

HOUSEHOLD POLICY SUMMARY

This document outlines the main benefits and restrictions associated with an Allianz Household Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy and your Schedule to ensure that you understand the cover provided by the Policy. A copy of the Policy is available from the Company or your Insurance Intermediary on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Schedule.

You should review and update your cover and your sums insured periodically to ensure they remain adequate.

The different sections of cover that are available on an Allianz Household Policy are: Premises, Contents, All Risks - personal possessions, Caravan/Mobile Home and Small Craft. Your Policy may not include all of these Sections or all of the covers within a Section. Please refer to your Schedule for details.

Premises Section - This section covers

- The structure of your home including domestic outbuildings, garages, swimming pools and tennis courts.
- Your personal legal liability to third parties as owner of the premises up to a limit of €3,175,000 and domestic employees up to a limit of €3,175,000 inclusive of all legal fees and other expenses.

Contents Section - This section covers:

- Your possessions whilst they are in your home.
- Your personal legal liability to third parties as occupier of the premises up to a limit of €3,175,000 and domestic employees up to a limit of €3,175,000 inclusive of all legal fees and other expenses.

Premises and Contents

▪ **Standard Cover**

The following perils are covered: Fire, Smoke, Storm, Flood, Freezing, escape or overflow of water, Stealing and attempted stealing, Escape or overflow of oil, Impact damage, Falling trees, aerials, masts and satellite dishes, Riot and civil commotion, Malicious damage, Subsidence.

▪ **Standard Cover and Accidental Damage Cover (Optional)**

All of the Standard Cover perils are covered plus accidental damage.

All Risks - personal possessions Section - This section covers:

- Items both inside and outside of your home, including personal possessions, for most kinds of loss and damage.

These are the main restrictions and exclusions that may apply to your Allianz Household Policy. Please read your Policy and your schedule for full details.

Excesses	The amount of the excess may vary depending on the section under which you are claiming. We draw your attention, in particular to higher excesses that apply to Freezing, Escape or Overflow of water and Subsidence claims. An excess may also apply to All Risks claims.
Limits	Maximum limits apply in respect of certain covers e.g. unspecified all risks and in respect of certain Additional Benefits e.g. Fire Brigade Charges.
Properties let to tenants	If the premises is let to tenants then some covers are restricted and/or excluded.
Holiday Home	If the property is occupied as a holiday home certain conditions and restrictions apply during the winter months and during periods when nobody is in residence.
Change in Risk	You must contact us or your insurance intermediary immediately if the occupancy or use of your Premises changes as this may affect your cover.
Claims Settlement Basis	How we settle your claim is based on the relevant section of your Policy.