



Home Insurance

Contents Policy

Cornhill
Direct

PLEASE KEEP YOUR POLICY IN A SAFE PLACE



Contents

Introduction	1
How your cover works	2
Changes that you must tell us about	2
Making a claim	2
Complaints procedure	2
Safety precautions	2
The meaning of words	3
Section 1 - Contents	4
Section 2 - Occupier's personal and employer's liabilities	10
Section 3 - Personal possessions and money	11
Section 4 - Home legal advice	13
Section 5 - Home legal protection	13
Section 6 - Home emergency assistance	13
General exclusions	14
General conditions	15

Introduction

Cornhill

Direct

This is **your** Cornhill Direct Contents **policy**, please read it carefully and keep it in a safe place.

Make sure that **you** have the cover **you** need. **Your schedule** shows the sections of the **policy you** have chosen, the sums insured and any special terms that apply to **your policy**.

Please check **your schedule** and **your** personal details form carefully to make sure that as far as **you** know the information **you** have supplied is correct. Remember, **you** must tell **us** if this information changes or is incorrect. If **you** don't, **you** may find that **you** are not covered if **you** need to claim.

The Important Information Notice issued with **your** documents also forms part of **your policy**. Please also read it carefully.

If **you** have any questions, please contact us on 0844 391 4108 and **our** Customer Service team will be pleased to help.

Signed on behalf of **Allianz Insurance plc**

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

How your cover works

We will insure **you** under the conditions of **your policy** (for those sections named in the **schedule**) for any **insured event** which takes place during the period of insurance and for which **you** have paid a premium.

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

The period of insurance is shown in **your schedule**.

Changes you must tell us about

You have told **us** certain facts about:

- **your home**; and
- the people who live within **your home**.

You must tell **us** as soon as reasonably possible about any changes, which alter these facts.

General condition 15 lists the types of changes that **you** must notify **us** about.

If **you** do not tell **us** about changes, **you** may find that **you** are not covered if **you** need to claim.

Making a claim

We have enclosed a claims guide telling **you** how to make a claim.

Complaints procedure

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 give **you** information about the Financial Ombudsman Service.

Please contact **us** at:

Customer Satisfaction Manager

Cornhill Direct

2530 The Quadrant

Aztec West

Almondsbury

Bristol

BS32 4AW

Phone: 0844 391 4108

Email: Complaints@cornhilldirect.co.uk

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

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.

Safety precautions

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 not sure.

If **you** leave the property for more than 24 hours, unplug all unnecessary appliances.

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 or try to carry the pan out of doors.

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.

Water damage

Lag exposed water pipes and tanks in the roof area and taps in the garage or outbuildings.

Cut off the water and drain the system if **you** leave the property without heat in winter or leave it **unoccupied** for more than 30 days in a row.

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

Know your own property

Keep a detailed description of **your** property (including serial numbers and photographs, where possible). It will help **you** - and the police - after a theft. If **you** cannot provide a good enough description, it hampers the police in their work as items they believe to be stolen cannot be positively identified and the thieves prosecuted. It also means that a lot of stolen property recovered by the police is never claimed because the owners cannot identify it as belonging to them. Keep invoices as proof.

Security

When **you** go away on holiday:

- stop newspaper and milk deliveries (do not tell a lot of people that **you** are going away); and
- place any silver and valuables, which are not being taken or worn, into safe custody with a bank or other suitable place. Make sure, before **you** leave, that all doors and windows are closed and locked.

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** (other than sections 4 and 5). These words are highlighted in **bold** throughout **your policy**.

We have defined the most common words below:

- We, us, our** - Allianz Insurance plc.
- You, your** - the person named as the policyholder in the **schedule**, their partner and members of their family permanently living with them at their home address shown in the **schedule**.
- Schedule** - a printed document showing the sections of the **policy you** have chosen, the sums insured and any endorsements that apply to **your policy**.
- Storm** - strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet.
- Insured Event** - loss, damage, injury or liability arising from the listed 'events'.
- Unfurnished** - not having enough furniture to live in permanently.
- Unoccupied** - not having been lived in for more than 60 days in a row.
- Endorsement** - changes to the terms of **your policy** which will be shown in **your schedule** or continuation **schedule**.
- Policy** - the contract of insurance between **you** and **us**.

We explain other words at the beginning of each section.

To help **you** throughout this **policy we** have printed what is not covered in coloured boxes.

Section 1 - Contents

The meaning of words

Your home - a private home at the address of the **contents** insured shown in the **schedule**, 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). It also includes domestic garages and outbuildings on the same premises used in connection with **your home**. This includes garages on nearby sites used for domestic purposes.

Contents - household goods, **office equipment** and personal belongings which **you** own or are responsible for, in **your home**. This includes:

- 1 fixtures and fittings other than landlord's fixtures and fittings;
- 2 television, satellite and radio-receiving aerials, aerial fittings, solar panels, wind turbines and masts fixed to **your home**;
- 3 phones;
- 4 **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.
- 5 gas and electric cookers and meters;
- 6 all equipment **you** own or for which **you** are responsible and use in connection with a registered disability including any fixtures and fittings installed and not covered by **your** buildings policy;
- 7 laminated, wooden effect or vinyl floor coverings that could reasonably be removed and re-used;
- 8 carpets.

Contents does not include:

- property **you** have insured under any other policy;
- securities (financial certificates such as shares and bonds), certificates and documents (except those covered under event 22);
- mechanically propelled or assisted vehicles (which includes adult's and children's motor vehicles, adult's and children's motor cycles and go-karts) or their parts and accessories. Gardening machinery and wheelchairs are covered;
- 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 event 26); or
- property which you own or use at any time for business, professional or trade purposes (except for **office equipment**).

Office equipment - Computers, printers, fax machines, photocopiers, typewriters, telecommunications equipment and office furniture used in **your home** in connection with **your** business or job but not worth more than £7500 in total;

What is covered

Your policy covers loss of or damage to **contents** caused by events:

- 1 to 10 and 12 to 34 if **your schedule** shows that **you** have standard cover; or
- 1 to 34 if **your schedule** shows that **you** have accidental damage cover.

What is not covered by all of the following events

- The first £50 of each claim for each event (other than event 23).
- Loss, damage, injury or liability shown in the general exclusions.

Events

- 1 a **Fire, lightning, explosion, earthquake.**
b **Smoke.**

What is not covered

- Loss or damage caused by smoke arising from anything which happens gradually.
- Damage caused by heat where fire or lightning is not present.

- 2 **Aircraft** and other flying objects or articles dropped from them.

- 3 **The contents being hit by:**

- a vehicles;
- b animals; or
- c falling trees or branches.

What is not covered

- Loss or damage caused by domestic animals.
- Loss or damage caused by felling or lopping trees.

4 Theft or attempted theft.

What is not covered

- Any theft or attempted theft which does not involve force or violence to get into or out of **your home** while **you** have a tenant, lodger or paying guest.
- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.
- Any amount over £7,500 for loss of or damage to **contents** contained in **your** garages, greenhouses or outbuildings.

5 Malicious people.

What is not covered

- Loss or damage caused when the **storm** conditions are not met.
- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.
- Loss or damage caused by a tenant, lodger or paying guest.

6 Water leaking or overflowing from water tanks, apparatus or pipes or fixed heating installations or fixed water tanks or fish tanks.

What is not covered

- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

7 Storm or Flood.

What is not covered

- Loss or damage caused when the **storm** conditions are not met.
- Loss or damage caused by frost.
- Loss or damage to cellars and basements due to a rise in the water table.
- Anything which happens gradually.

8 Riot, civil commotion, strikes, labour or political disturbances.

9 a Oil leaking from a domestic heating installation at your home.

What is not covered

- Damage caused to the installation.

b Television, satellite and radio-receiving aerials, aerial fittings, solar panels, wind turbines and masts breaking or collapsing.

10 Subsidence or heave of the site on which the buildings stand, or landslide.

What is not covered

- Damage caused by a riverbank or the coast being worn away.
- 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.
- Damage caused by new structures bedding down or newly made-up ground settling.

11 Accidental loss or damage (your schedule will show cover as accidental damage if this event is insured by your policy).

What is not covered

- Property not inside **your home**.
- Contact lenses.
- Property insured under event 27.
- Loss or damage while **you** have a tenant, lodger or paying guest living in **your home**.
- Loss or damage caused by normal settlement.
- Loss or damage caused by wear and tear other than loss of or damage to any item resulting from wear and tear to 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, specification, materials or workmanship.
- Loss or damage which happens gradually, or loss of value.
- Loss or damage caused by overwinding and damage to the inside of watches or clocks.
- Loss or damage caused by domestic animals.
- The exclusions that apply to events 1 to 10 also apply to event 11.

12 Belongings you remove from your home.

We will cover **contents you** temporarily remove from **your home** against loss or damage resulting from events 1 to 3 and 5 to 9.

Contents will also be covered against event 4 if the theft is from:

- any bank or safety-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.

What is not covered

- **Contents you** remove to sell, exhibit or property kept in furniture storage units (unless it is covered under events 17 and 18).
- **Storm** or flood for property not inside a building.
- Cash, bank and currency notes and stamps.
- **Contents** covered under event 29.
- Any amount over 20% of the **contents** sum insured.
- **Contents** inside the boundaries of the land belonging to **your home**.
- Property which **you** own or use at any time for business, professional or trade purposes.

13 Property of resident domestic staff.

We will pay for loss or damage caused by any of the events insured by this section to clothing and personal belongings of **your** domestic staff while in **your home** or in any private home, boarding house, lodging house, hotel or inn in which **your** staff are living with **you**.

What is not covered

- Cash, bank and currency notes and stamps.
- Property insured under any other policy.

14 Home entertainment equipment and computers.

We will pay for accidental loss of or damage to television sets, video recorders, DVD players, games consoles, radios, recording and other audio equipment and computer equipment in **your home**.

What is not covered

- Damage to discs, records, cassettes, software, memory cartridges, flash drives, tapes, loss of recording or data.
- Electronic, electrical or mechanical breakdown or failure including equipment failing to recognise any date.
- Wear and tear.
- Damage caused during any process of cleaning, repair, alteration, or from an item being operated incorrectly.
- Damage caused by domestic animals.
- Damage caused by a tenant, lodger or paying guest.

15 Downloaded Audio/Visual files

We will pay to replace legally downloaded audio/visual files lost as a result of events 1-10 insured by this section.

What is not covered

- Any amount over £1,000.

16 Accidental breakage of mirrors or glass.

We will pay for accidental breakage of mirrors, plate-glass tops to furniture, fixed glass in furniture and ceramic hobs while in **your home**.

What is not covered

- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

17 House removal.

We will pay for accidental loss of or accidental damage to **contents** while they are:

- a being moved by professional removal contractors to **your** new home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; or
- b in temporary storage for up to seven days in a furniture storage unit.

What is not covered

- Loss or damage to **valuables**.
- Loss or damage if **you** have other insurance.
- Cracking, scratching or breakage of china, glass or other brittle articles unless they are packed by professional packers.
- Loss or damage while **your contents** are transported by sea.

18 Contents in a furniture-storage unit.

While **your contents** are temporarily stored in a furniture-storage unit in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for up to 92 days **we** will pay for loss or damage by:

- fire, explosion, lightning, earthquake or smoke; or
- theft or attempted theft which involves force and violence to get into or out of the furniture-storage unit.

What is not covered

- **Valuables**.
- Loss or damage if **you** have other insurance.
- Loss or damage in the first seven days the **contents** are in storage (except as provided by event 17 of this section).
- Anything which happens gradually.

19 Contents in the garden.

We will pay for loss of or damage to **contents**, garden furniture and garden ornaments by any of the events 1 to 10 insured by this section if **you** leave them in the open within the grounds of **your home**.

What is not covered

- **Contents** in or on motor vehicles, caravans, trailers or motor cycles.
- Trees, shrubs and plants.
- Any amount over £750.

20 Loss of metered water and domestic heating oil.

We will pay for loss of metered water or domestic heating oil due to **your** domestic water or heating installations being damaged.

21 Wedding and Religious Festivals

We will automatically increase the Contents sum insured by 10% for one month before and one month after each special occasion, such as Christmas, Weddings, Civil Partnerships, and Religious festivals to cover presents bought or received for that occasion

22 Deeds and documents.

We will pay for loss or damage by events 1 to 10 to documents (other than money), which **you** own, while they are in **your home** or in a safe deposit, bank or solicitor's strongroom.

23 Compensation for your death.

We will pay £5000 if **you** die as a result of violence from thieves or fire that occurs within **your home**. For **us** to pay a claim, **your** death must happen within three months of the incident.

24 Counselling victims.

If **you** suffer emotional stress as a result of an event insured by this section, **we** will pay **you** the cost of any professional counselling which is recommended by a qualified medical practitioner and which **we** have approved before **you** receive counselling.

What is not covered

- Any amount over £1500.

25 Rent.

If **your home** is damaged by any of the events insured by this section and it cannot be lived in, **we** will pay for:

- a any rent **you** may have to continue to pay;
- b reasonable other expenses **you** have to pay for other accommodation but only for the period necessary to put **your home** back in a fit state to live in;
- c reasonable expenses **you** have to pay for suitable accommodation for **your** domestic pets; and
- d the necessary cost of temporarily storing **your contents**.

What is not covered

- Any amount over 20% of the sum insured by this section.

26 Tenant's liability.

We will pay all amounts for which **you** are responsible as tenant (and not as owner) for the following.

- a Loss of or damage to **your home** directly caused by:
 - 1 fire, lightning, explosion, earthquake, aircraft, **storm** or flood;
 - 2 bursting, leaking or overflowing water tanks, apparatus or pipes;
 - 3 oil leaking from any fixed heating installation;
 - 4 theft or attempted theft;
 - 5 television, satellite and radio-receiving aerials, aerial fittings and masts breaking or collapsing; or
 - 6 smoke.
- b We will pay all amounts for accidental breakage of all fixed glass including double glazing, fixed sanitary fittings forming part of **your home** and glass in solar panel units.
- c We will pay for accidental damage caused by external means:
 - 1 to underground water, gas, sewer, or drainpipes, underground electricity and telephone cables which reach from **your home** to the public supply; and

2 cess pits, septic tanks and drain inspection covers.

- d Accidental damage to fixed tanks, apparatus or pipes caused by internal stress due to freezing, overheating or excessive water pressure.

What is not covered

- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.
- Any amount over 10% of the contents sum insured.
- Loss or damage caused by frost, landslip, subsidence or heave.
- For event 26a6 only - anything which happens gradually.

27 Food in freezers.

Loss of or damage to food in a freezer within **your home** caused by a rise or fall in temperature or contamination by the refrigerant or refrigerant fumes.

What is not covered

- Loss or damage as a result of a deliberate act by **you** or the power supply company.
- Loss or damage due to deliberately cleaning or defrosting the appliance.
- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

28 Loss or theft of keys.

We will pay the costs of replacing keys and locks if keys to outside doors and windows or to domestic safes and alarm systems within **your home** are stolen or accidentally lost.

29 Students' personal belongings.

Loss or damage resulting from events 1 to 10 when **you** are living away from **your home** while attending college or university.

What is not covered

- Any amount over £3000.
- Any theft or attempted theft which does not involve force and violence to get into or out of a building.

30 Transporting your wheelchair.

We will pay the costs of transporting **you** and **your** wheelchair (including powered chairs) to **your home** if the chair is:

- accidentally damaged and is unsafe or cannot be used; or
- lost or stolen.

What is not covered

- Any amount over £250.

31 Shopping.

Loss of or damage to food and other goods while **you** are transporting them from the shop where **you** bought them to **your home**.

What is not covered

- Any amount over £250.
- 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. The **contents** must be completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.
- Loss of or damage to food from defrosting.
- Loss or damage **you** cannot provide receipts for.

32 Plants.

We will pay for loss or damage caused by events 1, 2, 3, 4, 5, 8 and 10 insured by this section to trees, shrubs, hedges, bushes, lawns and plants within the grounds of **your home**.

What is not covered

- Any amount over £500.
- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

33 Visitor's personal belongings.

We will pay for loss or damage caused by events 1 to 10 insured by this section to **your** visitor's personal belongings whilst in **your home**.

What is not covered

- Any amount over £1000.
- Items covered by other insurance.
- Personal belongings of a paying guest or a permanent guest.

34 Jury Service

We will pay up to £20 per day for any financial loss resulting from **you** or **your** partner being called for jury service.

What is not covered

- Any amount over £400.
- Expenses that can be recovered from any other source.

Security condition

(See also general condition 1)

If **your schedule** says that **you** have a lock discount, an alarm discount or that you must have compulsory security, **you** must keep to **our** security conditions. **We** will not pay the first £250 of any claim when it is as a result of someone entering **your home** if **you** have not kept to the security conditions below. This is additional to any excesses that may apply.

- 1 Locks discount - if **we** have allowed **you** a premium discount for locks, **you** must use all the door and window locks whenever **you** leave **your home** unattended.
- 2 Alarm discount - if **we** have allowed **you** a premium discount because **your home** is fitted with an intruder alarm which is maintained each year, **you** must set the alarm whenever **you** leave **your home** unattended.
- 3 Compulsory security - if **your schedule** shows that **your policy** depends on **you** following **our** minimum security standards then **you** must do the following:
 - a the door used as the final exit door should be secured by a mortise lock with at least five levers, or other security deadlock which meets or is better than, BS3621 (thief resistant locks) or a key-operated integral multi-point locking system;
 - b all other outside doors unless they are secured as in a above, must be secured by a deadlock and key-operated security bolts that are fitted on the top and bottom of each door;
 - c all opening ground floor windows and other accessible windows must be secured by key-operated locks; and
 - d patio doors must be secured by either a key-operated integral multi-point locking system or by key-operated locks fitted at the top and bottom of each sliding door.

Limits

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

- 1 35% of the sum insured by section 1 - Contents for jewellery, gold and silver articles (including plated articles), watches, clocks, furs, pictures, sculptures, other works of art and collections of stamps, medals and coins not insured under section 3 - Personal possessions.
- 2 15% of the sum insured by section 1 - Contents for any one item or collection mentioned in limit 1 above.
- 3 £500 for cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates, traveller's cheques, gift vouchers and credit, cash or cheque cards.
- 4 Any permanent repairs made by our suppliers are guaranteed.

How we settle claims

See also general exclusion 5 and general condition 3.

- 1 Items other than clothing and household linen.
 - 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:
 - the sum insured is enough to replace the insured property; and
 - the replacement is carried out straight away.
 - b **We** will pay to repair damaged items.
- 2 Clothing and household linen.
 - a **We** will pay to replace items which are destroyed. **We** will take off an amount for wear and tear or loss of value.
 - b **We** will pay to repair damaged items.
- 3 **We** will pay to remove debris.
- 4 Any permanent repairs made by **our** suppliers are guaranteed.

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.

Sum insured

The sum insured you **choose** must be equal to the current replacement value of the **contents** within **your home**.

We will not pay more than the sum insured for loss of or damage to the property by any of the events 1 to 17.

Index linking

We will change **your** sum insured for **contents** in line with the General Index of Retail prices (all items) as published by HM Stationery Office. **We** will not charge **you** an extra premium for any increases in **your** sum insured due to index linking during each period of insurance. When **we** invite **you** to renew **your** cover, **we** will show **you your** updated sum insured and premium for the following period of insurance.

We may use another appropriate index as the basis for adjustment. Index linking will not apply if you have a bedroom-rated **policy**.

No-claim discount

When **we** work out the renewal premium **you** need to pay to renew **your policy**, **we** will give **you** a discount (as long as the insurance has been in force for 12 months and **you** renew the policy for a similar period) if **you** do not claim in the previous period of insurance under section 1 – Contents, section 2 – Liabilities and section 3 – Personal Possession.

If **you** do make a claim the premium **you** need to pay to renew **your** policy may be increased as a result.

Section 2 - Occupier's, personal and employer's liabilities

The meaning of words

- Injury** - bodily injury including death and disease.
- Your home** - the private home and all land belonging to it at the address of the insured property shown in the **schedule**.
- 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 or any subsequent legislation.

What is covered

Your policy provides cover caused by the following events which happen during the period of insurance.

We will pay all amounts **you** legally have to pay as:

- compensation and claimant's costs and expenses; and
- legal costs and expenses **you** pay with **our** written permission in connection with defending any claim.

If **you** die, **your** personal representative will have the benefit of this section for any liability **you** have that is covered by this section.

Events

1 Occupier's and personal liability

We will cover liability arising as the result of accidental **injury** to any person and accidental loss of or damage to property:

- a because **you** live in **your home** (not as owner); or
- b while **you**, as a private individual, are in or away from **your** home (not as owner).

2 Travel overseas

We will cover liability 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 property if **you** live in:

- Great Britain;
- Northern Ireland;
- the Isle of Man; or
- the Channel Islands.

3 Court awards you cannot recover

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.

We will only do this if:

- 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, and **you** or **your** personal representatives transfer any rights **you** have under the judgement to **us**.

4 Temporary accommodation

Points 2 and 4e of what is not covered (shown below) will not apply to accommodation **you** temporarily live in for less than three months.

5 Employer's liability

We will pay all amounts **you** are liable for if any employee is injured arising out of his or her employment under a contract of service or apprenticeship in connection with **your home** or private household. Points 1 to 4 of what is not covered (shown below) and general exception 2 of this **policy** will not apply to this event.

What is not covered

- 1 Any liability **you** have under any agreement unless **you** would have the same liability if the agreement did not exist.
- 2 Any liability for loss of or damage to any property belonging to **you** or **you** are in charge or control of (unless this is covered under event 4).
- 3 Any 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 event 5).
- 4 Any liability caused by or arising out of the following.
 - a **You** owning, possessing, or using (other than as a passenger):
 - any mechanically-propelled vehicle or any trailer attached to it (other than pedestrian-controlled garden tools, powered wheelchairs or ride-on garden tools which are not licensed for road use and do not need a Certificate of Motor Insurance);
 - aircraft and model aircraft; or
 - hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots).
 - 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 other than stairlifts and other similar equipment which can only carry one person.
 - e **You** owning, being a tenant or living on any land or building other than **your home**.
 - f **You** owning, possessing, or using a firearm other than licensed sporting guns and airguns.
 - g Escape of an animal or animals from land on which they are usually kept (other than from **your home**).
 - h Any wilful or malicious act.
- 5 Any liability which is insured by or would be insured by any other policy if this section did not exist.
 - 6 Any liability arising directly or indirectly out of **your** job, business, trade or profession.
 - 7 Any liability if **you** are injured (this does not apply to event 3, court awards that **you** cannot recover).
 - 8 Any liability for fines, penalties or liquidated damages or aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages.
 - 9 For event 3 only - any liability if the person owing **you** money is also insured by this **policy**.
 - 10 Loss, damage, **injury** or liability shown in the general exceptions.
 - 11 For event 5 only - any 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.

Limit of liability

We will not pay more than £2,000,000 under events 1, 2, 3 and 4 of this section for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one event.

We will not pay more than £10,000,000 under event 5 of this section for all compensation and claimant's costs and expenses for any one claim or series of claims arising out of any one event.

Section 3 - Personal possessions and money

This section and the insured events only apply when shown in **your schedule**.

The meaning of words

- Geographical limits**
 - the British Isles, Europe, Mediterranean coast and islands, Madeira and Canary Isles.
 - anywhere else in the world (for up to 60 days in any one year of insurance) if **you** are travelling.
- Unspecified personal possessions**
 - clothing, baggage, personal items **you** normally wear or carry (including gold and silver items), jewellery, furs, watches, photographic equipment, binoculars, telescopes, portable stereo and audio equipment, sports equipment and pedal cycles with an individual value under £1,000, which **you** own or for which **you** are responsible.
- Money**
 - cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Savings stamps and certificates and traveller's cheques.
- Your home**
 - the private home and all land belonging to it at the address of the insured property shown in the **schedule**.
- Credit Cards**
 - credit, cash, charge or cheque guarantee cards.
- Specified personal possessions**
 - property shown in the personal possessions summary attached to **your schedule**, which **you** own or for which **you** are responsible.

What is covered

Event 1 - Unspecified personal possessions, money and credit cards

Accidental loss of or damage to **unspecified personal possessions** and **money** while **you** are within the **geographical limits** of this section.

Event 2 - Specified personal possessions

Accidental loss of or damage to **specified personal possessions** while **you** are within the **geographical limits** of this section.

Events 1 and 2 – What is not covered

- The first £50 of each claim.
- Loss, damage, injury or liability shown in the general exceptions.
- Loss of or damage to bats, hockey sticks, golf clubs, fishing equipment and racquets whilst **you** or anybody with **your** permission are using them.
- Loss of or damage to skiing or underwater equipment whilst **you** or anybody with **your** permission are using it.
- 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, specification, materials or workmanship.
- Loss or damage which happens gradually or loss of value.
- Loss or damage caused by overwinding and damage to the inside of watches or clocks.
- Loss of or damage to musical instruments caused by atmospheric conditions or very hot or very cold temperatures.
- Breaking musical instrument strings or reeds.
- Loss or damage caused by theft or attempted theft from any unattended vehicle unless force and violence are used to get into the vehicle. The property must be hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.
- Theft or attempted theft which does not involve force and violence to get into or out of **your home** while **you** have a tenant, lodger or paying guest.
- Theft of pedal cycle accessories unless stolen with the cycle.
- Theft of a pedal cycle unless **you** have used a lock to secure the cycle when it is left unattended elsewhere than at **your home**.
- Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.
- Property insured as **unspecified personal possessions** under event 1 will not include the following:
 - a Camping equipment, dentures, pedal cycles with an individual value over £1000, vehicles, watercraft, aircraft, musical instruments used professionally or semi-professionally, firearms, domestic appliances, furniture, furnishing and household goods, or equipment or goods used in connection with **your** business, trade or profession.
 - b Property **you** can insure under section 1, event 27 - food in freezers.

- **Money** and **Credit Cards** insured under event 1 will not include loss:
 - a caused by shortages due to mistakes or neglect;
 - b due to loss in value;
 - c not reported to the police within 24 hours of discovering the event; and
 - d caused by credit, cash or cheque cards not being reported to the issuing authority as soon as you discover the loss or as soon as their office hours allow.

Limits

Event 1 - Unspecified personal possessions

The most **we** will pay for any one item or a set of items is £2000.

Event 1 - Money

The most **we** will pay is £500.

Event 1 - Credit Cards

The most **we** will pay is £1000.

Index linking

We will change **your** sum insured for this section in line with the General Index of Retail prices (all items) as published by HM Stationery Office. **We** will not charge you any extra premium for any increases in **your** sum insured due to index linking during each period of insurance. When **we** invite **you** to renew **your** cover, **we** will show **you your** updated sum insured and premium for the following period of insurance.

We may choose another appropriate index when **we** adjust **your** sum insured.

How we settle claims

The way **we** settle claims will be the same as that under section 1 - Contents.

Event 1

The most **we** will pay for this event is the sum insured shown in **your schedule**.

Event 2

The most **we** will pay for each item shown in **your** personal possessions summary **schedule** is the sum insured shown against each item.

No claims discount

When **we** work out the renewal premium **you** need to pay to renew **your policy**, **we** will give **you** a discount (as long as the insurance has been in force for 12 months and **you** renew the policy for a similar period) if **you** do not claim in the previous period of insurance under section 1 – Contents, section 2 – Liabilities and section 3 – Personal Possessions.

If you do make a claim the premium you need to pay to renew **your** policy may be increased as a result.

Section 4 - Home legal advice

Lawphone.

This policy includes access to Lawphone to give advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice you get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. We may record the calls to protect you.

Lawphone: 0870 241 4140.

When **you** call Lawphone **we** will ask **you** for **your** reference number which is 36285 and **you** will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

Section 5 - Home legal protection

This section only applies to **you** when it is shown in **your** policy **schedule**. If **you** are covered by this section **you** will have been provided with a separate booklet, please read it carefully.

Section 6 - Home emergency assistance

This section only applies when shown in **your** **schedule**. If **you** are covered by this section **you** will have been provided with a separate booklet, please read it carefully.

General exclusions

applying to all sections of this policy (other than to sections 5 and 6)

This policy does not cover the following.

1 War and other hostilities

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

2 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.

An act of terrorism means the use, or threatened use, of biological, chemical or nuclear force by any person or group of people, whether acting alone or on behalf of or in connection with any organisations or governments committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

3 Radioactivity

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

Loss or damage by pressure waves caused by aircraft and other flying objects.

5 Deliberate act

Loss, damage, injury or liability:

- resulting from theft or attempted theft by **you**; or
- resulting from a deliberate act by **you, your** domestic staff or any tenant, lodger or paying guest.

6 Deception

Loss or damage that **you** suffered as a result of being deceived into knowingly parting with **your** property.

7 Loss of value

Loss of market value after an item is repaired or replaced.

8 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 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.

9 Existing damage

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

10 Gradual damage

Loss or damage caused by anything that happens gradually.

11 Date recognition and computer viruses

Loss of or damage (including accidental damage) to or breakdown of any electronic equipment, caused directly or indirectly by:

- it failing correctly to recognise or process any data representing a date or part of a date; or
- computer viruses.

Electronic equipment includes:

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

12 Confiscation

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

General conditions

applying to all sections of this policy (other than to sections 5 and 6)

1 Reasonable precautions

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

2 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, attempted theft, malicious people or if property is lost outside **your home**.
- Allow **us** to enter, take or keep possession of any insured 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 insured by this **policy**.
- 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 pursue and 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 for a claim or make a mistaken payment, **you** must repay **us**.

3 Repairing or replacing property

If **we** are going to repair or replace any insured property, **you** must give us any plans, documents, books and information **we** ask for. **We** will repair or replace the property as far as it is reasonably practical to do so. The most **we** will pay for any one item is the sum insured.

4 Other insurance

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

5 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. If **you** choose 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.

6 Cancellation (outside the Reflection Period)

We may 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** **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.

7 Fraud

If **you** make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, **you** will lose all benefit and premiums **you** have paid for this **policy**.

If **you** fraudulently provided **us** with false information, statements or documents **we** may record this on anti-fraud databases, **we** may also notify other organisations. The Data Protection Notice issued with **your schedule** provides additional information.

8 Premium

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

9 Automatic reinstatement

If **you** make a claim, **we** will not automatically reduce the sums insured by sections 1 and 3 of this **policy**, as long as:

- the amounts to be reinstated during any one period of insurance are not more than the amount of the sum insured; and
- **you** take any reasonable measures **we** suggest to prevent further damage.

10 Choice of law

Unless **we** agree otherwise:

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

11 Paying premiums by instalments

If **you** pay **your** premium by direct debit or by any other instalment method:

- should **you** cancel the **policy** **you** will be required to pay all future premium instalments up to what would have been the renewal date. **You** will also be required to pay all other

premiums **you** may owe. If **you** are due a return premium under condition 6 of this policy **your** instalments will be adjusted; and

- **we** have the right to take any premiums **you** have not paid from any claims payment.
- If **you** do not pay an instalment on the date it is due, this will give **us** the right to cancel this **policy** from the date premium was due to be paid.

12 Administration charges

We can make reasonable administration charges.

13 Contracts (Rights of Third Parties) Act 1999

Under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation, only **you** and **we** may enforce any terms of this **policy**. This will not affect any rights third parties (people other than **you** and **we**) have under other laws.

14 Information and declarations

We will only give **you** the cover described in this **policy** if the information and declarations **you** have supplied to **us**:

- orally;
- electronically; or
- in writing

at **our** request are complete and correct as far as **you** know.

15 Changes you must tell us about

The following are examples of the types of changes **you** need to as soon as reasonably possible notify **us** about:

- a permanent change of address;
- if **your home** is to become unoccupied for more than 60 days;
- if **your home** is to become unfurnished permanently;
- if **your home** is going to be used as a holiday home;
- if **your home** is to become let out to tenants or shared with lodgers;
- if **your home** is not in a good state of repair;
- work that is going to be done to **your home** which is not a routine repair, maintenance or decoration;
- the number of bedrooms in **your home** is going to change;
- use of **your home** or part of it for a trade, business or professional purposes. **You** do not need to notify **us**:
 - if no-one visits **your home** (including staff) in connection with the trade, business or profession; and
 - provided only clerical work is carried out.
- The conviction or pending prosecution of **you** for any criminal offence (other than motoring offences or any offence classed as spent under the Rehabilitation of Offenders Act 1974) or any subsequent legislation.

If **you** are in doubt as to whether the changes may affect the insurance, then please tell **us**. If **you** do not tell **us** about changes, **you** may find that **you** are not covered if **you** need to claim.

16 Automatic Renewal

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 **policy** conditions. If **you** do not want to renew this **policy**, all **you** need to do is call **us** on 0844 391 4108 to 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 instalment. Please make sure that **you** have arranged adequate alternative insurance before allowing this policy to lapse.

17 Joint and additional policyholders

If there are two or more policyholders named on the **policy**, either may amend the **policy**, make a claim, remove a policyholder or cancel the **policy**.

Notes

We have used some specific terms in the **policy** wording and the following are explanations to help **you** understand them.

These explanations 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 as a punishment to **you**.

Peel off and keep your handy Cornhill Direct Helpline card somewhere safe. Then you always know how to contact us.

You may also wish to save these numbers onto your mobile phone.

PLEASE STICK CARD
HERE

How to contact us

0844 391 4108

Home Insurance Customer Helpline

Open 8am – 8pm Monday – Friday
9am – 3pm Saturday

0844 391 4110

Home Claims Helpline

Open 8am – 6pm Monday – Friday
9am – 1pm Saturday

To improve our customer service, calls may be recorded or monitored

www.cornhilldirect.co.uk

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