

Clear  
Household

Allianz Insurance plc

# Product Comparison Table

This comparison table is designed to give you a comparative overview of our Clear Household product range. For more information please visit our eBroker website at [www.allianzbroker.co.uk](http://www.allianzbroker.co.uk)

	Clear Essentials	Clear Advance	Clear Complete
<b>Contents</b>			
Notional Indemnity limit	£30,000	£75,000	£150,000
Else Client Led limit	Up to £50,000	Up to £100,000	No additional limit
Standard Perils	Included	Included	Included
Accidental Damage	Optional	Optional	Included
Audio and Visual Equipment Accidental Damage	Included when AD option selected	Included	Included
Accidental Damage to mirrors or glass	Included when AD option selected	Included	Included
Accidental Pet Damage	Excluded	Excluded	Included
Matching Sets and Suites	Excluded	Excluded	Included
Belongings you remove from your home	Excluded	Included	Included
Property of domestic staff	Excluded	Included	Included
Contents in the open	Excluded	£1,000	£2,500
Plants	Excluded	£1,500	£2,500
Download Audio / Visual files	Excluded	£1,000	£1,000
Loss or theft of keys	Included	Included	Included
House removal	Excluded	Included	Included
Loss of oil and metered water	£750	£1,000	£2,500
Wedding and Christmas gifts 10% inc in sum insured	Excluded	Included	Included
Deeds and Documents	Excluded	£1,500	£2,500
Compensation for your death	Excluded	£5,000	£5,000
Counselling victims	Excluded	£1,500	£1,500
Alternative Accommodation / Rent	15% of sum insured or indemnity limit	20% of sum insured or indemnity limit	25% of sum insured or indemnity limit
Money cover	Excluded	£500	£750
Food in Freezers	Excluded	Up to the sum insured	Up to the sum insured
Shopping	Excluded	£250	£250
Students Contents	Excluded	£3,000	£5,000
Residential care contents	Excluded	Excluded	£3,000
Jury Service	Excluded	Excluded	Up to £25 per day, max £400
Visitor's personal belongings	Excluded	£1,000	£2,500
Transporting your wheelchair	Excluded	Excluded	£1,500
Personal Liability as occupier	£2,000,000	£2,000,000	£2,000,000
Valuables Limits	10%	30%	40%
Single article limit	5%	15%	20%

	Clear Essentials	Clear Advance	Clear Complete
<b>Personal Possessions</b>			
Unspecified items	Optional up to £3,000 with SAL up to £1,000	Optional up to £7,500 with SAL up to £2,500	Optional up to £10,000 with SAL up to £3,500
Specified items	Optional up to £2,500. Pedal cycles up to £5,000	Optional up to £37,500 with SAL up to £10,500. Pedal cycles up to £5,000	Optional up to £75,000 with SAL up to £12,500. Pedal cycles up to £5,000

	Clear Essentials	Clear Advance	Clear Complete
<b>Buildings Cover</b>			
Notional Indemnity limit	£300,000 (max 6 bedrooms)	£500,000 (max 6 bedrooms)	£1,000,000 (max 6 bedrooms)
Else Client Led limit	Up to £500,000	Up to £1,000,000	Up to £1,500,000
Standard Perils	Included	Included	Included
Accidental Damage	Optional	Optional	Included
Accidental Pet Damage	Excluded	Excluded	Included
Matching Sets and Suites	Excluded	Excluded	Included
Mains services Acc Damage	Included when AD option is selected	Included	Included
Glass and Sanitary fittings Acc Damage	Included when AD option is selected	Included	Included
Alternative Accommodation / Rent	15% of sum insured or indemnity limit	20% of sum insured or indemnity limit	25% of sum insured or indemnity limit
Property Owners Liability	£2,000,000	£2,000,000	£2,000,000
Trace and Access	£1,500	£5,000	£7,500
Emergency Entry	Included	Included	Included
Solar panels and wind turbines	Included	Included	Included

## Why choose Clear Essentials?

It provides cost-effective entry-level cover but still has a high level of cover for Buildings (£300,000) and Contents (£30,000)

## Why choose Clear Advance?

It provides well-rounded levels of cover, including a generous limit for theft of items from outbuildings (£15,000)

## Why choose Clear Complete?

It provides comprehensive coverage with full accidental damage (including damage by pets), £5,000 personal possessions and matching sets and suites cover as standard