

# Clear Essentials

Home

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full Policy Wording as part of your policy documents.

## Who provides the cover?

Allianz Insurance plc

## How long does the cover last?

The policy lasts for 12 months

## What type of cover is provided?

The policy is a home insurance contract for private individuals. The policy provides you with cover for major events such as flood, fire and theft. It is a value for money policy and therefore does not provide cover for minor losses such as loss of food in the freezer or theft of money from the home. Your insurance advisor will discuss whether this type of policy is suitable for you.

The different types of cover available are home buildings, home contents and personal possessions.

- You can buy Buildings and Contents separately or together. Please note, you can only buy Personal Possessions if you take out Contents cover.

It is important that the amount of cover you buy is enough to cover the cost of reinstating your home and/or belongings in case you ever need to make a claim. Your insurance advisor will discuss this with you.

You can take out a policy as long as you permanently live in the UK and meet the acceptance criteria for Allianz. Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances. The policy is only available via insurance advisors Allianz agrees to do business with.

The key information about each section of cover available is set out under the respective headings. This includes the most significant or unusual exclusions and limitations to the cover and where to find them in the full Policy Wording. There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording. A copy is available from your insurance advisor on request or you will receive a full Policy Wording as part of your policy documents.

## What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms and conditions, including a minimum temporary cover charge of £25 plus Insurance Premium Tax, except where an incident has occurred which reaches the sum insured under the Buildings or Contents sections, in which case the full annual premium will be payable to us. Details are shown in the full Policy Wording which is available on request.

## Cancellation after the 14-day reflection period

If you cancel the policy after the 14-day reflection period we will refund the part of the premium you have not used less £10 plus Insurance Premium Tax, except where an incident has occurred which reaches the sum insured under the Buildings or Contents sections, in which case the full annual premium will be payable to us.

If you cancel at any time and you have added Legal Expenses cover or Annual Travel insurance and/or Home Emergency Assistance these covers will also be cancelled.

## Buildings

The policy covers the structure of your home (including garages and outbuildings) against unexpected loss or damage, for example by storm, fire or someone breaking in.

Full details can be found in the Buildings section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £150 of any claim under this section, except for subsidence which is subject to a £1,000 excess and escape of water claims which are subject to a £400 excess. Where subsidence damage results from escape of water, the subsidence excess will apply.
- Cover for accidental damage to mains services, glass and sanitary fittings is only available if you have taken out accidental damage cover.
- Where accidental damage is selected, we will not cover you for damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.
- In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.

## Contents

The policy covers your household goods and personal belongings whilst they are within your home, this includes outbuildings, against unexpected loss or damage, for example by fire or theft. Full details can be found in the Contents section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £150 of any claim under this section, except for escape of water claims which are subject to a £400 excess.
- Cover does not include food in freezers or money within the home.
- Cover for accidental damage to audio/ visual equipment and mirrors is only available if you have taken out accidental damage cover.
- Cover for valuables is limited to 10% of the contents sum insured and 5% for a single valuable item or collection (unless otherwise specified on your schedule).

## Personal Possessions

This section is only available with Contents cover. It will cover the personal belongings you have with you when you are not at home. This cover applies anywhere in the British Isles and Europe for the duration of the policy and in the rest of the world for 60 days a year.

Full details can be found in the Personal Possessions section of your policy – the key exclusions and limitations are set out below.

- You will have to pay the first £150 of any claim under this section.
- In the event of a Personal Possessions claim over £2,500 for any one item you will be required to produce evidence to substantiate the value of that item such as a purchase receipt.

## How do I notify a claim?

Please ring our Household Claims Centre on 0344 893 9537.

## On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually, for example the roof of your property needing to be re-tiled over time, is not covered.

## How do I make a complaint?

If your complaint is about buildings, contents or personal possessions, contact our Customer Satisfaction Manager at:

Allianz Insurance plc  
2530 The Quadrant  
Aztec West  
Bristol  
BS32 4AW

Phone: 0330 102 1781

Fax: 01483 529 717

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

If we are unable to resolve the problem, we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure can be found in your policy wording.

## Would I receive compensation if Allianz was unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your policy documents.