

Notice of important change(s) to your policy - Home Contents Insurance Policy

We have made changes to the Policy Wording. Please note that as a result of the changes the numbering within the new documents may have changed. Please read these documents carefully to ensure that you understand the changes and that the policy continues to meet your needs.

Section	Current Wording	Revised Wording
Definitions	Insurer/We/Our/Us Allianz Insurance plc.	Insurer/We/Our/Us Ageas Insurance Limited
Household contents insurance	Financial Services Compensation Scheme Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).	Financial Services Compensation Scheme Ageas Insurance Limited contributes to the Financial Services Compensation Scheme (FSCS).
Legal Helpline	Legal Helpline You are entitled to use Our Lawphone service which gives You advice on any personal legal matter. This service is available 24 hours a day, 365 days a year. The advice You get from Lawphone will always be according to the Laws of Great Britain and Northern Ireland. We may record the calls for Your and Our mutual protection and Our training purposes. When calling, please say that You are an Allianz Insurance plc customer and quote scheme number 36652. You will then be asked for a brief summary of the problem and these details will be passed on to an advisor who will return Your call. This insurance does not cover Your property against everything that can happen. Read the policy carefully and query everything You do not understand. Keep this policy booklet in a safe place.	Legal Advice Service As part of Your policy, We offer a number of telephone advice lines, which are provided by Our partner DAS. To help Us improve Our service standards, We may record all inbound and outbound calls, except those to the counselling service.
Section A 7. Theft or attempted theft.	What is not covered Any amount over £2,000 for loss or damage to Contents caused by theft or attempted theft from outbuildings (such as garden huts, garages and greenhouses) that form part of Your Home .	What is not covered Any amount over £3,000 for loss or damage to Contents caused by theft or attempted theft from outbuildings (such as garden huts, garages and greenhouses) that form part of Your Home .
Section B Accidental breakage of glass and mirrors	What is not covered	What is not covered An Excess may be applicable under this section. Please refer to the Certificate of Insurance to confirm if the Excess is applicable to Your policy.
Section C Accidental damage to electrical equipment	What is not covered	What is not covered An Excess may be applicable under this section. Please refer to the Certificate of Insurance to confirm if the Excess is applicable to Your policy.

Section	Current Wording	Revised Wording
Section I Tenants liability	Up to 20% of the Contents sum insured for damage to Your landlord's fixtures and fittings which You are legally liable for as a tenant, caused by the circumstances set out in Section A, the basic cover.	Up to 35% of the Contents sum insured for damage to Your landlord's fixtures and fittings which You are legally liable for as a tenant, caused by the circumstances set out in Section A, the basic cover.
Section J Loss of metered water and oil	Up to £1000 for loss of metered water or domestic heating oil following damage to fixed domestic heating or water equipment in or on Your Home .	Up to £2000 for loss of metered water or domestic heating oil following damage to fixed domestic heating or water equipment in or on Your Home .
Section K Contents in the open	Up to £500 for loss of or damage to Contents not kept in Your Home but still inside the boundaries of the Land, caused by circumstances set out in Section A. What is not covered Loss or damage specifically excluded under section A. Loss of or damage to trees, shrubs, plants, garden produce or pedal cycles.	Up to £1000 for loss of or damage to Contents and up to £500 for loss or damage to plants and trees not kept in Your Home but still inside the boundaries of the Land , caused by circumstances set out in Section A. What is not covered Loss or damage specifically excluded under section A. Loss of or damage to pedal cycles.
Section M Students personal belongings	Students personal belongings up to £2,500 for loss or damage caused by the circumstances set out in Section A, whilst a member of Your family is living away from Home and while at college or university.	Students personal belongings up to £5,000 for loss or damage caused by the circumstances set out in Section A, whilst a member of Your family is living away from Home and while at college or university.
Section P Court awards which have not been paid	Up to £1,000,000 for a court award to You or Your family which has not been paid to You within three months from the date of the award.	Up to £2,000,000 for a court award to You or Your family which has not been paid to You within three months from the date of the award.
Section R Visitors Personal possessions	Up to £750 for loss of or damage to visitors possessions caused by the circumstances set out in Section A.	Up to £1,000 for loss of or damage to visitors possessions caused by the circumstances set out in Section A.
New Section T Domestic Animals	Currently not included	Domestic Animals Up to £200 of the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal. This cover provides insurance against: a Death resulting from an accident sustained in the British Isles during the Period of Insurance . What is not covered <ul style="list-style-type: none"> • Slaughter without Our consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon • Breeding • Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life.

Section	Current Wording	Revised Wording
Section T Accidental Damage Extension	Section T Accidental Damage Extension This cover does not apply unless an additional premium has been paid and the Certificate of insurance states that extended Accidental damage cover is included. Accidental damage extension covers Accidental damage to Contents while they are in Your Home .	Section U Accidental Damage Extension What is covered This cover does not apply unless the Certificate of insurance states that Extended Accidental damage is included. Accidental damage extension covers Accidental damage to Contents while they are in Your Home . What is not covered An Excess may be applicable under this section. Please refer to the Certificate of Insurance to confirm if the Excess is applicable to Your policy.
Section U Personal Possessions	Section U Personal possessions This cover does not apply unless an additional premium has been paid and the Certificate of Insurance states that Personal possessions cover is included. Personal possessions Up to the amount shown in Your Certificate of Insurance for loss, theft or damage to Your Personal possessions inside Your Home or anywhere in the British Isles .	Section V Personal possessions Up to the amount shown in Your Certificate of Insurance for loss, theft or damage to Your Personal possessions inside Your Home or anywhere in the British Isles . This cover does not apply unless the Certificate of Insurance states that Personal possessions is included.
How we settle your claims	One third of the Contents sum insured or £5,000, whichever is more, a claim involving more than one Valuable item <ul style="list-style-type: none"> • £1,500 for any single Valuable • £300 for Personal money £1,500 for legally downloaded audio/visual files, disks or record disks of any kind to do with Home entertainment equipment.	40% of the sum insured or £5,000, whichever is more, a claim involving more than one Valuable item <ul style="list-style-type: none"> • £2,500 for any single Valuable • £750 for Personal money £2,000 for legally downloaded audio/visual files, disks or record disks of any kind to do with Home entertainment equipment.
Page 20 Underinsurance	The total amount of Contents sum insured confirmed by You must represent the cost of replacing all Your Contents as new less an adjustment for wear and tear for clothing and household linen.	If, at the time of any loss or damage, the Contents sum insured is not enough to replace all of Your household goods and personal belongings We will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium You have paid for Your Contents insurance is equal to 75% of what Your premium would have been if Your Contents sum insured was enough to replace all of Your household goods and personal belongings, then We will pay up to 75% of any claim made by You .

Section	Current Wording	Revised Wording
<p>General Conditions 2. Reflection period</p>	<p>2. 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 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. If You do not cancel the policy within the reflection period You may still cancel the policy subject to General Condition 3.</p>	<p>2. Cooling-off period You have 14 days from when You receive Your policy documents or the commencement date of Your policy, whichever is later, to let Us know if You want to cancel Your policy. This is known as a cooling-off period. As long as there has not been a claim, You may cancel Your policy during this period of time and We will refund any premiums that have been collected. If there has been a claim then You will not be entitled to any refund of premiums. You may cancel Your policy at any time after the cooling-off period subject to General Condition 3.</p>
<p>General Conditions 3. Cancellation</p>	<p>You may cancel this policy by contacting Your Insurance Broker and/or Administrator whose contact details are provided in the useful addresses section of this policy document.</p> <p>Where an incident has occurred which may give rise to a claim the premium may be payable to Us.</p>	<p>You may cancel this policy by contacting Your Insurance Broker and/or Administrator whose contact details are provided in the useful addresses section of this policy document. We may refund any premiums that have been collected in respect of cover that would have been provided after Your chosen cancellation date. For annual policies if there has been a claim then You will not be entitled to any refund of premiums.</p>
<p>General Conditions How We deal with Your claim 7.c</p>	<p>You must</p> <ul style="list-style-type: none"> fill in the claim form and send it to the address shown on the claim form at the first opportunity. <p>You must send it to Us within 60 days of the event otherwise it may affect the way We deal with Your claim and the amount We may pay You.</p>	<p>You must provide Us with full details of the circumstances of Your claim and of the items for which You are claiming.</p> <p>You must tell Us about Your claim as soon as possible otherwise it may effect the way We deal with Your claim and the amount We pay You.</p>
<p>8. Law and language of this policy</p>	<p>Law and language of this policy 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.</p>	<p>Law and language of this policy 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 and You and We agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless;</p> <p>- You live in Scotland in which case Scottish law will apply to this contract and You and We agree to submit to the non-exclusive jurisdiction of the courts of Scotland.</p>

Section	Current Wording	Revised Wording
Payment of Premiums Page 24	<p>Payment of Premiums</p> <p>For annual policies - If You miss a payment, We may not pay a claim. If You are more than six weeks late, We will cancel Your Policy. We will give You fourteen days written notice first.</p> <p>For other policies - You should make sure You pay every premium on time. If You miss a payment, We may not pay a claim. If You are more than fourteen days late, We may cancel Your policy. We will give You fourteen days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this policy shall cease.</p> <p>We have the right (which We may not use) to continue the policy and collecting premiums.</p> <p>We may vary the terms of the policy (including the premium) providing You with 21 days notice at Your last known address.</p>	<p>Payment of Premiums for annual policies</p> <p>If You miss a payment, We may not pay a claim. If You are more than six weeks late, We will cancel Your Policy. We will give You fourteen days written notice first.</p> <p>Payment of Premiums for Pay as You go policies</p> <p>You should make sure You pay every premium on time. If You miss a payment, We may not pay a claim. If You are more than fourteen days late, We may cancel Your policy. We will give You fourteen days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this policy shall cease.</p> <p>At the scheme anniversary We have the right (which We may not use) to continue the policy and collecting premiums. We may vary the terms of the policy (including the premium) providing You with 21 days notice at Your last known address.</p>
Claims Procedure	<p>6. How to make a claim</p> <p>a. Loss of or damage to property</p> <p>If Your property is lost or damaged and You are likely to make a claim, You must do the following:</p> <ul style="list-style-type: none"> • Tell the police at Your first opportunity about any theft, attempted theft, malicious damage, vandalism or loss of property and obtain a crime reference number. • Tell Us at Your first opportunity and give Us full details and the proof We ask You for. <p>You must pay any costs.</p> <ul style="list-style-type: none"> • do what You can to reduce loss or damage. • within 7 days of loss of or damage to Your property by riots, civil disorder, labour disputes or malicious people You must give Us <ul style="list-style-type: none"> – a written claim – the documents requested at claim stage together with any details We may ask You for – details of any other insurance covering the injury, loss or damage. <p>You must pay any costs for getting and giving Us these documents.</p>	<p>6. How to make a claim</p> <p>If You are aware of an incident that might give rise to a claim or You need to make a claim, You must do the following as soon as possible.</p> <p>Call our claims helpline on 0345 165 5768 to report the incident.</p> <ul style="list-style-type: none"> • Tell the police as soon as reasonably possible if something is lost or if You suspect theft or malicious damage. • Take all practical steps to get back any property which has been lost. • Immediately send Us any written claim which is made against You, and give Us full details of any verbal claims made against You. • Take reasonable action to protect the property from further loss or damage. <p>You must not:</p> <ul style="list-style-type: none"> • throw away, get rid of or destroy any items that are damaged until We say so; • admit or deny responsibility for any incident; or • negotiate or settle any claims made against You by anyone else, unless We agree in writing that You can. <p>We can negotiate, defend or settle, in Your name and on Your behalf, any claims made against You. We can also take legal action in Your name but for Our benefit to get back any payment We have made under this policy.</p>
Claims Procedure	Page 24	Now Page 19

Section	Current Wording	Revised Wording
Complaints Procedure	Complaints Procedure Page 25 of current policy wording.	How to make a complaint Please note the details within this section have been updated to reflect the address and contact details of Thistle Insurance Services Limited and the new Insurer, complaints process. Please refer to page 24 of the new policy wording.
Fair Processing Notice – how we use personal information	Pages 26 – 31 of current policy wording	Privacy Notice Please note the details within this section have been updated to reflect the address and contact details of the new Insurer. Please refer to pages 25 & 26 of the new policy wording.
Useful Addresses	The Insurers For information on an existing claim contact: Allianz Insurance plc Claims Division PO Box 10509 51 Saffron Road Wigston LE18 9FP Tel: 0344 871 2230	The Insurers Ageas Insurance Limited Ageas House Hampshire Corporate Park, Templars Way Eastleigh Hampshire SO53 3YA Tel: 0345 165 5768



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