

Important updates to your Buildings policy wording

We have made changes to your Buildings policy booklet. These changes apply to your policy from your renewal on or after 1 November 2017.

Introduction

We have amended our contact telephone number to: 0330 102 1731

Cornhill Direct Complaints Procedure

We have amended our complaints contact details to:

Cornhill Insurance
500 Avebury Boulevard
Lower Ground Floor
Milton Keynes
MK9 2LA

Phone: 0330 102 1731

Email: homeinsurance@cornhilldirect.co.uk

Allianz Legal Protection Complaints Procedure

We have amended our Allianz Legal Protection complaints email address to: alpcomplaints@allianz.co.uk

Section 4 – Home legal advice – Lawphone

We have amended our Lawphone contact telephone number to: 0370 241 4140

General Exclusions

We have amended general exclusion 2, this now reads:

'2 Terrorism

We will not cover loss, damage, liability, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means;

- the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- any act deemed by the government to be an act of terrorism.'

General Conditions

We have amended general condition 6 Cancellation (outside the Reflection period), this now reads:

'6 Cancellation (outside the Reflection Period)

We can cancel this **policy** by giving seven days' notice in writing.

You may cancel this **policy** by giving **us** notice in writing.

We may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy. Where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests.
- where there is a failure by **you** to exercise the duty of care regarding **your** property as required by General Condition 2 Taking care of your home.
- failure to co-operate when requested in supplying relevant documentation or information that **we** require.
- suspected fraud or misrepresentation.
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy.
- use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

If **you** cancel the policy outside the reflection period, **we** will provide a pro-rata refund based on the annual premium payable less a £10 charge plus Insurance Premium Tax, as long as **you** have not claimed during the current **period of insurance**. Where an incident has occurred which may give rise to a claim, the full annual premium will be payable to **us**.

If the amount due when **you** cancel the policy is more than the amount **you** have paid, **you** must pay the difference.'

Cornhill
Direct

Allianz 

Customer Service Contact Details

We have amended the customer service contact details on the back page, these are:

0330 102 1731

Customer Service

Email: homeinsurance@cornhilldirect.co.uk

Open 9am – 6pm Monday – Friday

Home Claims Guide Contact Details

We have amended the Home Claims Guide contact details, these are:

0330 102 1731

Home Claims Helpline

Open 9am-5pm Monday – Friday

Important Changes to your Contents policy wording

We have made changes to your Contents policy booklet.

These changes apply to your policy from your renewal on or after 1 November 2017.

Introduction

We have amended our contact telephone number to:

0330 102 1731

Cornhill Direct Complaints Procedure

We have amended our complaints contact details to:

Cornhill Insurance

500 Avebury Boulevard

Lower Ground Floor

Milton Keynes

MK9 2LA

Phone: 0330 102 1731

Email: homeinsurance@cornhilldirect.co.uk

Allianz Legal Protection Complaints Procedure

We have amended our Allianz Legal Protection complaints email address to: alpcomplaints@allianz.co.uk

Section 3 – Home legal advice – Lawphone

We have amended our Lawphone contact telephone number to: 0370 241 4140

Contents – The meaning of words

Within the contents definition, it now includes:

‘pedal cycles’

Contents – The meaning of words

We have added a new pedal cycle definition, this reads:

‘**Pedal Cycle(s)** – pedal cycles including motorised or power assisted pedal cycles which are not legally required to be registered in the UK for road use.’

Contents Section 2 Occupiers, personal and employers liabilities

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 pedal cycle which is legally required to be registered in the UK for road use is excluded. The new amended exclusion is shown below:

5 Any liability caused by or arising out of the following:

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

- any mechanically-propelled vehicle or any trailer attached to it other than:
 - any **pedal cycles** or
 - any pedestrian-controlled garden tools, powered wheelchairs or ride-on garden tools which are not required to be registered for road use.
- aircraft and model aircraft including drones;
- hovercraft or watercraft (other than any hand-propelled boat, pontoon, sailboard or surfboard or any boat hired for no more than 12 hours and which is under 18 feet long and cannot travel faster than 17 knots).’

The rest of this exclusion has not been changed.

Personal Possessions and Money – The meaning of words

We have amended the unspecified personal possessions definition, it now reads:

‘**Unspecified personal possessions** – clothing, baggage, personal items **you** normally wear or carry (including gold and silver items), jewellery, furs, watches, photographic equipment, binoculars, telescopes, portable stereo and audio equipment, sports equipment, mobility scooters (that are not registered for road use) and **pedal cycles** with an individual value under £1,000, which **you** own or for which **you** are responsible.

Personal Possessions and Money – The meaning of words

We have added a new pedal cycle definition, this reads:

‘**Pedal Cycle(s)** – pedal cycles including motorised or power assisted pedal cycles which are not legally required to be registered in the UK for road use.’

Unspecified and Specified Personal Possessions Exclusions

The following personal possessions exclusions now read:

‘Theft of **pedal cycle** accessories unless stolen with the cycle.

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**.’

- a Camping equipment, dentures, **pedal cycle** with an individual value over £1000, vehicles and their parts, watercraft, aircraft, musical instruments used professionally or semi-professionally, firearms, domestic appliances, furniture, furnishing and household goods, or equipment or goods used in connection with **your** business, trade or profession

General Exclusions

We have amended general exclusion 2, this now reads:

'2 Terrorism

We will not cover loss, damage, liability, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means;

- the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- any act deemed by the government to be an act of terrorism.'

General Conditions

We have amended general condition 6 Cancellation (outside the Reflection period), this now reads:

'6 Cancellation (outside the Reflection Period)

We can cancel this **policy** by giving seven days' notice in writing.

You may cancel this **policy** by giving **us** notice in writing.

We may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy. Where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests.
- where there is a failure by **you** to exercise the duty of care regarding **your** property as required by General Condition 2 Taking care of your home.
- failure to co-operate when requested in supplying relevant documentation or information that **we** require.
- suspected fraud or misrepresentation.
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy.
- use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

If **you** cancel the policy outside the reflection period, **we** will provide a pro-rata refund based on the annual premium payable less a £10 charge plus Insurance Premium Tax, as long as **you** have not claimed during the current **period of insurance**. Where an incident has occurred which may give rise to a claim, the full annual premium will be payable to **us**.

If the amount due when **you** cancel the policy is more than the amount **you** have paid, **you** must pay the difference.'

Customer Service Contact Details

We have amended the customer service contact details on the back page, these are:

0330 102 1731

Customer Service

Email: homeinsurance@cornhilldirect.co.uk

Open 9am – 6pm Monday – Friday

Home Claims Guide Contact Details

We have amended the Home Claims Guide contact details, these are:

0330 102 1731

Home Claims Helpline

Open 9am-5pm Monday – Friday