

Home Contents Insurance

Insurance Product Information Document

Company: Allianz Insurance plc Product: Crystal Insurance Scheme

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This document provides a summary of the key information relating to this tenants and residents contents insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

The policy is an insurance contract for individuals covering Home Contents. Cover will be provided for Extended Accidental Damage, Personal Possessions away from the home, the structure of Garden Huts, Garages and Greenhouses, Wheelchairs and Hearing Aids if you have requested them.



What is insured?

- ✓ Home contents are covered in your home or in the open inside the boundaries of the land belonging to your home up to the agreed sum insured that is specified on your certificate of insurance to repair or replace your home contents following an insured loss such as fire, theft, malicious damage, escape of water, storm or flood.
- ✓ Your valuables are covered up to one third of the contents sum insured or £5,000, whichever is more.
- ✓ A single valuable cannot be worth more than £1,500.
- ✓ Up to £2,000 for theft from outbuildings (such as sheds) and garages.
- ✓ Up to £200 for theft from outbuildings owned/rented away from your home but are within the British Isles.
- ✓ Accidental breakage of glass and mirrors in furniture, cooking hobs and oven doors.
- ✓ Accidental damage to electrical equipment such as televisions, home computers.
- ✓ Temporary accommodation up to 20% of the contents sum insured.
- ✓ Replacement of locks and keys to your doors, windows and alarms to your home, if they are stolen or you lose them.
- ✓ Loss of oil and metered water up to £1,000.
- ✓ Loss or damage to food in a fridge/freezer within your home.
- ✓ Up to £300 for personal money and up to £500 for credit cards.
- ✓ Occupiers and personal liability up to £2,500,000.
- ✓ Tenant's liability up to 20% of the contents sum insured for damage to your landlord's fixtures and fittings and up to £2,000 or 20% of the contents sum insured (whichever is the greater) for damage to fixed items or home improvements you make as a tenant caused by an insured loss such as fire, escape of water.

What is insured for optional covers (if you have requested them)

Extended Accidental Damage

- This option provides accidental damage cover to your contents (e.g. spillage on your sofa) in your home in addition to the accidental damage covers mentioned under what is insured for contents.

Personal Possessions away from the home

- Cover up to the sum insured you have requested on your application form for accidental damage, loss or theft of your personal items you take out of the home.

Wheelchairs

- Cover up to the sum insured you have requested on your application form for loss or damage to wheelchairs which:
 - are owned by you or a member of your family;
 - you are responsible for.whilst inside your home or anywhere in the British Isles.
- Your personal liability if you accidentally injure any person or damage their property whilst owning, using or possessing a wheelchair.

Hearing Aids

Cover up to the sum insured you have requested on your application form for loss or damage to hearing aids which:

- are owned by you or a member of your family;
 - you are responsible for.
- whilst inside your home or anywhere in the British Isles.



What is not insured?

- ✗ When your home has been left unoccupied for more than 60 days in a row or is left unfurnished loss or damage caused by theft or attempted theft, malicious damage, escape of water, accidental breakage of glass and mirrors, accidental damage to electrical equipment, tenant's liability, loss of metered water and oil.
- ✗ Any accidental loss or damage to your contents (e.g. spillage on your sofa) other than those mentioned under what is insured for contents, unless you have requested the optional extended accidental damage cover.
- ✗ Accidental damage to portable electrical equipment unless you have requested the optional extended accidental damage cover.
- ✗ Food in the fridge/freezer if the fridge/freezer failed due to a deliberate act by your electricity supplier.
- ✗ Food in fridge/freezer if proof of purchase cannot be validated.
- ✗ Your liability arising out of the ownership, use or possession of mechanically propelled or assisted vehicles of all types including aircraft or watercraft.

What is not insured for optional covers (if you have requested them)

Extended Accidental Damage

- Items that have gone missing or cannot be found.

Damage caused:

- whilst your home is unoccupied for more than 60 days in a row.
- whilst your home is lent, let or sublet by you.
- by electronic, electrical or mechanical breakdown or failure.
- to contents not inside your home.
- by domestic animals.

Personal Possessions away from the home

- Any amount over £500 for any one item.
- Theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked. Items must be completely hidden within the vehicle.
- Loss or damage to sports equipment in use.
- Theft of pedal cycle accessories unless stolen with the pedal cycle.
- Theft of a pedal cycle away from your home unless locked to an immovable object.

Wheelchairs

- Loss or damage caused:
 - by electronic, electrical or mechanical breakdown or failure.
 - theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked.
- Any amount over £1,000 for theft or attempted theft from any unattended vehicle.
- Loss or damage in your home when your home has been unoccupied for more than 60 days in a row.

Hearing Aids

- Loss or damage caused:
 - by electronic, electrical or mechanical breakdown or failure.
 - theft or attempted theft from any unattended vehicle unless all windows and sunroofs are securely closed and all doors and the boot are locked.
- Any amount over £1,000 for theft or attempted theft from any unattended vehicle.

What is insured for optional covers (if you have requested them) continued.

Structure of garden huts, garages and greenhouses

- Cover up to £500 if you have requested this cover on your application form for an insured loss such as fire, theft, malicious damage, escape of water, storm or flood, subsidence heave, or landslip to garden huts, garages and greenhouses that form part of your home, which are within the boundaries of the land belonging to your home, are your responsibility and you own them.



Are there any restrictions on cover?

- ! Loss or damage caused by anything that happens gradually.
- ! Loss, damage, injury, costs or legal liability which occurs before the start date of your policy.
- ! We will pay you for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. If the damaged parts cannot be matched or replaced we will pay up to 50% towards the replacement of the undamaged parts.



Where am I covered?

- ✓ Contents are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Personal possessions away from the home; Structure of garden huts, garages and greenhouses; Wheelchairs; and Hearing aids are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man if you have requested this optional cover.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy.
- It is important that the amount of cover you buy is enough to cover the cost of reinstating your contents in case you ever need to make a claim.
- There are certain changes you will need to tell us about, page 2 in your policy wording will tell you what these changes are under the heading Changes to your circumstances. A policy wording is available upon request.
- You must do what you can to prevent accidents, loss or damage and you must look after the insured property.
- You must tell us at your first opportunity if your property is lost or damaged and give us full details and the proof we ask for.
- You must tell the police at your first opportunity about any theft or attempted theft, malicious damage, vandalism or loss of property and obtain a crime reference.
- If you are likely to make a legal liability claim you must tell us at your first opportunity, giving us full details and the help we ask you for.
- At your first opportunity send us any letter, writ, summons or other legal document sent to you or your family in relation to your claim without answering them.
- You must not negotiate, pay settle, admit or deny any claim without our written permission.



When and how do I pay?

You can pay annually, or by monthly, fortnightly or weekly instalments. Please speak to your administrator about the options available to you.



When does the cover start and end?

Your policy cover will start on the day we approve your application form:

- and if you pay annually it will end after 12 months.
- and if you pay by monthly, fortnightly or weekly instalments it will remain in force as long as you continue to pay your premium or notify us to cancel.

The dates will be confirmed in the certificate of insurance that we will send to you.



How do I cancel the contract?

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 with the policy. If you choose to do this, you are entitled to a refund of the premium you have paid. Except where an incident has occurred that has reached the sum insured for your contents in which case the full premium will be payable to us.

Cancellation after the 14-day reflection period

You may cancel the policy after the 14 day reflection period. If you pay annually you are entitled to a refund of the premium you have not used. Except where an incident has occurred which gives rise to a claim then the premium will be payable to us. If however you pay your premium weekly, fortnightly or monthly you will not be entitled to a refund of the premium you have paid.

To provide notice of cancellation please contact your Insurance Broker and Administrator whose contact details are provided within the useful addresses section of the policy document.