

Section 4: Caravan/Mobile Home

What Your Policy Covers	Excluding Loss or Damage
<p>Loss Settlement Basis (continued) be made in the settlement of your claim if the Sum Insured at the time of the loss or damage is less than the value of all the property, which is the subject of this cover.</p> <p>Liability to Others We will indemnify You against all sums which You shall become legally liable to pay arising out of the ownership or use of the Caravan/Mobile Home specified in the Schedule which result in:</p> <p>(a) Death, bodily injury or illness to any person other than:</p> <ul style="list-style-type: none">• Members of your Household• Employees of You or of members of your Household, <p>(b) Accidental damage to property other than property belonging to or under the control of:</p> <ul style="list-style-type: none">• You• Members of your Household• Employees of You or of members of your Household. <p>The amount payable in respect of any one event or series of events constituting one occurrence will not exceed £2,000,000 inclusive of all legal fees and other expenses.</p>	<ul style="list-style-type: none">• the Caravan/Mobile Home whilst it is:<ul style="list-style-type: none">(a) Attached to any vehicle,(b) Let for hire or reward or used as a permanent residence, or(c) Being used other than for social, domestic and pleasure purposes.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 4: Small Craft

Definition of small Craft: Vessels not exceeding 17ft in length, with a maximum design speed not exceeding 17 knots and not more than 15 years old.

What Your Policy Covers	Excluding Loss or Damage	N.B. This Section only applies when a Sum Insured for this cover is shown on the Schedule.
<p>The Cover We will indemnify You by payment or, at our option, by replacement or repair for accidental loss or damage to the items noted in the Schedule.</p> <p>Loss Settlement Basis Our maximum liability is limited to the Sum Insured stated in the Schedule or endorsed hereon but subject also to Condition 5 listed hereunder if the loss or damage occurs whilst racing.</p>	<ul style="list-style-type: none">• due to depreciation.• due to scratching, denting and bruising while the vessel is being transported.• to sails and protective covers split by the wind or blown away, unless in consequence of damage to the spars to which sails are bent, or caused by the vessel being stranded or in collision or contact with any external substance (ice included) other than water.• caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them.	
<p>Liability to Others We will indemnify You against all sums which You become legally liable to pay arising out of the ownership or use of the insured Craft which result in:</p> <p>(a) Death, bodily injury or illness to any person other than employees of You.</p> <p>(b) Accidental loss or damage to property or any other craft other than property or any other craft belonging to or under the control of You.</p> <p>We will also pay the legal costs and expenses incurred by the</p>	<p>Excluding Liability in respect of</p> <ul style="list-style-type: none">• any compulsory insurance required under any Road Traffic Acts or amending statutes.• any person engaged in water-skiing, aquaplaning or any other sport or activity while being towed by the vessel.• any punitive or exemplary damages however described.	NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 4: Small Craft

What Your Policy Covers	Excluding Liability in respect of
<p>Liability to Others (continued) Insured in contesting liability or taking proceedings to limit liability, with our consent. We will also pay the costs for representation at any Coroner's inquest or fatal accident inquiry.</p> <p>We will also indemnify any person using the craft with your permission.</p> <p>The amount payable in respect of any one event or series of events constituting one occurrence will not exceed £1,000,000 inclusive of all legal fees and other expenses.</p>	

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

In addition to the general conditions detailed within this Policy this Section is also subject to the following CONDITIONS:

- (a) The Geographical limit of this Section is inland and coastal waters of Ireland and the United Kingdom,
- (b) The insured Craft is used solely for personal pleasure purposes only,
- (c) The insured Craft is not left in the water during the period 1st November to 31st March,
- (d) The insured Craft at no time engages in water-skiing or other sport or activity involving the Craft towing items,
- (e) The indemnity provided to sails, spars, mast, standing and running rigging whilst racing is 2/3rd the full replacement cost of these items. The calculation of the full replacement cost is based on 50% of the insured value of the Craft,
- (f) The Insured shall maintain the Craft and all equipment in a proper state of repair and seaworthiness and shall, at all times, exercise due care and diligence in safeguarding them.

Section 5: Legal Expenses

The Meaning of Words (All Events)

You The person(s) named in the Schedule and any member of your Household.

Legal Representative The solicitor, or other person appointed under this Policy to represent You.

Costs The professional fees and expenses reasonably and properly charged by the Legal Representative and your opponent's costs which You are ordered to pay by a court or tribunal.

Geographical limit The Geographical limit for Personal Injury is Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Andorra, Austria, Belgium, the Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

The Geographical limit for Consumer Contract is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

What Your Policy Covers	Excluding any Claim	<p>N.B. This Section only applies when a Sum Insured for this cover is shown on the Schedule.</p> <p>NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42</p>
<p>1 Personal injury</p> <p>We will pay the costs of legal action taken by You or on your behalf as a result of an event which causes your death or bodily injury:</p> <p>Provided:</p> <ul style="list-style-type: none">• The event happens within the Period of Insurance and the Geographical limit• The legal action is brought within the Geographical limit• You have a reasonable chance of successfully recovering damages <p>The amount payable in respect of all claims arising from one incident will not exceed £25,000.</p>	<ul style="list-style-type: none">• arising from the use of any mechanically propelled vehicle by You.• any claim relating to medical treatment.• for Costs We have not agreed to in writing or You have incurred prior to the acceptance of a claim as valid by the Company.• for any Costs incurred where there is failure to give proper instructions in due time to the Legal Representative or where there is a delay by You which in the opinion of the Company is prejudicial to the case.• for Costs for which another party is liable or which are covered by any other insurance policy.• in respect of disputes between You and the Company.• arising from any dispute between You and a member of your Household.	

Section 5: Legal Expenses

What Your Policy Covers	Excluding any Claim
<p>2 Consumer contract Taking legal action We will pay the Costs of legal action taken by You in a dispute over a contract You have for buying, selling or renting goods or services provided:</p> <ul style="list-style-type: none">• You entered into the contract within the Geographical limit• The dispute started within the Period of Insurance• Any legal action is brought within the Geographical limit• You have a reasonable chance of successfully recovering damages or settling the dispute in another way <p>The amount payable in respect of all claims arising from one incident will not exceed £25,000.</p>	<ul style="list-style-type: none">• arising from any dispute which happens within three months from the date this Policy starts, unless the claim is for goods or services You bought after the start of this Policy.• for any dispute involving a claim for less than £500 or in respect of any contract under which money was owed more than six months before You reported the claim.• in respect of mechanically propelled vehicle or their parts and accessories.• in respect of building, converting or extending your home or arising from any work which is not carried out for the benefit of your permanent home.• arising from a landlord or tenancy agreement or a lease agreement.• arising from a contract for your business activities.• for Costs We have not agreed to in writing or incurred prior to the acceptance of a claim as valid by the Company.• for any Costs incurred where there is failure to give proper instructions in due time to the Legal Representative or where there is a delay by You which in the opinion of the Company is prejudicial to the case.• for Costs for which another party is liable or which are covered by any other insurance policy.• in respect of disputes between You and the Company.• in respect of disputes between You and any member of your Household.

NOTE: For exclusions which apply to the whole of your Policy see General Exclusions – Pages 40 - 42

Section 5: Legal Expenses

Conditions

If You do not keep to the conditions, We may cancel the Policy, refuse any claim and withdraw from any current claim.

1 You must do the following:

- (a) Give Us written details of your claim along with any other supporting information We ask for,
- (b) Make your claim within six months of the incident which gave rise to the dispute,
- (c) Follow the Legal Representative's advice and provide any information he or she asks for,
- (d) Take every step to recover Costs and pay them to Us,
- (e) Get our written permission before making an appeal,
- (f) Make sure that your Legal Representative keeps to condition 2 below.

2 Your Legal Representative must do the following:

- (a) Get our written permission before instructing a barrister or expert witness,
- (b) Tell Us if, at any stage, there is no longer a reasonable chance of successful defence, recovering damages or getting any other remedy,
- (c) Tell Us immediately if the other party makes a payment into court or any offer to settle the matter,
- (d) Report the result of the claim to Us when it is finished.

3 We will have the right to do the following:

- (a) Appoint the Legal Representative in your name and on your behalf,
- (b) Have any legal bill audited or taxed,
- (c) Contact the Legal Representative at any time, and have access to all statements, opinions and reports,
- (d) End your cover if, during the course of the claim, We think there is no longer a reasonable chance of success. If You continue the claim, and get a better settlement than We expected, We will pay your reasonable Costs, which You cannot recover from anywhere else,
- (e) Settle the Costs covered by this Policy at the end of the claim, if those Costs cannot be recovered from anywhere else.

4 Your Agreements with Others

We will not be bound by any agreement between You and the Legal Representative, or You and any other person or organisation. See also Claims under Terms and Conditions - Page 36.

5 Choosing the Legal Representative

When You need to start legal proceedings You can choose the Legal Representative. You must send his or her name and address to Us. You may also choose a lawyer to act as your Legal Representative to serve your

Section 5: Legal Expenses

interests where a conflict of interests arise.

The following refers to all covers within Section 5: Legal Expenses

We will not provide the cover for the following:

- (a) Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change,
- (b) Claims made by You against Us.

6 Disputes

If there is a dispute between You and Us the matter may be referred to an Arbitrator, who You and We agree to. If We cannot agree on an Arbitrator, one will be chosen by the President of the Law Society or by the Bar Council.

All Costs of the arbitration will be paid for by the person the Arbitrator's decision goes against. If the decision is not clearly made against either You or Us, the Arbitrator will decide how You and We will share the Costs.

Terms and Conditions - General

1 Observance of Conditions

The observance by You of the terms, conditions and Endorsements of this Policy as far as they relate to anything to be done or complied with by You will be a condition precedent to any liability of the Company.

2 Misdescription

This Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material facts i.e. those circumstances which may influence Us in our acceptance or assessment of this insurance. If You are in any doubt as to whether a fact is material or not please disclose it.

3 Maintenance and Security

You must keep the Premises in good repair and take all reasonable precautions to ensure the safety of property insured and to prevent accidents.

4 Change in Risk or Circumstance

You must tell Us in writing IMMEDIATELY of any change, which may affect this insurance or increase the risk of loss, damage or injury as failure to do so could invalidate the cover provided.

When We are advised of any change to the risk We will recalculate the premium. Where the change is effective other than at inception or renewal date, We may apply a mid term adjustment

premium. This will be based on our reassessment of the risk and may be either an additional premium or a refund of premium. Where the calculated adjustment premium is less than £10 no additional premium will be charged and no return premium will be allowed.

5 Cancelling this Policy

You may cancel the Policy/Section at any time by written notice. If there has been no claim during the current Period of Insurance We will allow a return of premium for the unexpired Period of Insurance. If the Policy has been in force for less than one year We will apply an additional charge of £15 to cover our operational costs.

We may also cancel the Policy/Section at any time by sending notice by recorded delivery to You at your last known address. This notice is effective from midnight on the seventh day immediately following the date of the recorded delivery letter. We will return a proportionate part of the premium.

Regardless of which Party cancels the Policy/Section, if there has been a claim during the current Period of Insurance We will return no premium.

If the Company has agreed to accept payment of premium for this Policy by monthly direct debit payments then in the event of non-payment of any monthly payment on its due date the

Terms and Conditions - General

Company may cancel this Policy by giving seven days notice by recorded delivery letter to the last known address of the Insured and following the expiry of this notice the Policy will be automatically cancelled. The Company will be entitled to payment of the premium proportionate to the Period of Insurance and in the event of a claim during the current Period of Insurance the Company will be entitled to the full premium.

6 More than one premises insured

The Premises and/or Contents thereof, situate where indicated on the Schedule, are insured as if each had been the subject of a separate policy.

7 Mortgagee Clause

The interest of a Mortgagee in this insurance shall not be prejudiced by any act or neglect of the Mortgagor (or Occupier of the Premises) whereby the risk of loss or damage is increased without the authority or knowledge of the Mortgagee, provided the Mortgagee shall, immediately on becoming aware thereof, give notice in writing to Us and on demand, pay such additional premium as We may require.

8 Inflation Protection

Your Sums Insured will be automatically increased each month and updated annually at renewal date:

- (a) Premises will be increased in accordance with the House Building Cost Index published by the Building Cost Information Service of the Royal Institute of Chartered Surveyors, or by any higher percentage We consider appropriate.
- (b) Contents (not applicable if bedroom product selected) will be increased in accordance with the General Index of Retail prices (all items) as published by the Stationery Office, or by any higher percentage We consider appropriate.
- (c) All Risks will be increased in accordance with the General Index of Retail prices (all items) as published by the Stationery Office, or by any higher percentage We consider appropriate.

These increases may not be sufficient for your needs and We would therefore suggest that You periodically review your own Sums Insured.

9 Other Insurances

If at the time of any incident, which results in a claim under this Policy, (other than under Section 5: Legal Expenses) there is any other insurance covering the same liability, loss or damage, We will pay only our rateable share.

Terms and Conditions - General

10 Governing Law

This agreement shall be governed by and construed in accordance with the laws of Northern Ireland and will be subject to the jurisdiction of the Northern Ireland courts.

anyone acting on your behalf to obtain any benefit under this Policy, We will not pay your claim and We will cancel the Policy.

11 Disagreement

All differences arising out of this Policy shall be referred to an Arbitrator or if necessary to two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire. The making of an award shall be a condition precedent to any right of action against Us. Differences not referred to arbitration within twelve calendar months from the date on which the difference occurred will be deemed to have been abandoned.

NOTE: This condition does not affect your right to refer any claim or query to the office of the Financial Ombudsman Service.

12 Fraud

If any claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices (including inflation or exaggeration of the claim, or submission of forged or falsified documents) are used by You or

Terms and Conditions - Claims

1 Your Duties and Our Rights

(a) What You must do

Tell Us IMMEDIATELY of any loss, damage or accident and give details of how the loss, damage or accident occurred. You will be required to produce, at your own expense, all necessary documents and information to support any loss and forward these to Us, together with a completed Claim Form, within 30 days of first notifying Us of the incident. Any writ, summons, notice of prosecution or other legal document You receive must be sent to Us, unanswered, on receipt.

(b) Do Not Proceed

You must not proceed with repairs (other than emergency repairs necessary to limit damage) without our approval.

(c) Do not negotiate

You, or any other person insured under this Policy, or anyone else acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

(d) Tell the Police

You must advise the Police about any incident of theft, attempted theft or vandalism, or loss, destruction, damage or injury by malicious person(s).

2 We are entitled to

(a) Defend or settle legal action

Take over and conduct in your name, or in the name of any other person indemnified by this Policy, the defence or settlement of any legal action.

(b) Act to recover payment

Take proceedings at our own expense and for our own benefit, but in your name, or in the name of any other person indemnified by this Policy, to recover any payment We have made under this Policy.

(c) Co-operation from You

Receive all necessary assistance from You or any other person indemnified by this Policy.

(d) Salvage

Enter any building where loss or damage has occurred and deal with any salvage in a reasonable manner. However, no property may be abandoned to Us.

General Exclusions

We shall not be liable for

1 Radioactive Contamination:

- (a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss, or
- (b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2 Sonic Boom

Loss or damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

3 Confiscation

Loss of or damage due to confiscation, requisition or destruction by order of any Government, or Public or Local Authority.

4 Consequential Loss

Consequential loss or damage of any kind except as set out in this Policy.

5 Fees

Fees incurred in the preparation of any claim.

6 Sets and Matching Items

Any undamaged item which forms part of a set, pair, suite or any other article of a uniform nature even when replacements cannot be matched. We will only be liable for the value of the particular item, part or parts that have been lost or damaged.

7 Wear, Tear and as undernoted:

- Wear, tear, rust or corrosion
- Gradual deterioration or any gradually operating cause
- The cost of maintenance
- Mildew, rising damp, dry/wet rot, moth, vermin, atmospheric or climatic conditions
- Damage caused by any process of cleaning, dyeing, repairing or restoring any article
- Mechanical, electrical or electronic defects, breakdown or malfunction

8 Business, Trade or Professional Purposes

This Policy does not provide cover for any property held in connection with any business,

General Exclusions

trade or professional purpose other than Home Office equipment as referred to within the Definition of Contents.

9 Pollution or Contamination

We will not pay for damage caused by or resulting from pollution or contamination, other than damage caused by:

- (a) Pollution or contamination which results from damage by an insured event, or
- (b) An insured event which results from pollution or contamination.

10 War and Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- (a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or

- (b) Any act of terrorism.

For the purpose of this General Exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group(s) of persons, 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 General Exclusion also excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If the Company alleges that by reason of this exclusion any liability, loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this General Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

General Exclusions

11 Cyber Risk

This Policy does not apply to liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:

- (a) The loss of, alteration of or damage to, or
- (b) A reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse.

Endorsements

(operative only if indicated on the Schedule)

H01 – Security Precautions 1

It is a condition of your Policy that:

- (a) All external doors are fitted with mortice deadlocks or deadlocking rim latches,
- (b) All French windows and/or patio doors are fitted with appropriate security locks,
- (c) All ground floor windows and other accessible opening windows are fitted with window locks.

H02 – Security Precautions 2

Where a burglar alarm is installed as our requirement or for which You have been allowed a premium discount You hereby agree to maintain the installation in accordance with the suppliers recommendations and to have the alarm switched on and in service on all practical occasions.

H03 – Special Security Precautions for Jewellery

It is a condition of your Policy that all items of jewellery valued in excess of £7,500 are kept in a locked safe when not in the personal custody of an adult.

H04 – Single High Value Item Limit

The High Value Item limit of 10%, included within the Contents definition, is deleted for items listed on the Schedule and is replaced by the monetary amount shown against each item.

H05 – Total High Value Items Limit

The High Value Items total of 50%, included within the Contents definition, is deleted and replaced by the monetary amount shown on the Schedule.

H06 – Paying Guests

Your Policy automatically allows for the provision of accommodation for 6 paying guests. This is increased to 12 paying guests.

H07 – Premises Let to Tenants

The Premises is let to tenant(s) in the number of units shown on the Schedule.

Unless contained in a portion of the Premises occupied by You, no cover is provided for Money or High Value Items.

In settling claims for all items of Contents due allowance will be made for wear, tear and depreciation.

The Exclusion regarding “profession, trade or business” referred to under Liability to Others does not apply to your business as Lessor of the Premises specified in the Schedule.

H08 – Premises used partly for business purposes, other than a Home Office

The Premises is partly occupied in connection with your business as disclosed to Us.

Within that portion of the Premises no cover is provided for Money or any High Value Item and Accidental

Endorsements

(operative only if indicated on the Schedule)

Damage to Contents is not included (whether indicated or not on the Schedule).

The insurance provided for Theft or attempted Theft of Contents, only applies if accompanied by violent and forcible entry or exit and is subject otherwise to the terms, limitations and exceptions otherwise specified in this Policy.

The Exclusion regarding “profession, trade or business” referred to under Liability to Others does not apply to your business as disclosed but, We will not insure You for any amount which You might become legally liable to pay for death, injury, illness or loss or damage caused by remedial, professional or other advice or treatment

– other than medical First Aid Treatment

– given or administered or omitted by You, or by any of your servants, employees or Agents.

H09 – Holiday Home

The Premises is occupied as a Holiday Home.

Whenever You are not in residence it is a condition of your Policy that:

- (a) Contents will exclude Money and High Value Items,
- (b) A responsible person is appointed to supervise and regularly check the Premises,
- (c) The electricity and water are turned off at the mains and the water system is drained. This condition shall not apply if the central heating system is set to

automatically come into use daily by means of a time switch with the thermostat set to a minimum temperature of 55 degrees Fahrenheit and the loft hatch/door left open where fitted.

H10 – Non-standard Construction

It is hereby noted that the Private House is constructed of the materials disclosed to Us and not as defined at Premises.

H11 – Satellite Dishes, Television/Radio Aerials and Masts

The reference to “30 feet in height” is substituted by the number of feet shown on the Schedule. The monetary amount referred to remains unchanged.

H12 – Home Office Equipment

The amount of £5,000, included within the Contents definition, is increased to the amount stated on the Schedule.

H13 – Restriction and/or exclusion of Certain Covers

Your Policy restricts and/or excludes cover as detailed on the Schedule.

H14 – Fire Cover Only

The insurance provided by your Policy is hereby limited to – “Fire, Explosion, Lightning, Earthquake”. No other insurance is provided by your Policy.

Endorsements

(operative only if indicated on the Schedule)

H15 – Fire & Homeowners Liability

The insurance provided by your Policy is hereby limited to – “Fire, Explosion, Lightning, Earthquake and Thunderbolt” and the insurance provided under the heading “Liability to Others as Owner of the Premises” as described under the Premises Section. No other insurance is provided by the Policy.

the heading "Subsidence" - Section 1 and / or Section 2 as operative.

H20 – Excluding Theft Cover

The insurance provided by our Policy excludes the cover described under the heading "Theft" - Section 1 and/or Section 2 as operative.

H16 – Glass Breakage

We will pay the cost of replacing:

- (a) Fixed glass (including double glazing) in windows, doors, fan lights and sky lights,
- (b) Fixed sanitary fixtures

following Accidental Damage, provided that the Private House is not Unfurnished nor has it been Unoccupied for more than 35 consecutive days immediately prior to the loss or damage.

H17 – Excluding Fire Cover

Sections 1 and 2 as operative exclude "Fire, Explosion, Lightning, Earthquake and Thunderbolt".

H18 – Settings

It is a condition of All Risks Cover that the settings of any item of jewellery valued in excess of £7,500 be checked by a jeweller at least once every 2 years.

H19 – Excluding Subsidence Cover

The insurance provided by our Policy excludes the cover described under

Safety Precautions

Fire Prevention

Electrical Appliances

Electrical sockets should not be overloaded. The ideal is one appliance, one socket.

Replace worn flexes immediately and unplug all appliances when not in use.

Heating Appliances

Keep heaters away from furniture, curtains and bedclothes.

Never move or refuel an oil or gas heater while it is lit.

Open Fires

Never leave a room without putting a spark guard in front of the fire.

Have your chimney swept regularly – at least twice a year.

Cooking

Keep all electrical flexes off cooker rings or hobs.

Be especially careful with chip pans, they should never be left unattended on a lighted cooker.

Smoke Alarm

You should install at least one smoke alarm in your house.

At Night

Unplug all electrical appliances – especially the TV set.

Close doors to all rooms as this will assist in containing fire and smoke should a fire break out.

Water Damage

Every year severe winter conditions cause pipes to freeze and burst. The ensuing water damage to your house and contents can be quite substantial. We urge You to take precautions to help reduce, or prevent, loss or damage of this nature in the winter months:

All pipes and tanks should be fully lagged.

Leave the underside of attic tanks unlagged to ensure rising warmth can reach them.

Inspect your cold water tank for rust/corrosion.

In Winter

Most damage tends to occur while people are away from home. If You are away for a few days, unless your heating is being left on:

Turn off the water supply at the mains and drain your domestic hot/cold water system by letting the taps run.

NB. When You return home do not light your boiler until the system is completely filled. Refill slowly to avoid airlocks.

Safety Precautions

Burglary Prevention

While your insurance covers the financial loss You suffer as a result of a break-in, nothing can protect You from the emotional trauma and shock suffered when a stranger ransacks your home and rummages through your belongings. However, there is a lot You can do to help prevent it happening in the first place.

All External Doors

Fit mortice deadlocks to all external doors or security locks in respect of French windows and patio doors. You should lock these doors even if You are out for just a short time.

All Accessible Windows

A large number of break-ins occur through windows. Fit security locks to all accessible windows, i.e. those on the ground floor or near drainpipes or flat roofs.

Going out at Night

When You go out for the evening, it's a good idea to draw the curtains and leave a light on in the living room or a bedroom. Leaving the hall light on is not a good deterrent. Keep your garage/garden shed locked. Do not leave garden implements, especially ladders, lying around. They could help a thief gain access to your home.

Going on Holiday

When You go away on holiday, cancel all deliveries, i.e. milk, newspapers etc. Give a key to a trusted neighbour and ask him or

her to keep an eye on the house and to remove mail from the letterbox or hall. Inform your local Police station that You will be away.

Making a Claim

While We hope that You will not have any loss or damage, if You do need to make a claim please telephone Us on 028 9089 1320 or contact Us at Allianz, Allianz House, 21 Linenhall Street, Belfast, BT2 8AB. When You call, please provide your Policy number, details of what happened, and the time and date of the incident.

Complete and return a claim form. Estimates should be submitted with your claim. Once the estimate has been agreed You can proceed with repairs/redecoration.

If property has been stolen or maliciously damaged, or if You lose a valuable item, You should inform the Police as soon as possible.

When necessary – in the case of broken windows or burst pipes for example – You should have emergency repairs carried out immediately to prevent possible further damage to your property.

If the claim includes injury to someone else or damage to their property, You should send written details to Us as soon as possible. It is vital that We deal with such claims on your behalf. Any letters or documents You receive should be sent unanswered to Us without delay.

Where We need to discuss your claim You will be contacted as soon as possible to make an appointment.

If You have any queries or if You need any advice in making your claim just contact Us and We will be happy to help You.

Allianz Home Assist

You can use our Home Assist helpline 24 hours a day, 365 days a year.

Allianz Home Assist gives You rapid access to top quality tradesmen and repairers who will provide You with assistance in the event of an emergency which results in loss or damage to your home.

For example, damage to your:

- Roof
- Plumbing and drainage systems
- Domestic gas or electricity supply (where there is a complete failure)
- External locks, doors and windows

Allianz Home Assist operates 24 hours a day, 365 days a year, anywhere in Northern Ireland.

When an emergency happens ring Us immediately on 0845 2064684.

Legal Helpline

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.

When You ring, please state that You are an Allianz customer and quote:

Scheme Number: 35465

Phone Number: (0117) 976 1006

We will pass your enquiry to a legal adviser who will return your call.

Complaints Procedure

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
Email: enquiries@financial-ombudsman.org.uk
Website:
www.financial-ombudsman.org.uk

Terms of Business

Who We are

The underwriter of your insurance is Allianz p.l.c., registered in Ireland, Companies Registration Office No. 143108, trading as Allianz, having its registered head office at Allianz House, Elmpark, Merrion Road, Dublin 4. Our Home State is Ireland. Our branch trading address is Allianz House, 21 Linenhall Street, Belfast, BT2 8AB.

What We do

Allianz p.l.c. is a non-life general insurance undertaking underwriting personal and commercial insurance products.

Statutory Status

Allianz p.l.c. trading as Allianz is authorised by the Financial Regulator in Ireland and regulated by the Financial Services Authority for the conduct of UK general insurance business.

Language

Your Policy and all communications with You or by You to Us will be in English.

Financial Services Compensation Scheme

Allianz is a member of the Financial Services Compensation Scheme (FSCS). In the event of Allianz being unable to pay a claim, You may be entitled to compensation from the FSCS. For compulsory insurance claims the Scheme must ensure that the claims of all policyholders are

met in full. Compulsory insurance covered by the Scheme includes motor (third party, injury and property) and employers' liability. For non-compulsory insurance (such as home) the first £2,000 of a claim is protected in full. For amounts above this threshold FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid. Further details of the FSCS are available on request.

Call Recording

Please note that Allianz may record and monitor telephone calls in order to improve customer service and for regulatory purposes.

Allianz
Allianz House
21 Linenhall Street
Belfast BT2 8AB

Allianz is a trading name of Allianz p.l.c. registered in Ireland No. 143108
Registered office: Allianz House, Elmpark, Merrion Road, Dublin 4.

ALL3601/08