

Home Comforts

Customer Newsletter

Allianz Insurance plc | Personal



Allianz have made some changes to their Home Comforts policy wording. These changes apply to new business incepted on or after 01 September 2008 and to existing policies at next renewal on or after 01 September 2008.

Please read your policy booklet in conjunction with this leaflet. If you require an updated policy wording please contact your Insurance Broker to obtain a copy

Building Section

The Definition of Buildings has been amended to read:

Buildings - The structure of your home, and the following if they form part of your home and belong to you or are your responsibility.

- Domestic outbuildings.
- Garages that form part of your residence.
- Landlord's fixtures and fittings in or on the building.
- Swimming pools, hot tubs.
- Tennis hard courts.
- Terraces, drives and footpaths.
- Boundary and garden walls, gates, fences and hedges.
- Laminated, wooden effect or vinyl floor coverings that could be reasonably be removed and re-used.

The definition of standard construction has been deleted.

The definition of your home has been amended to read:

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.

Event 11, Accidental damage has been amended to read:

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

What is not covered

The exclusions that apply to events 1 to 10 on page 6 also apply to event 11.

Loss or damage caused by normal settlement, wear and tear.

Loss or damage caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, 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 frost.

Loss or damage caused to hot tubs whilst being installed or removed.

Contents section

The definition of your home has been amended to read:

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

The definition of standard construction has been deleted

Event 11, Accidental damage has been amended to read:

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

What is not covered

The exclusions that apply to events 1 to 10 on page 11 & 12 also apply to event 11.

- Contents not inside your home.
- Contact lenses.
- Contents insured under event 27 and event 28.
- Loss or damage whilst your home is lent, let or sublet.
- 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 over winding and damage to the inside of watches or clocks.
- Loss or damage caused by domestic animals.
- Loss or damage caused to hot tubs whilst being installed or moved.

Event 22, Wedding and Christmas gifts has been deleted and replaced with:

Wedding & 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.

Event 27, Money has been amended to read:

Money

Event 27 Money & Credit Cards we will pay for:

- loss or damage to money
- the fraudulent use of credit cards.

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.

What is not covered

Loss of season tickets or travel tickets when the loss is paid for by the authority who sold you the tickets.

The part of any season ticket which has been used.

Loss due to a mistake or neglect or loss of value.

Losses you do not report to the police as soon as reasonably possible after you discover them.

Loss of credit, cash or cheque cards which you do not report to the company who issued them immediately on discovery or as soon as their office hours allow.

Any amount over £500 other than for credit cards.

Any amount over £1000 following the fraudulent use of credit cards.

Loss due to fraudulent or unauthorised use of credit cards by you

[These changes apply to new business incepted on or after 1st May 2008 and to existing policies at next renewal on or after 1st May 2008.](#)

Contents Section

Event 34a. Personal Liability and Liability because you live in the home

This event has been amended to read:

We will pay all amounts you legally have to pay;

- as a private individual while in and away from your home
- because you live in the home
- 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:

- 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:
 - i injury to any person
 - ii Loss of or damage to property

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

Exclusion 'Liability in any country in which you own property' has been removed

Event 34d. Employer's liability

This event has been amended to read:

We will pay all amounts you are liable for if any employee is injured arising out of his or her employment under the contract of service or apprenticeship in connection with our home or private household. Exclusions 1, 6, 7 and 8 of event 34a and General Exclusion 2 of this policy do not apply to this event.

Personal Possessions Section

The definition of Money has been amended to read:

Money – Cash, bank or currency notes, cheques, postal or money orders, postage stamps, National Saving stamps and certificates, travellers cheques, credit, cash

or cheque cards, season tickets and travel tickets which you own and hold 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

The following changes were made with effect from 03 December 2007.

Buildings section

Event 11. Accidental Damage

Damage caused to hot tubs during installation or whilst being moved is not covered.

Event 16. Trace and Access

The exclusion for any amount of £25000 in total in any one period of insurance has been removed.

No Claims Discount

This section has been amended to read:

When we work out the premium you need to pay to renew your policy we may give you a discount if you do not claim during the previous period of insurance (as long as the insurance has been in force for 12 months and you renew the policy for a similar period). If you do make a claim the premium you need to pay to renew your policy may be increased as a result.

Contents Section

Event 11. Accidental Damage

Damage caused to hot tubs during installation or whilst being moved is not covered.

Event 14. Contents in the open

The limit of £750 does not apply to portable hot tubs.

Personal Possessions Section

Laptops and portable computers are no longer excluded under unspecified personal possessions.

General Exclusions

A new exclusion has been added:

12 Wilful Acts

Loss or damage caused by your wilful act.