

# Buildings & Contents - Policy Summary

## keyfacts<sup>®</sup>

**This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording.**

### Who provides the cover?

Allianz Insurance plc provides the cover.  
Cornhill Direct is a trading name of Allianz.

### How long does the cover last?

The policy lasts for 12 months

### What type of cover is provided?

The policy is a home Buildings and Contents insurance contract for private individuals.

- You can also opt to include Legal Expenses. If you choose this extra you will be provided with a separate policy summary.

It is really important that the amount of cover you buy is enough to cover the cost of re-instating your home and belongings in case you ever need to make a claim.

Subject to acceptance criteria you can take out a policy as long as you permanently live in the UK. Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances.

The key information about each section available is set out under the respective headings. This includes the most significant or unusual exclusions and limitations to the cover and where to find them in the full policy. There may be other exclusions or limitations that are significant to you so it is important that you read the full policy wording. A copy is available on request.

### What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a minimum temporary cover charge of £25. Details are shown in the full policy wording which is available on request.

### Cancellation after the 14-day reflection period

If you cancel the policy after the 14-day reflection period we will refund the part of the premium you have not used less £15.

If you cancel at anytime and you have added Legal Expenses this will also be cancelled.

### Buildings Section

The policy covers the structure of your home (including garages and outbuildings) against unexpected loss or damage for example by storm, fire or someone breaking in.

Full details can be found in the Buildings section of your policy - the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section, except for subsidence which is subject to a £1000 excess and escape of water claims which are subject to a £250 excess. Where subsidence damage results from escape of water, the subsidence excess will apply.
- We will not cover you for damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.
- In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.

### Contents Section

The policy covers your household goods and personal belongings whilst they are within your home, including outbuildings against unexpected loss or damage, for example by fire or theft. Property in your garden (such as garden furniture) is covered up to £750.

Full details can be found in the Contents section of your policy - the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section, except for escape of water claims which are subject to a £250 excess.

### Personal Possessions

This section of the policy, which you can only take out if you take the Contents section, will cover the personal belongings you have with you when you are not at home. This cover applies anywhere in the British Isles and Europe for the duration of the policy and in the rest of the world for 60 days a year

Full details can be found in Section 3 of your policy - the key exclusions and limitations are set out below.

- You will have to pay the first £50 of any claim under this section.



## How do I notify a claim?

Please ring our Household Claims Centre on 0344 391 4110.

Any permanent repairs made by our approved suppliers are guaranteed.

## On what basis are claims settled?

We will pay to replace property or belongings lost or destroyed and we will repair damaged items.

We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged.

This is not a maintenance contract. This means that wear and tear or anything that happens gradually, for example the roof of your property needing to be retiled over time, is not covered.

## How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at: Cornhill Direct, 2530 The Quadrant, Aztec West, Bristol BS342 4AW.

You can email [complaints@cornhilldirect.co.uk](mailto:complaints@cornhilldirect.co.uk) or phone 0330 102 2153.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the policy wording.

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

## Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your policy document.

# Home Legal Protection Insurance - Policy Summary

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**This is a Policy Summary only. This summary does not form part of the contract of insurance and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.**

### What is Home Legal Protection Insurance?

Home Legal Protection Insurance is an annual Home Legal Protection insurance policy, underwritten by Allianz Legal Protection, part of Allianz Insurance plc.

### What does Home Legal Protection Insurance cover me for?

This policy will cover the legal costs if you or a family member has a legal dispute.

### What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms. Full details are shown in the full policy wording which is available on request.

### How do I notify a claim under Home Legal Protection Insurance?

For:

Legal advice call Lawphone on 0370 241 4140.

Claims under Personal injury, Clinical disputes, Consumer contract, Employment contract and Mediation call 0370 241 4140.

### How do I make a complaint about my Home Legal Protection Insurance policy?

Contact the Customer Satisfaction Manager at Allianz Legal Protection, 2530 The Quadrant, Aztec West, Almondsbury, Bristol, BS32 4AW. You can also telephone: 0345 0700 886 or email: legalprotection@allianz.co.uk.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the policy wording.

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

### Would I receive compensation if Allianz were unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities.



**This is a summary of the cover provided under the Home Legal Protection section of your policy. This section is optional - if you choose this section you will be provided with a separate policy wording specific to this section - a copy is available on request.**

Home Legal Protection insurance will cover the legal costs if you or a member of your family has a legal dispute. These costs are insured by Allianz Legal Protection, part of Allianz Insurance plc.

<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy section</b>
<b>Lawphone</b> You can ring our legal advice line, Lawphone, to get advice on any personal legal problem. Lawphone is open 24 hours a day, all year round.	<ul style="list-style-type: none"><li>• Advice is only available over the telephone.</li><li>• Advice only relates to personal legal problems.</li><li>• Advice will always be in accordance with the laws of Great Britain and Northern Ireland.</li></ul>	<b>Home Insurance Policy Section 4</b>
<b>Personal Injury</b> We will pay up to £50,000 of your legal costs to claim compensation after a sudden and specific event that was not your fault and which causes your death or bodily injury.	<ul style="list-style-type: none"><li>• The first £250 of every claim where we agree to appoint the legal representative that you choose.</li><li>• Any claim relating to you driving a motor vehicle.</li><li>• Any claim to do with stress, emotional or psychological injury, illness or symptoms (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by your death or bodily injury).</li><li>• Any claim relating to medical treatment.</li><li>• Any claim where you do not have a reasonable chance of winning.</li></ul>	<b>Legal Protection Section Event 1</b>
<b>Clinical Disputes</b> We will pay up to £50,000 of your legal costs to claim compensation if medical treatment results in your death or bodily injury.	<ul style="list-style-type: none"><li>• The first £250 of every claim where we agree to appoint the legal representative that you choose.</li><li>• Claims where you do not have a reasonable chance of winning.</li><li>• The medical treatment must have started during the period of insurance and taken place within the territorial limit described in the policy wording.</li><li>• Any claim to do with stress, emotional or psychological injury, illness or symptoms (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by your death or bodily injury).</li></ul>	<b>Legal Protection Section Event 2</b>
<b>Consumer Contract</b> We will pay up to £50,000 of your legal costs if you have a dispute over something you've bought, sold or rented, or a service you've paid for.  We will pay these costs if you are taking legal action against somebody else, or if somebody is taking legal action against you.	<ul style="list-style-type: none"><li>• The first £250 of every claim where we agree to appoint the legal representative that you choose.</li><li>• Any consumer contract claim if you are claiming less than £100.</li><li>• Any contract to do with motor vehicles or their parts or accessories.</li><li>• Any consumer contract dispute which starts within three months of the date the policy starts, unless the claim is for goods or services you bought after the start of the policy.</li><li>• Anything to do with building, converting or extending your home.</li><li>• Any dispute arising from any loan, mortgage or other borrowing.</li><li>• Any dispute with a bank, building society or credit provider.</li><li>• Any dispute with any local authority, public authority or any government department.</li><li>• Claims where you do not have a reasonable chance of winning.</li></ul>	<b>Legal Protection Section Event 3</b>

<p><b>This is a summary of the cover provided under the Home Legal Protection section of your policy. This section is optional - If you choose this section you will be provided with a separate policy wording specific to this section - a copy is available on request.</b></p>		
<p><b>Employment Contract</b> We will pay up to £50,000 of your legal costs to have a solicitor or other person represent you at an employment tribunal, if you have a dispute with your employer.</p>	<ul style="list-style-type: none"> <li>• The first £250 of every claim where we agree to appoint the legal representative that you choose.</li> <li>• Any dispute which starts in the first period of insurance if you were given a verbal or written warning in the six months leading up to the date the policy starts.</li> <li>• Any dispute which is only about the amount of redundancy pay.</li> <li>• Claims where you do not have a reasonable chance of winning.</li> <li>• Any claim to do with subcontracting or a contract for services if you are self-employed.</li> <li>• Any dispute which is only to do with stress, emotional or psychological injury, illness or symptoms.</li> </ul>	<p><b>Legal Protection Section Event 4</b></p>
<p><b>Mediation</b> We will pay up to £2,000 for up to five hours of mediation if you have a dispute with your neighbour over noise, access to your home (like a path or a drive you both share) or a boundary (a fence, hedge or wall).</p>	<ul style="list-style-type: none"> <li>• The dispute must relate to your permanent home.</li> <li>• Any dispute with any local authority, public authority or any government department.</li> </ul>	<p><b>Legal Protection Section Event 5</b></p>

**In addition, the following significant exclusions or limitations apply to the sections listed below.**

<b>Policy Section</b>	<b>Significant Exclusions or Limitations</b>
<p>Personal Injury, Clinical Disputes, Consumer Contract &amp; Employment Contract.</p>	<ul style="list-style-type: none"> <li>• At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises.</li> </ul> <p>See <b>Conditions that apply to Events 1, 2, 3 and 4 of this Home Legal Protection Section.</b></p>
<p>Personal Injury, Clinical Disputes, Consumer Contract, Employment Contract and Mediation.</p>	<ul style="list-style-type: none"> <li>• Any costs we have not agreed to in writing.</li> <li>• Claims you report more than six months after they have happened.</li> </ul> <p>See <b>What is not covered by Events 1, 2, 3, 4 and 5 of this Home Legal Protection Section.</b></p>

