

Home Insurance

Home

Allianz have made changes to their Clear Home and Home Comforts policy wordings. These changes apply to your policy from your renewal on or after 1 June 2016.

Please read your policy booklet in conjunction with this update. You should keep this document with your policy wording. If you require an updated policy wording please contact your insurance advisor.

Glass replacement (Clear Essentials)

We have clarified when the glass replacement service is available, this now says:

'This service is only available if **your schedule** shows cover for **Accidental damage** under the **Buildings** section is included.'

Buildings

The meaning of words (Clear Complete)

Within the buildings definition it now includes:

'fixed statues and garden ornaments.'

Event 6 Water escaping from water tanks, fish tanks, apparatus or pipes or fixed heating installations (Clear Essentials, Clear Advance, Clear Complete and Home Comforts)

We have amended an exclusion so damage caused by frost or freezing is covered this now reads:

'The cost to repair **your** water tanks, fish tanks, apparatus or pipes or fixed heating installations unless the damage was caused by frost or freezing'

Event 19 Blockage of pipes (Clear Complete)

We have added this new buildings event which provides the following cover:

'What is covered

We will pay the costs to clear blockages from pipes and drains that **you** are responsible for, that provide services to or from **your home**.'

'What is not covered

Any amount over £500.

Loss or damage caused after **your home** has been left **unfurnished** or **unoccupied**.'

Matching sets and suites (Clear Essentials, Clear Advance and Home Comforts)

We have amended the information about matching sets and suites this now reads '**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. For example, if one kitchen cupboard is damaged **we** will replace or repair the damaged cupboard only, not the whole kitchen.

If the damaged parts cannot be matched or replaced **we** will pay up to 50% towards the replacement of the undamaged parts.'

Contents

The meaning of words (Clear Complete)

Within the contents definition the office equipment limit has increased as follows:

'**office equipment** – computers, external hard drives, memory sticks, software, printers, fax machines, photocopiers, typewriters, tele-communications equipment and office furniture used in connection with **your** business or job but not worth more than £10,000 in total. **You** must be responsible for insuring the office equipment.'

Events 17a Clear Essentials, 32a Clear Advance, 35a Clear Complete and 34a Home Comforts Personal liability and liability because you live in the home

We have added an exclusion to show that liability for loss, damage or injury caused by or arising out of owning, possessing or using a drone is excluded. The new amended exclusion is shown below:

'9 Liability for loss, damage or **injury** caused by or arising out of the following:

a **You** owning, possessing, or using (other than as a passenger):

- any mechanically or wind propelled or assisted vehicle (other than a self-propelled golf trolley or a pedestrian-controlled or ride-on garden tool which is not licensed for road use and **you** do not need a certificate of insurance for). This also applies for a trailer attached to the vehicle;

- aircraft including drones;
- hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired to **you** for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots).'

Event 12 Belongings you removed from the home (Clear Advance, Clear Complete and Home Comforts)

We have applied a maximum limit for this event as follows:

For Clear Advance and Home Comforts the limit is £3,000.

For Clear Complete the limit is £5,000.

Matching sets and suites (Clear Essentials, Clear Advance and Home Comforts)

We have amended the information about matching sets and suites this now reads '**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. For example, if **you** damage one chair from a set the damaged chair will be repaired or replaced but not the whole set.

If the damaged parts cannot be matched or replaced **we** will pay up to 50% towards the replacement of the undamaged parts.'

Belongings you remove from your home (Clear Advance, Clear Complete and Home Comforts)

An exclusion has been amended to include theft and this now reads 'Loss or damage caused by theft, **storm** or flood for **contents** not within a building.'

Personal Possessions

The meaning of words (Clear Essentials, Clear Advance, Clear Complete and Home Comforts)

We have included mobility scooters (that are not registered for road use) within the definition of Personal Possessions.

(Clear Essentials, Clear Advance, Clear Complete and Home Comforts)

We have amended the following exclusion under the Personal Possessions section:

- 'Theft of a pedal cycle unless a locking device is used to secure the cycle to an immovable object when it is left unattended other than at **your home**.'

We have added the following exclusion under the Personal Possessions section:

- 'Loss or damage caused by chewing, scratching, fouling or tearing by domestic animals.'

Complaints Procedure (Clear Essentials, Clear Advance, Clear Complete and Home Comforts)

We have changed our complaints procedure to say:

'**Our** aim is to get it right first time, every time. If **you** have a complaint, **we** will try to resolve it straight away but if **we** can't, **we**

will confirm **we** have received **your** complaint within five working days and **we** will do **our** best to resolve the problem within four weeks. If that's not possible, **we** will let **you** know when an answer may be expected.

If **we** are unable to resolve the problem, **we** will provide **you** with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

If **you** have a complaint about **buildings, contents** or **personal possessions** contact **our** customer satisfaction manager at:

Allianz Insurance plc, 2530 The Quadrant, Aztec West, Bristol BS32 4AW

Phone: 0330 102 1781

Fax: 01483 529 717

Email: allianzretailcomplaints@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: allianzretailcomplaints@allianz.co.uk

Alternatively, **you** can contact the Financial Ombudsman Service directly.

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.'

Telephone Numbers

The following telephone numbers have now changed:

Home Comforts Claims Number has changed to 0345 073 1114

Household Complaints has changed to 0330 102 1781

Clear Essentials Claims has changed to 0344 893 9537

Clear Advance Claims has changed to 0344 893 9538

Clear Complete Claims has changed to 0344 893 9539

Lawphone has changed to 0370 241 4140

Floodline has changed to 0345 988 1188