

Tenants Contents Insurance Policy



Let Insurance
SERVICES

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Introduction

Thank you for choosing Allianz.

This Tenants Contents insurance policy is administered by Let Insurance Services Limited who act on our behalf. Let Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 474985 and you can check on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your Tenants Contents insurance policy is made up of several parts which must be read together as they form **your** contract.

The basis of this contract is the information which **you** have supplied and/or the statement of facts including the declaration which **you** have checked to your satisfaction.

Please take time to read all parts of the policy to make sure they meet **your** needs and that **you** understand the terms, exclusions and conditions. If **you** wish to change anything or if there is anything **you** do not understand, please let Let Insurance Services Limited know.

The parts of the policy are:

- this Introduction; the General Exclusions and General Conditions, all of which apply to all sections of the policy
- the sections of cover selected by **you**, including the Meaning of Words, the Exclusions and Conditions which apply to the section
- the **Schedule**, which includes all endorsements applied to the policy while the policy is in force.

Any word or expression in the policy which has a specific meaning has the same meaning wherever it appears in the policy.

Allianz will indemnify **you** in accordance with and subject to the terms of this policy, in consideration of the payment to **Allianz** of the premium for the Period of Insurance.

Signed on behalf of **Allianz**.

A handwritten signature in blue ink that reads "Andrew Torrance". The signature is written in a cursive style with a horizontal line underneath the name.

Andrew Torrance
Chief Executive

Please examine this policy and if it is incorrect return it as soon as reasonably possible to **your** insurance broker who will arrange for it to be amended.

How your cover works

We will insure you within the conditions of your policy for those sections named in the Schedule for any insured event which takes place during the period of insurance.

Your policy ends at midnight on the last day of each period of insurance.

Changes to your circumstances

Please tell Let Insurance Services Ltd as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance.

Please refer to General Condition 12 on page 16 of this policy.

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

How to Make a claim

- 1 Check your schedule and policy which give details of what is covered and what is not covered.
- 2 Follow the General Conditions on page 15 of this policy.
- 3 Please ring our Household Claims Centre on 0845 0731114 at your first opportunity to notify your claim.
- 4 You can make any reasonable temporary repairs as soon as possible on a without prejudice basis but keep the bills as these may form part of your claim. It would be helpful if you take photos of the damage. We must have the chance to inspect the damage before you carry out permanent repairs.
- 5 If someone is holding you responsible for damage to their property or for injury to them, please tell us at your first opportunity and give us full written details. You must send us any claim form, summons or other legal document, as soon as reasonably possible and unanswered. Do not admit liability.
- 6 Any permanent repairs made by our approved suppliers are guaranteed.

If you have any questions please contact your insurance broker.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

Renewing Your Policy

If you pay your premium by instalment when your policy is due for renewal we will renew it for you automatically. This saves you the worry of remembering to contact us prior to the renewal date. We will write to you before the policy expires with full details of your next year's premium and any changes to policy conditions.

If you do not want to renew this policy please let us know. Should we decide that we will not renew your policy we will notify you in writing prior to the renewal date.

The automatic renewal process only applies if premium is paid by the Allianz Premium Instalment Plan.

Adequate home insurance cover is essential in protecting your property and the contents inside it against many unexpected events such as flood, subsidence, theft or storm. Individual insurers will form their own view on what is an acceptable risk to them and this may affect your ability to obtain cover with another insurer. Please make sure that you have arranged adequate alternative insurance before allowing this policy to lapse.

What to do if you are not satisfied

We will make every effort to give you an excellent service. However, if our service falls below the standard you expect, and you wish to make a complaint, please follow the procedure on page 17 of this policy.

Protecting your property and its contents

We offer the following hints on precautions worth taking.

Fire Prevention

Check your electrical equipment regularly. Make sure that you use the correct fuses and do not overload the circuits. Ask for the help of a qualified electrician if you are in doubt.

If you leave your home for more than 24 hours, switch off the electricity at the mains or unplug all appliances. (You may need to keep the refrigerator, freezer or heating systems in use). Always unplug non-essential electrical appliances before you go to bed at night, especially electric blankets and television sets.

Fires often happen in kitchens. You can put out chip pan fires by shutting out the air. Cover the pan with a lid or thick damp cloth. Do not use water. Remember safety first. Call the emergency services.

Water Damage

Lag exposed water pipes and tanks in the roof area.

Turn off the water and drain the system if **you** leave **your home** without heat in winter.

If pipes freeze despite your precautions thaw them out slowly using hot water bottles. Never use a blowlamp.

If **you** would like advice on anything mentioned above or anything affecting this policy, contact Let Insurance Services Limited, who will be happy to give all possible help.

Flood

- 1 Gather essential items together either upstairs or in a high place.
- 2 Fill jugs and saucepans with clean water.
- 3 Move **your** family and pets upstairs, or to a high place with a means of escape.
- 4 Turn off gas, electricity and water supplies when floodwater is about to enter **your home** if safe to do so.
- 5 DO NOT touch sources of electricity when standing in floodwater.
- 6 Keep listening to local radio for updates or call Floodline 0845 988 1188.
- 7 Floodwater can rise quickly, stay calm and reassure those around **you**. Call 999 if **you** are in danger.
- 8 Avoid walking or driving through floodwater.
- 9 Keep children and vulnerable people away from floodwater.
- 10 Wash **your** hands thoroughly if **you** touch floodwater.

Security

- 1 Never leave keys in the lock (other than for ease of exit at night), hanging inside a letterbox or hidden outside the home.
- 2 When upstairs avoid leaving doors and windows open downstairs.
- 3 Don't leave small valuables, money, handbags, wallets and purses where they can be easily seen from outside.
- 4 If **you** go out in the evening leave a light on in a living room or bedroom. Leaving an outside or landing light on is not sufficient, the home must look lived in.
- 5 Never leave ladders or tools lying around, these will encourage rather than deter an opportunist thief.

- 6 Close and lock all garages, sheds and other outbuildings.
- 7 Join a local Neighbourhood Watch Scheme or consider starting one in **your** area.
- 8 Don't let strangers into **your home** unless they give **you** official proof of their identity. If **you** are suspicious telephone the company concerned for verification while **your** caller waits outside behind the locked front door.
- 9 Remember to cancel milk and newspaper deliveries before **you** go on holiday and ask a trusted neighbour to keep an eye on **your home** and leave a spare key with them.
- 10 Keep a record of **your** possessions, for example the serial numbers of televisions and video recorders, and use a security marker which writes in invisible ink to mark **your** postcode and house number (this ink can only be read under ultraviolet light). Retain copies in a safe location.
- 11 Keep receipts, obtain valuations and take photographs of jewellery and any other valuable or unusual items. Photographs are an enormous help to the Police for identifying stolen property and returning it to the rightful owner.

Safes

Safes offer an additional level of protection for **your** valuables against thieves. A safe should be carefully chosen taking into consideration the value of the items intended to be locked within, where it is to be located within **your** property and any future purchases of valuables that **you** may make. Safes are normally awarded a 'cash rating' which indicates the maximum level of cash that should be held within. The cash rating will be based on the safe's ability to withstand fire and attack. For most safes, the awarded cash rating can be multiplied by ten in order to find the equivalent valuables limit e.g. Cash rating £1,000 = Valuables rating £10,000. A safe supplier will be able to advise **you** on the type of safe that is best for **your** needs

Further information on protecting **your home** can be found on the following Home Office websites:

www.crimereduction.homeoffice.gov.uk/cpghs.pdf
and www.homeoffice.gov.uk/secureyourhome

Definitions

The meaning of words

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy or **schedule**. These words are highlighted in bold.

Accidental damage

Damage caused suddenly and by external means. This definition does not include damage caused by wear and tear, any gradually operating cause or faulty design or faulty materials.

Allianz, We, our, us

Allianz Insurance plc.

Contents

Household goods, personal belongings and personal money in **your home**, domestic outbuilding or garages, which you own or are responsible for. This includes:

- permanent fixtures and fittings other than landlord's fixtures and fittings;
- television, satellite and radio receiving aerials, aerial fittings and masts fixed to **your home**;
- gas and electric cookers and meters.
- **Valuables** – Jewellery, gold and silver articles (including plated articles) watches, gemstones, clocks, furs, pictures, sculptures, other works of art and collections of stamps, medals and coins.
- **Office equipment** – computers, external hard drives, memory sticks, software, printers, fax machines, photocopiers, typewriters, telecommunications equipment and office furniture used in connection with **your** business or job but not worth more than £500 in total. You must be responsible for insuring the office equipment.
- Laminated, wooden effect or vinyl floor coverings that could reasonably be removed and re-used
- Carpets

Contents does not include:

- Contents insured under any other policy;
- Cash, bank and currency notes (except those covered under money section);
- Securities (financial certificates such as shares and bonds) certificates and documents (except those covered under document section);
- mechanically propelled or assisted vehicles (which includes adults' and children's motor vehicles, adults' and children's motor cycles, quad bikes, trikes and go-karts) or their parts and accessories, but not including gardening machinery or wheelchairs;
- Caravans and trailers or their parts and accessories;
- Aircraft, hovercraft and watercraft (which includes sailboards, windsurfers and models) or their parts and accessories;
- Lottery tickets and raffle tickets;
- Laminated, wooden effect or vinyl floor coverings that could not reasonably be removed and re-used;
- Animals;
- Any part of the structure of **your home**, central heating system, ceiling, wallpaper or similar (except those covered under tenant's liability)
- Contents which **you** own or use at any time for business, professional or trade purposes, (except for **office equipment**).

Documents

Bank, Building Society statements, Passports, Driving Licences, Birth/Marriage/Death certificates.

Dangerous animal

An animal defined as dangerous in the Animals Act 1971 or a dog of a type described in Section 1 of the Dangerous Dogs Act 1991.

Injury

Bodily injury, death, disease, illness or shock.

Money

Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, travellers cheques, gift vouchers (subject to proof of purchase or ownership) premium bonds, luncheon vouchers, credit, cash or cheque cards, season tickets and travel tickets which you own or are responsible for social and domestic purposes.

Schedule

A printed document showing the sections of the policy you have chosen, the sums insured and any endorsements that apply to your policy.

Standard Construction

The buildings of your home built of brick, stone or concrete and roofed with slate, tile, metal, concrete, asbestos or asphalt (or other roofing materials if part of a flat roofed extension that is no larger than 25 square metres)

Storm

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

Unfurnished

Not having enough furniture to live in permanently.

Unoccupied

Not having been lived in for more than 30 days, unless otherwise stated, in a row.

Water table

The top level of underground water where the soil is in a permanent state of saturation. The table may rise or fall depending on the level of precipitation that infiltrates from upper layers of soil (unsaturated soil).

Your home

The private residence and gardens at the address shown in the schedule and the land, domestic garages, on and off site, and outbuildings at the same residence, built of standard construction.

You, your,

The person named as the insured in the schedule, their partner and members of their family permanently living with them during the insurance period at their home at the address shown in the schedule.

We have used some specific terms in the policy wording and the following are explanations to help you understand them. These explanations are for information and do not form part of the policy wording.

Liquidated damages

These are damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract, at the time the contract was made.

Punitive or exemplary damages

These are damages that are awarded to punish you as well as compensate the other person if you did anything deliberately.

Aggravated damages

These are damages that are awarded when your behaviour or the circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.

Multiplying compensatory damages

In some areas of the world the amount of money awarded as compensation is sometimes multiplied two, three or more times to act as a punishment to you.

Contents

What is covered	What is not covered
<p>Your Policy covers loss of or damage to your Contents caused by the following events.</p> <p>Events</p>	<p>The total of the compulsory and voluntary excess figures (as shown in your policy schedule) for each insured event other than events 21, 23, 24, 25 and 26.</p> <p>Loss, damage, injury or liability shown in the General Exclusions.</p>
<p>1 Fire, lightning, explosion, earthquake and smoke</p>	<p>Anything which happens gradually</p>
<p>2 Aircraft and other flying objects or articles dropped from them</p>	
<p>3 The contents being hit by:</p> <ul style="list-style-type: none"> a Vehicles b Animals c Falling trees or branches 	<p>Loss or damage caused by domestic animals</p> <p>Loss or damage caused by felling or lopping trees</p>
<p>4 Theft or attempted theft</p>	<p>Any theft or attempted theft which does not involve force or violence to get into or out of your home while it is lent or sublet in part or whole.</p> <p>Any amount over £1,000 for loss or damage to the contents caused by theft or attempted theft from sheds and domestic outbuildings forming part of your home.</p> <p>Any amount over £750 for loss or damage to the contents caused by theft or attempted theft from domestic garages rented from the landlord by the household within the British Isles.</p> <p>Loss or damage caused after your home has been left unfurnished or unoccupied.</p> <p>Loss or damage caused by you</p>
<p>5 Malicious damage</p>	<p>Loss or damage caused after your home has been left unfurnished or unoccupied.</p> <p>Loss or damage caused by you.</p>
<p>6 Water escaping from water tanks, apparatus or pipes or fixed heating installations.</p>	<p>Loss or damage caused after your home has been left unoccupied.</p> <p>Loss of metered water</p> <p>The first £250 of each claim.</p> <p>Loss or damage caused by the failure or lack of appropriate sealant and/or grout.</p>
<p>7 Storm or flood</p>	<p>Loss or damage caused by frost</p> <p>Loss or damage caused when the storm conditions are not met.</p> <p>Loss or damage in cellars and basements due to a rise in the water table.</p> <p>Anything which happens gradually.</p>
<p>8 Riot, civil commotion, strike, labour or political disturbances</p>	
<p>9 Oil leaking from any fixed heating installation at your home.</p>	<p>Damage caused to the installation</p> <p>Loss of oil</p>
<p>10 Television, satellite and radio receiving aerials, aerial fittings and masts breaking or collapsing.</p>	
<p>11 Subsidence or heave of the site on which your home stands, or landslide.</p>	<p>Landslip caused by the river bank, river bed or coast being worn away.</p> <p>Destruction or damage to or resulting from solid floor slabs moving unless the foundations beneath the outside walls of the building are damaged by the same cause at the same time.</p> <p>Damage caused by the new structures bedding down or newly made-up ground settling.</p>

What is covered	What is not covered
<p>12 Belongings you remove from your home. Contents temporarily moved from your home will be covered against events 1–3 & 6–9.</p> <p>Contents will also be covered against theft/attempted theft if the theft is from:</p> <ul style="list-style-type: none"> • Any bank or safe deposit box; • A private home in which somebody is living • Any building where you are employed or carrying on a business, or • Any other building if force or violence is used to get into or out of the building. 	<p>Contents that you move to sell or exhibit, or contents kept in furniture storage units (unless covered under house removal)</p> <p>Damage caused by storm or flood for contents not within a building.</p> <p>Cash, bank and currency notes and stamps (unless it is covered under Money)</p> <p>Contents covered under student personal belongings</p>
<p>13 Contents in the open We will pay for loss or damage to Contents by any events 1–11 insured under this policy if you leave them in the open within the grounds of your home.</p>	<p>Any amount over £250 except for portable hot tubs.</p> <p>Contents in or on motor vehicles or motor cycles.</p> <p>Loss or damage caused after your home has been left unfurnished or unoccupied</p> <p>Money and valuables.</p>
<p>14 Student personal belongings Loss or damage resulting for events 1–11 while you are living away from home while attending college or university.</p>	<p>Any amount over £2,000</p> <p>Any theft or attempted theft which does not involve force and violence to get into or out of a building.</p>
<p>15 Food in freezers Loss or damage to food in the freezer within your home caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes</p>	<p>Any amount over £500</p> <p>Loss or damage as a result of a deliberate act by you or the electricity company.</p> <p>If your freezer unit is more than 10 years old</p>
<p>16 Money We will pay for loss or damage caused by events 1–11 insured under this policy for money and fraudulent use of credit cards</p>	<p>Any amount over £250 other than for credit cards</p> <p>Any amount over £500 following the fraudulent use of credit cards.</p> <p>Theft of money or credit cards unless force and violence is used to get into or out of your home</p> <p>Loss of cash following illegal entry into your home by a person falsely claiming to be an official unless reported to the police in 24 hours (you must obtain a crime reference)</p> <p>Loss of season tickets or travel tickets when the loss is paid for by the authority who sold you the tickets.</p> <p>The part of any season ticket which has been used.</p> <p>Loss due to a mistake or neglect or loss of value.</p> <p>Losses you do not report to the police as soon as reasonably possible after you discover them.</p> <p>Loss of credit, cash or cheque cards which you do not report to the company who issued them as soon as reasonably possible on discovery or as soon as their office hours allow.</p> <p>Loss of money or credit cards from domestic outbuildings or garages</p>
<p>17 Downloaded audio/visual files We will replace legally downloaded audio/visual files lost as a result of loss or damage caused by Events 1–11 insured under this policy.</p>	<p>Any amount over £250</p>
<p>18 Deeds and documents We will pay for loss or damage caused by Events 1–11 insured under this policy to documents (other than money), which are your property, while they are in your home or in a safe deposit, bank or solicitor's strong room.</p>	<p>Any amount over £500</p>

What is covered	What is not covered
<p>19 Loss or theft of keys We will pay the cost of replacing locks and keys to outside doors and windows and to domestic safes and alarms systems within your home if the keys are stolen or accidentally lost.</p>	Any amount over £300
<p>20 Loss of oil and metered water We will pay for loss of oil or metered water following accidental damage to your domestic water or fixed heating installations.</p>	Any amount over £750 Loss or damage caused after your home has been left unfurnished or unoccupied
<p>21 Compensation for accidental death We will pay £2,000 if you die in your home from fire or violence from thieves. Your death must happen within three months of the accident.</p>	Any amount over £2,000
<p>22 Alternative accommodation and rent If your home is damaged by events 1-11 under this policy and it cannot be lived in, for the period necessary to put your home back in a fit state to live in we will pay for:</p> <ul style="list-style-type: none"> • Any rent you may continue to pay; or • Reasonable other expenses you have to pay for other accommodation. • Reasonable expenses you have to pay for kennel accommodation for your domestic pets; and • The necessary cost of temporarily storing the contents. 	Any amount over 20% of the sum insured by this section.
<p>23 Occupiers & Personal Liability We will pay all amounts you legally have to pay;</p> <ul style="list-style-type: none"> – as a private individual while in and away from your home – because you live in the home <p>whilst you live in the territories shown in General Exclusion 1 of the policy for injury, loss or damage which happens during any journey or temporary visit to any country in the world in which you do not own a property in respect of:</p> <ul style="list-style-type: none"> • compensation and claimant’s costs and expenses; and • legal costs and expenses you pay with our written permission in connection with defending any claim; • arising from accidental: <ul style="list-style-type: none"> i injury to any person. ii loss of or damage to property. <p>If you die, your personal representative will have the benefit of this section for any liability you have that is covered by this section.</p>	<p>Any amount over £2,000,000</p> <ol style="list-style-type: none"> 1 Liability you have under any agreement unless you would have the same liability if the agreement did not exist. 2 Liability which is insured by or would be insured by any other policy if this section did not exist. 3 Liability arising directly or indirectly out of your job, business, trade or profession. 4 Liability if you are injured. 5 Liability for fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages. 6 Liability for loss of or damage to any property belonging to you or in your charge or control unless this is covered under temporary accommodation section of the policy. 7 Liability for injuring an employee arising as a result of you employing them under a contract of service or apprenticeship unless this is covered under the domestic employer’s liability section. 8 Liability for loss, damage or injury caused by or arising out of the following:- <ol style="list-style-type: none"> a You owning, possessing, or using (other than as a passenger) any mechanically or wind propelled or assisted vehicle (other than a self-propelled golf trolley or a pedestrian-controlled or ride-on garden tool which is not licensed for road use and you do not need a certificate of insurance for). This also applies for a trailer attached to the vehicle, or aircraft, hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired to you for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots).

What is covered	What is not covered
	<ul style="list-style-type: none"> b You owning, possessing, or using a dangerous animal or a specially-controlled dog. c Using any horse for hunting, racing or polo. d Any passenger lift which you are responsible for maintaining. e You being a tenant or living on any land or in any building other than your home, other than for temporary accommodation & your legal liability as tenant
<p>24 Tenant's liability</p> <p>a) We will pay for loss or damage to your landlord's contents, fixtures and fittings which you are legally responsible for as a tenant following the occurrence of any of the circumstances covered by events 1, 4, 6, 7, 9 and 10. We will also provide cover following the occurrence of any of the events, 1, 4, 6, 7, 9 and 10 for damage to fixed items or home improvements you make to your home as a tenant</p> <p>b) We will pay up to £2,500 for loss or damage which you are legally responsible for as a tenant for:</p> <ul style="list-style-type: none"> • accidental damage to your landlord's, contents, fixtures and fittings; and • accidental breakage of fixed glass in windows and to doors, fanlights, skylights, splash backs, fixed sanitary ware and accidental damage to underground services to the home. 	<p>Any amount over £2,500 or 20% of the Sum Insured whichever is the greater.</p> <p>The first £250 of any claim for accidental damage to landlords property where the accidental damage is reported after the expiry of the tenancy or date of vacant possession.</p> <p>Damage specifically excluded under events 1-11. Contents not within your home. Damage while your home is lent or sublet. Damage caused by normal settlement. Damage caused by wear and tear. Damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation. Damage caused by electronic, electrical or mechanical breakdown or failure. Damage caused by faulty design, faulty plan, faulty specification or faulty materials. Damage caused by gradual deterioration or loss of value. Damage caused by overwinding and damage to the inside of watches or clocks. Damage caused by domestic animals.</p>
<p>25 Domestic Employer's liability</p> <p>We will pay all amounts you are legally liable for if any domestic employee is injured arising out of his or her employment under a contract of service in connection with your home during period of insurance. Exclusions 1, 6, 7 and 8 of event 23 and General Exclusion 2 of this policy will not apply to this event.</p>	<p>Any amount over £5,000,000</p> <p>Exclusions shown under event 23.</p> <p>Liability for causing the death of or injuring any employee if they have driven or been a passenger in a motor vehicle if you need insurance under the Road Traffic Act.</p>
<p>26 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 for compensation and claimant's costs and expenses for injury or loss of or damage to property against any company or individual based in the countries named above and that judgement is not paid for more than three months, we will pay you the amount of unpaid compensation or costs.</p> <p>We will only do this if:</p> <ul style="list-style-type: none"> • this section would have applied had the award been made against you rather than to you; • there is no appeal outstanding; and • we make a payment under this event you or your personal representatives must transfer the rights of recovery under the judgement to us. 	<p>Any amount over £500</p> <p>Exclusions shown under event 23.</p> <p>Liability if the person owing you money is also insured by this policy.</p>

What is covered	What is not covered
<p>27 House removal We will pay for accidental loss or accidental damage to Contents while:</p> <ul style="list-style-type: none"> a being moved by professional removal contractors to your new home in Great Britain, Northern Ireland, Isle of Man or Channel Islands; or b in temporary storage for up to seven days in a furniture storage unit. 	<p>Jewellery, gold and silver articles, watches, clocks, furs, and collections of medals and coins.</p> <p>Loss or damage if you have taken out insurance with the removal firm.</p> <p>Cracking, scratching or breakage of china, glass or other brittle articles unless they are packed by professional packers.</p> <p>Loss or damage while Contents are transported by sea. Loss or damage to office equipment.</p>
<p>28 Accidental Damage Extension (your schedule will show cover as accidental damage if this event is insured by your policy)</p>	<p>Damage specifically excluded under events 1-11. Contents not within your home. Contact lenses. Contents which are insured under event 15 – Food in freezers and 16 – Money. Damage while your home is lent or sublet. Damage caused by normal settlement. Damage caused by wear and tear other than to a clasp, setting or other fastening, carrier or container. Damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation. Damage caused by electronic, electrical or mechanical breakdown or failure. Damage caused by faulty design, faulty plan, faulty specification or faulty materials. Damage caused by gradual deterioration or loss of value. Damage caused by overwinding and damage to the inside of watches or clocks. Damage caused by domestic animals. Damage to portable hot tubs whilst being installed or moved.</p>
<p>29 Office Equipment We will cover loss or damage caused by Events 1-11 insured under this policy to office equipment including furniture used in connection with your business or job. (your schedule will show cover as office equipment extension if this event is insured by your policy)</p>	<p>Any amount over £2,500</p>

Contents Limits

The most we will pay for the following **Contents** is shown below.

- 1 30% of the sum insured by the **Contents** section for **Valuables** not insured under Personal possessions; or
- 2 15% of the sum insured by the **Contents** section for any **Valuables** item or collection

How we settle claims

(See also **General Exclusions and General Conditions**.)

- 1 Items other than household linen and carpets:
 - a We will pay to replace items which are totally lost or destroyed. The replacement item will be based on the specification of the original item. We will not take off any amount for wear and tear or loss of value as long as:
 - i the sum insured is enough to replace the **Contents**; and
 - ii the replacement is carried out straight away.

If you do not replace the Contents which are totally lost or destroyed straight away or if the sum insured is not enough to pay for replacement of the Contents, the amount we will pay will be the market value of the totally lost or destroyed items.

b We will pay to repair damaged items.

2 Household linen.

a We will pay to replace items which are totally lost or destroyed. We will take off any amount for wear and tear or loss of value

b We will pay to repair damaged items.

3 Carpets

For carpets that are less than 1 year old:

a We will pay to replace carpets which are totally destroyed.

We will not take off any amount for wear and tear or loss of value as long as:

- i** the sum insured is enough to replace the Contents; and
- ii** the replacement is carried out straight away.

b We will pay to repair damaged carpets.

For carpets that are over 1 year old:

a We will pay to replace carpets which are totally lost or destroyed. We will take off any amount for wear and tear or loss of value.

b We will at our option repair or replace damaged carpets. We will pay the reasonable cost of repair or replacement to a condition no better than their condition at the time the loss or damage occurred.

4 We will pay to remove debris.

5 We reserve the right to take ownership of an item or items once we have paid a claim following their loss or damage beyond repair but no item or items may be abandoned to us.

6 We will at your request consider making claims payments to your Managing Agent or other third parties who will then account to you as necessary. However, before doing so, we will ask you to provide us with full details of the third party together with the reason for your request.

Evidence of Value

We may require you to provide evidence of value if you need to claim for loss or damage to certain items insured under this section. Where such evidence is required this will be stated on your schedule.

Matching sets and suites

We will treat an individual item of a matching set of articles or suite of furniture as a single item.

We will pay you for damaged items but not for the other pieces of the set or suite which are not damaged.

For example, if you damage one chair from a set the damaged chair will be repaired or replaced but not the whole set.

Sum insured

The sum insured you choose must be equal to the full value of the Contents insured. We will not pay more than the sum insured for loss or damage to the Contents by any of the events 1 to 12, 27 and 28.

Index linking

We will change the sum insured each month in accordance with the Consumer Price Index (or some other suitable index we decide upon). We will not charge extra premiums on any index linking adjustments during the period of insurance. We will work out the renewal premium on the new sum insured, which applies on the first day of the renewal month.

Personal Possessions

The meaning of words

Unspecified Personal Possessions

Private property and personal items you normally wear or carry (including sports equipment) which you own or for which you are responsible, but not including:

Pedal cycles with an individual value over £500, vehicles, watercraft, aircraft, musical instruments used professionally or semi-professionally, firearms, domestic appliances, furniture, furnishings and household goods or equipment or goods used in connection with **your** occupation, business, trade or profession.

Injury

Bodily injury, death, disease, illness or shock.

Specified Personal Possessions

Private property and personal items listed on your schedule under Specified personal possessions which you own or for which you are responsible.

Geographical limits

British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles.

Money

Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, travellers cheques, gift vouchers, (subject to proof of purchase or ownership) premium bonds, luncheon vouchers, credit, cash or cheque cards, season tickets and travel tickets which you own or are responsible for social and domestic purposes. This applies within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Europe, Mediterranean Coast and Islands, Madeira and Canary Isles, and also while **you** are travelling anywhere in the world for up to 60 days in any one year of insurance.

Your home

The private residence and gardens at the address shown in the schedule and the land, domestic garages and outbuildings at the same residence, built of **standard construction**.

Standard Construction

The buildings of **your home** built of brick, stone or concrete and roofed with slate, tile, metal, concrete, asbestos or asphalt (or other roofing materials if part of a flat roofed extension that is no larger than 25 square metres)

You, your,

The person named as the policyholder in the **schedule**, their partner and members of their family permanently living with them, during the insurance period at their **home** at the address shown in the **schedule**.

What is covered

We will pay for loss or damage to the personal possessions covered by this section and shown in your **schedule**, which **you** own or are responsible for while **you**:

- 1 are within the **geographical limits**; and
- 2 travel elsewhere in the world for up to 60 days in any one year of insurance.

What is not covered

The first £100 of each claim.
Loss, damage, **injury** or liability shown in the General Exclusions.
Loss or damage caused by normal settlement, wear and tear, other than loss of or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container.
Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or renovation.
Loss or damage caused by electronic, electrical or mechanical breakdown or failure.
Loss or damage caused by faulty design, faulty plan, faulty specification or faulty materials.
Loss or damage caused by gradual deterioration or loss of value.
Loss or damage caused by overwinding and damage to the inside of watches or clocks.
Loss or damage to musical instruments caused by atmospheric conditions or very hot or very cold temperatures.
Breakage of musical instrument strings or reeds.

What is covered	What is not covered
	<p>Money (for money cover refer to Event 16 of the contents section). Loss or damage caused by theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. Personal possessions must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot. Any amount over £1,000 for theft or attempted theft from any unattended vehicle. Theft or attempted theft which does not involve force and violence to get into or out of your home while it is lent, let or sublet in part or whole. Theft of pedal cycle accessories unless stolen with the cycle. Loss of or damage to skiing or underwater equipment while you are using it. Loss of or damage to sports equipment whilst in use. Theft of a pedal cycle unless a locking device is used to secure the cycle when it is left unattended elsewhere than at your home. Loss or damage to audio, communication or navigational equipment unless it is designed to be portable and it has an independent means of operation and power source.</p>

How we settle claims

The way **we** settle claims will be the same as that under the Contents section.

The most **we** will pay for each item insured by this section is the sum insured shown in **your schedule** against that item.

Evidence of Value

We may require **you** to provide evidence of value if **you** need to claim for loss or damage to certain items insured under this section. Where such evidence is required this will be stated on **your schedule**.

Index linking

We will change the sum insured each month in accordance with the Consumer Price Index (or some other suitable index **we** decide upon). **We** will not charge extra premiums on any index linking adjustments during the period of insurance. **We** will work out the renewal premium on the new sum insured, which applies on the first day of the renewal month.

General Exclusions

Applying to All Sections of this Policy

These apply to the whole policy

The policy does not cover the following.

1 Geographical limits

Damage, injury or liability arising out of any event outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, unless **we** say differently.

2 War

Damage, liability, death, injury, disability or any loss caused directly or indirectly by war, revolution or any similar event.

3 Radioactive contamination

Damage to any property, any legal liability or any loss directly or indirectly caused by:

- a ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

4 Sonic bangs (not applicable to liability claims)

Damage caused by pressure waves from aircraft and other flying devices travelling at or above the speed of sound.

5 Pollution or contamination

Damage caused by or resulting from pollution or contamination, other than damage caused by:

- a pollution or contamination which results from damage by a cause which is insured by this policy; or
- b damage by a cause which is insured by this policy which results from pollution or contamination.

6 Market value

Any loss of market value after an item is repaired or replaced.

7 Date recognition

Costs in relation to any claim arising directly or indirectly from electronic equipment, whether belonging to **you** or not, failing at any time, to correctly recognise, accept, respond to, retrieve, retain or process

any data representing a date or part of a date. Electronic equipment includes:

- a any computer equipment, system or software;
- b any product, accessory, equipment or machinery containing, connected to or operated by means of a data processor chip.

8 Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

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

9 Theft

Loss or damage:

- a resulting from theft or attempted theft by **you**.
- b suffered as a result of being deceived into knowingly parting with **your** property.

10 Pre-existing damage

Loss, damage, **injury** or liability as a result of an event which happened before the cover under this policy started.

11 Gradual damage

Loss or damage caused by anything that happens gradually.

12 Confiscation

Loss or damage caused by officials or authorities confiscating or holding your property.

13 Wilful acts

Loss or damage caused by **your** wilful act.

General Conditions

The following conditions apply to the whole policy.

1 Premium

You must pay the premium or any agreed instalment when **we** ask.

2 Reasonable precautions

You must keep any property **you** insure in a good state of repair and take all reasonable steps to prevent accidents, **injury**, loss and damage.

3 Claims

If **you** need to make a claim, **you** must do the following.

- Tell **us** as soon as possible about the event and give **us** any information **we** may need.
- Tell the police about any damage caused by theft or attempted theft or malicious damage.
- Allow **us** to enter, take or keep possession of any property where the damage has happened. **We** can also deal with any insured property in any way **we** think is appropriate. However, **you** must not abandon any property and leave it to **us**.
- Carry out and allow **us** to take any action **we** need to prevent more damage.
- Tell **us** as soon as reasonably possible about any prosecution, inquest or enquiry connected with any **injury** or damage.
- Not pay or offer or agree to pay any money or admit responsibility without **our** permission.
- Allow **us**, in **your** name, to take over and control all negotiations and proceedings which may arise for any claim.
- Allow **us** to take any necessary action to enforce **your** rights against any other person. **We** will pay any costs or expenses involved.

We will not pay any claims under this insurance unless **you** have kept to this condition. If **we** have already paid **you** for a claim, **you** must repay **us**.

4 Repairing or replacing property

If **we** are going to repair or replace any property, **you** must give **us** any plans, documents, books and information **we** ask for. **We** do not have to repair or replace the property as it was. The most **we** will pay for any one item is the sum insured.

5 Other insurances

If at the time of any claim **you** have other insurance covering the claim, **we** will only pay **our** share of the claim.

6 Reflection period

You may cancel this Policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the back of this policy or by contacting the broker through whom **you** arranged this insurance. If **you** chose to do this, **you** are entitled to a refund of the premium **you** have paid for this insurance.

We will only charge a pro-rata premium plus £15 to cover **our** operational costs which is subject to Minimum amount payable of £25 plus Insurance Premium Tax at the prevailing rate, except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to **us**.

If **you** choose to cancel this policy any additional optional extras will also be cancelled.

7 Cancellation (outside the Reflection Period)

We can cancel this policy by giving seven days' notice in writing. **You** may cancel this policy by giving **us** notice in writing. If **you** cancel the policy outside the reflection period **we** will provide a pro-rata refund based on the annual premium payable less a £10 charge, as long as **you** have not claimed during the current period of insurance.

Where an incident has occurred which may give rise to a claim the full annual premium may be payable to **us**. If the amount due when **you** cancel the policy is more than the amount **you** have paid, **you** must pay the difference.

8 Fraud

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **you** will forfeit all rights under the Policy and all cover will cease. In such circumstances, **we** retain the right to keep the premium paid.

9 Arbitration

If **we** accept your claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

10 Automatic reinstatement

If you make a claim, we will not automatically reduce the sums insured by this policy, as long as:

- a the amounts to be reinstated during any one period of insurance are not more than the amount of the sum insured;
- b you take any reasonable measures we suggest to prevent further damage; and
- c you pay the appropriate extra premium.

11 Rights of Parties

A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

12 Changing your details

You must tell Let Insurance Services Limited as soon as reasonably possible about any changes that may affect your policy cover. Here are some of the changes you should tell Let Insurance Services Limited about:

- You changing your insured address
- You changing your occupation
- Changes in the use of the insured address
- Changes in the occupancy of the insured address
- You being convicted of a criminal offence (other than motoring offences)
- Adding items to, or taking items off your insurance
- Alterations affecting the construction of the insured address
- Alterations affecting the number of bedrooms at the insured address

This is not a complete list and you should contact your insurance broker if you are unsure whether a change of circumstances may affect your Policy.

When you tell Let Insurance Services Limited of a change of details we will reassess the premium and terms of your Policy. You will be informed of any revised premium or terms and asked to agree before any change is made. To reduce costs we will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of your policy. In some circumstances we may not be able to continue your Policy following the changes. Where this happens you will be told and the Policy will be cancelled in line with the provisions of General Condition 7.

13 Law Applying to the Contract

Unless we agree otherwise:

- a the language of the Policy and all communications relating to it will be English; and
- b English law will apply to this contract of insurance.

Customer Service

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Should **you** wish to make a complaint, then it should be directed to the one of the following:

- 1 For complaints about any aspect of the Let Insurance Services service to:

Let Insurance Services Ltd
PO Box 654
Banbury OX15 0RX
Tel: 0844 4780202

- 2 If you have a complaint about the Buildings and Contents insurance please contact our Customer Satisfaction Manager at:

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

Tel: 0800 072 4760

Fax: 01483 529717

Email: personallines.complaints@allianz.com

Using the complaints procedure above or referral to the Financial Ombudsman Service does not affect **your** legal rights.

All policies are sold and administered by Let Insurance Services Ltd

Let Insurance Services Ltd is registered in England no 06413754.

Registered office Blackingrove Farm, Barford St Michael, Banbury, OX15 0RX.

Let Insurance Services Ltd is authorised and regulated by the Financial Services Authority. FSA firm reference number 474985

All policies are underwritten by Allianz Insurance plc.

Allianz Insurance plc is registered in England no 84638. Registered Office. 57 Ladymead, Guildford, Surrey, GU1 1DB

Allianz Insurance plc is authorised and regulated by the Financial Services Authority. FSA firm reference number 121849

Details of authorisation can be checked on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.