



# Changes to your Policy Terms & Conditions

Below are details of the changes made to your policy. You should read this document carefully to make sure you are happy with the level of cover provided. This is a summary of the main changes only. You should check your schedule and policy wording for the full description of the cover in place.

Definitions	Changes
<b>Contents</b>	<p>The limits for high value items has been removed.</p> <p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>powered personal transporters (PPTs), <i>See definition below.</i></li> </ul>
<b>Flood</b>	A sudden and rapid build-up of water on the ground level which comes from an external source and/or an extremely heavy or persistent downpour of rain.
<b>Insured event</b>	<p>An insured event is loss or damage arising from the following:</p> <ol style="list-style-type: none"> <li>1. Fire/explosion/lightning</li> <li>2. Smoke</li> <li>3. Storm &amp; flood</li> <li>4. Water damage</li> <li>5. Theft or attempted theft</li> <li>6. Oil damage</li> <li>7. Impact</li> <li>8. Falling objects</li> <li>9. Riot or other disturbances</li> <li>10. Malicious damage and vandalism</li> <li>11. Subsidence, heave and landslip</li> </ol>
<b>Misrepresentation</b>	This is when someone provides fraudulent, inaccurate, false, misleading or incomplete information.
<b>Powered personal transporters (PPT's)</b>	<p>Items such as, but not limited to:</p> <ul style="list-style-type: none"> <li>electric scooters (E scooters),</li> <li>segways,</li> <li>electric skateboards,</li> <li>hoverboards,</li> <li>powered mini-scooters,</li> <li>electric unicycles,</li> <li>electric bicycles (not pedal assisted).</li> </ul>



## Premises

The following cover has been added to this definition:

- hot tubs,
- wind turbines covered up to €1000 each,
- polytunnel (s) covered up to €1000 each

The following exclusion has been removed from this definition:

- wind turbines,

## Schedule

An insurance schedule sets out the details specific to your policy.

## Visitor

Any person who visits and/or stays at your private house who is not a paying guest or a tenant.

## Section 1 Premises

## Changes

### 5) Theft and attempted theft

The following exclusion has been added:

Your policy does not cover loss or damage:

- where the theft/attempted theft is not reported to the Gardaí immediately upon discovery.

### 10) Malicious damage and vandalism

The wording has been updated to define this cover as:

Your policy covers damage to the premises which is caused by a person who is not a member of your household and which is intentional and deliberate.

### 11) Subsidence, heave, landslip

The wording has been updated to define this cover as:

Your policy covers damage caused by the gradual movement of the land within the boundaries where the house and any structure that forms part of your premises is.

The following exclusions have been updated:

- resulting from demolition, structural alteration or structural repair nor the use of heavy machinery or drilling equipment,
- to domestic outbuildings, walls (except of the private house), gates, fences, terraces, patios, decking, driveways, footpaths, swimming pools and tennis courts unless the private house is damaged at the same time by the same event.

### 12) Accidental Damage (optional cover)

The following exclusion has been removed:

- any part of the private house which is lent, let, sub-let, or accommodating paying guests,



Section 1: Premises Additional Benefits	Changes
<b>Alternative accommodation</b>	The following cover now applies under part (c):  Where the premises is occupied as a holiday home we will pay the cost of three nights' similar accommodation with our consent.

The following limits under the additional benefits have been amended under **Section 1: Premises**

Benefit	Old Limit	New Limit
<b>Fire brigade charges</b>	€2,000	€3,000
<b>Satellite dishes, television/radio aerials masts</b>	€1,300	€2,000
<b>Trace and access (finding and fixing a leak)</b>	€650	€750

The following benefits have been added under **Section 1 Premises**:

#### **Emergency services**

Your policy covers loss or damage to the premises caused when a fire brigade, the Gardai or the ambulance service have to make a forced entry to gain access in the event of an emergency to you or a member of your household. The most we will pay is €1,000 for any one claim.

#### **Immediate benefit**

We may change the policy wording during the period of insurance to improve the cover without any need for you to pay an additional premium. If we do so, you will benefit from these improvements immediately.

#### **Reinstatement of sums insured after loss**

In the event of a claim, the sums insured will not be reduced by the amount of that claim.

The following benefit has been removed under **Section 1 Premises**:

#### **House rebuild to A3 energy standard**

In the event that we are satisfied that your house needs to be totally rebuilt following damage by an insured event, we will cover the cost of rebuilding it to a BER 'A3' rating, as long as the sums insured are adequate.

Section 2 Contents	Changes
<b>5) Theft and attempted theft</b>	The following exclusion has been added:  Your policy does not cover loss or damage: <ul style="list-style-type: none"> <li>• where the theft/attempted theft is not reported to the Gardaí immediately upon discovery.</li> </ul>
<b>10) Malicious damage and vandalism</b>	The wording has been updated to define this cover as:  Your policy covers damage to the premises which is caused by a person who is not a member of your household and is intentional and deliberate.



Section 2 Contents	Changes
<b>11) Subsidence, heave, landslip</b>	<p>The wording has been updated to define this cover as:</p> <p>Your policy covers damage caused by the gradual movement of the land within the boundaries on which the private house and any structure that forms part of your premises stands.</p> <p>The following exclusions have been updated:</p> <ul style="list-style-type: none"> <li>resulting from demolition, structural alteration or structural repair nor the use of heavy machinery or drilling equipment,</li> <li>to domestic outbuildings, walls (except of the private house), gates, fences, terraces, patios, decking, driveways, footpaths, swimming pools and tennis courts unless the private house is damaged at the same time by the same event.</li> </ul>
<b>12) Accidental Damage (optional cover)</b>	<p>The following exclusion has been removed:</p> <ul style="list-style-type: none"> <li>to any part of the private house which is lent, let, sub-let, or accommodating paying guests,</li> </ul> <p>The following exclusions have been updated:</p> <ul style="list-style-type: none"> <li>when repairing, adjusting or dismantling any part of the contents,</li> <li>to records, console games and to any medium on which audio and/or visual contents and/or electronic data is stored,</li> </ul>
Section 2: Contents Additional Benefits	Changes
<b>Alternative accommodation</b>	<p>The following cover now applies under part (c):</p> <p>Where the premises is occupied as a holiday home we will pay the cost of three nights' similar accommodation with our consent</p>

The following limits under the additional benefits have been amended under **Section 2: Contents**

Benefit	Old Limit	New Limit
Audio- and audio-visual equipment	€1,300	€3,000
Compensation for death of Insured and/or spouse	€5,000	€10,000
Contents in the open	€650	€1,000



Benefit	Old Limit	New Limit
Fire Brigade Charges	€2,000	€3,000
Freezer and refrigerator contents	€650	€750
Money	€650	€750
Shopping	€400	€750
Title deeds	€650	€2,000
Visitors' property	€1,300	€2,000

Section 2: Contents Additional Benefits	Changes
<b>Contents in the open</b>	The following exclusion now applies: Your policy does not cover loss or damage <ul style="list-style-type: none"> <li>to any bicycle,</li> </ul>
<b>Door lock replacement</b>	The following exclusion now applies: <ul style="list-style-type: none"> <li>If a tenant or paying guest has failed to return the keys of the locks of the premises.</li> </ul>
<b>Visitors' belongings</b>	The following exclusion now applies: <ul style="list-style-type: none"> <li>to property owned by: <ol style="list-style-type: none"> <li>paying guests,</li> <li>tenants.</li> </ol> </li> <li>to contents used for commercial use.</li> </ul>

The following benefits have been added under **Section 2 Contents**:

#### Immediate benefit

We may change the policy wording during the period of insurance to improve the cover without any need for you to pay an additional premium. If we do so, you will benefit from these improvements immediately.

#### Improvements

If you are:

-A tenant living at a private house you do not own

OR

-An owner of an apartment that is insured through a management company and you have made improvements to the fixtures and fittings at your own expense, your policy will cover the cost of repairing or replacing them if these are damaged by an insured event.

Fixtures and fittings include but are not limited to:

- bathrooms,
- kitchens,
- floors.

The sum insured noted on your schedule must be sufficient to cover the replacement cost of these improvements.



### Reinstatement of sums insured after loss

In the event of a claim, the sums insured will not be reduced by the amount of that claim.

### Sports and social

Your policy covers the cost of loss or damage caused by an insured event to items that are not owned by you but are in your custody or control as part of voluntary work for a sports or social group. The most we will pay is €2,000 for any one claim.

Your policy does not cover loss or damage:

- to cash,
- to items that are already insured,
- by theft or attempted theft from any unattended vehicle unless all windows, including the sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot.

Section 3: Liability	Changes
	<p>The following exclusions now apply:</p> <ul style="list-style-type: none"> <li>• work of a construction or reconstruction nature or structural alterations or demolition, or any damage caused by heavy machinery,</li> <li>• the ownership, possession or use of any mechanically propelled vehicle, PPT's, aircraft (including drones), marine craft or horse-drawn vehicle or any liability for which compulsory insurance is required under any road traffic legislation.</li> </ul>

The following limits have been amended under **Section 3: Liability**

Cover	Old Limit	New Limit
Liability	€3,175,000	€3,000,000

Section 4: All risks ( Extended Cover for your personal effects and belongings)	Changes
Specified and unspecified all risk	<p>The following exclusion now applies:</p> <ul style="list-style-type: none"> <li>• to pedal cycles that are fully electric and PPT's,</li> </ul>

Section 5: Caravan/mobile home	Changes
Geographical limits	<p>The geographical limits have been amended and the cover is now as follows:</p> <p>Cover is limited to 60 days in any more period of insurance worldwide.</p>



The following limits have been amended under **Section 5: Caravan/mobile home**

Cover	Old Limit	New Limit
Removal/delivery costs	€320	€500
Liability	€2,540,000	€2,500,000

Section 6: Small craft	Changes
Small craft	<p>The cover for theft or attempted theft has been amended to include:</p> <ul style="list-style-type: none"> <li>theft or attempted theft, by forcible means (including the threat of violence to a person).</li> </ul>
Liability to others	<p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>no claim will be allowed under this policy arising from theft of the outboard motor(s) unless it is securely locked to the vessel by means of an anti-theft device in addition to the normal method of attachment.</li> </ul>

Holiday home special terms and conditions/ landlord special terms and conditions	Changes
Holiday home terms and conditions	Under point (2), the number of days to inspect the holiday home when unattended has been increased from 30 days to 35 days.
Holiday home terms and conditions	<p>The following cover has been added under this section:</p> <p>5. If accidental damage cover is selected and displayed on your schedule, your policy covers accidental damage to any part of the private house, or to the contents of any part of the private house, which is lent, let, sublet or accommodating paying guests.</p>

Landlord Special Terms and Conditions	<p>The following cover has been added under this section:</p> <p>Under event (10) malicious damage and vandalism, the exclusion “by any person lawfully on the premises or any person invited onto the premises by you or a member of your household”, under section 1 and section 2 does not apply. This includes loss or damage by malicious damage or vandalism by tenants.</p> <p>This cover is subject to an excess of €3,000 if the claim is under section 1: premises and an excess of €1,500 if the claim is under section 2: contents.</p>
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How we settle claims	Changes
Section 1 Premises	Under Section 1 Premises, in the event the property has to be rebuilt following a total or partial loss, the property will be rebuilt in line with current building regulations.
Section 4 All Risks (Extended Cover for your personal effects and belongings)	The application of wear, tear and depreciation now does not apply.
Claims Terms and Conditions	Changes
	<p><b>Appointing a public loss assessor</b> You are entitled to appoint a registered public loss assessor at your own expense to help you in the preparation and negotiation of your claim. The public loss assessor must be registered with the Central Bank of Ireland as detailed in the European Communities (Insurance Mediation) Regulations 2005.</p>
Your duties	The failure to comply with the duties, terms and conditions outlined will result in the declination of your claim.
Notification	<p>The following wording has been added to the paragraph titled "Notification":</p> <p>For lost or stolen items you must provide a copy of the report confirming it was reported to the Gardaí where we request it. You must send us these documents, together with a completed claim form (if required), within 30 days of first telling us about the incident. If you do not send us the required documents within 30 days, we may decline your claim.</p>
Terms and Conditions	Changes
	<p>The paragraph titled "Fraud" has been removed and replaced with:</p> <p><b>Claims Fraud</b> If you, or any other person insured under this policy:</p> <ul style="list-style-type: none"> <li>• make a claim which is in any way false, inflated, exaggerated, or fraudulent or;</li> <li>• support a claim with any false, inflated, exaggerated, or fraudulent documentation or;</li> <li>• provide any with fraudulent document or fraudulent verbal or written statement,</li> <li>• you will forfeit all rights under this policy and you will lose all rights to pursue the claim.</li> <li>• In addition, we may: <ul style="list-style-type: none"> <li>• invoke cancellation of your policy and withhold any return premium due to you and/or;</li> <li>• reduce the payment under a claim in proportion to the breach of a policy condition and/or;</li> </ul> </li> </ul>





- recover from you the total amount of any claim already paid under the policy and/or;
- seek payment from you for the costs involved in recovering our loss and/or;
- inform An Garda Siochana/Police Authorities of the circumstances.

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**Change to your material facts**

The paragraph titled “Change in risk or circumstance” has been removed and replaced with:

**Change to your material facts**

You have an ongoing obligation to update us if any of your material facts changes during the lifetime of this policy. If you tell us about the change, it may result in a change to your policy conditions and/or premium.

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**Joint insured/multiple insured**

The paragraph titled “Joint insured” has been removed and replaced with:

**Joint insured/multiple insured**

If your property is jointly insured with one or more other people, all parties can ask for changes to the policy cover or to cancel the policy.

We require written authorisation signed by all parties to change the policy from joint/multiple cover to single cover or from single cover to joint/multiple cover.

We will pay any premium refunds or claims payments to all policyholders. If any financial institution has their interest noted on the policy, then claim payments may be made in the joint names of the financial institution and the policyholders.

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**Maintenance and security**

The paragraph titled “Maintenance and security” has been removed and replaced with:

You must keep the premises in good repair and take all reasonable precautions to ensure the safety of property insured and to prevent accidents. This includes but is not limited to making sure that all rooms, windows, doorways and exits are not blocked by an excessive accumulation of contents.

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**Misrepresentation**

The paragraph titled “Misdescription” has been removed and replaced with:

**Misrepresentation**

You have a duty to provide all material facts that is asked of you. When arranging your insurance over the phone, by email, on our website or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations. You acknowledged the importance of answering all questions honestly and taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy and/or your claim not being paid at all or alternatively only part of your claim being paid to you. If you are in any doubt about whether or not a fact is material, you must contact us or your intermediary for clarification.



You must also have asked all the other drivers covered by this insurance policy all the relevant questions to get the information we need about them.

You have an ongoing obligation to update us if any of your material facts change during the lifetime of this policy. If you tell us about the change, it may result in a change to your policy conditions and premium.

Examples of misrepresentation:

- Not answering questions truthfully;
- Failing to notify us of any changes to information we previously asked you;
- Deliberately misleading us to obtain a cheaper premium or more favorable policy terms;
- Making a false verbal or written statement to us;
- Providing us with false or forged documents.
- This is not an exhaustive list and if we identify any misrepresentation by you or any other person insured under your policy, we may:
  - apply a policy loading or recalculate your premium. In either case, an additional premium will be due to us and/or;
  - apply further terms and conditions to your policy or reduce your cover and/or;
  - invoke cancellation of your policy and/or;
  - declare your policy void from the start date – we will treat the policy as if it never existed and/or;
  - withhold any return premium due to you.
- If we take any of these actions, you may lose all rights to pursue a claim under this policy.

The above is in addition to any other rights we have, as outlined in this document.

## Sanctions Clause

The following term and condition has been added to the wording:

### **Sanctions clause**

Your policy will not cover you for any business or activity where such cover or payment of any claim would expose us to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations

## General Exclusions

### **Changes**

### **Cyber Risk**

The exclusion titled “Cyber risk” has been removed and replaced with:

### **Cyber Risk**

Your policy does not cover any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with cyber security risks including but not limited to:

- hacking
- phishing, smishing or other types of social engineering
- loss of, alteration of or damage to or



	<ul style="list-style-type: none"> <li>• access, change, transfer or disclosure or</li> <li>• inability to access or</li> <li>• reduction in the functionality, availability, operation or</li> <li>• unauthorised access, compromise and misuse or</li> <li>• infection with malicious code, virus or worm</li> <li>• of computer systems, hardware, data, components or peripherals. This extends to third parties who may be either directly or indirectly affected as a consequence of such cyber security risks.</li> </ul>
<b>Indirect Loss</b>	<p>The exclusion titled “Consequential loss” has been removed and replaced with:</p> <p><b>Indirect loss</b></p> <p>Your policy does not cover any loss or damage that is not directly covered by the terms and conditions of this policy.</p>
<b>Sulphides and/or mica</b>	<p>The exclusion titled “Sulphides” has been updated and now reads as follows:</p> <p><b>Sulphides and/or mica</b></p> <p>Your policy does not cover any loss, damage, cost, expense or liability of any nature directly or indirectly caused by, resulting from or in connection with the presence or the alleged presence of mica or/any sulphides including but not limited to pyrite and/or their derivatives.</p>

The following exclusions have been added to the policy wording:

#### **Deliberate or criminal act**

Your policy does not cover any loss or damage resulting from a deliberate or criminal act (s) caused by you, anyone acting on your behalf or with your consent or your domestic employee.

#### **Existing damage**

Your policy does not cover any loss or damage which occurred or resulted from an event that happened before cover on this policy started.

#### **Illegal substances**

Your policy does not cover any loss, damage or liability directly or indirectly caused by the:

- growing,
- manufacturing,
- processing,
- storing,
- possession,
- distribution.

by anyone of any drug narcotic or illegal substance or any items associated with this.

#### **Loss of value**

Following a claim, your policy does not cover any loss in value that may have occurred for any part of the premises, contents, all risks, caravan or small craft.



Endorsements (Only applicable if these appear on your schedule)	Changes
<b>E02- Security precautions 2</b>	<p>The endorsement E02 – Security precautions 2 has been updated and now reads as follows:</p> <p><b>E02 – Security precautions 2</b></p> <p>It is a condition that you must maintain the alarm installation as recommended by the suppliers. You must have the alarm switched on and in service when the premises is left vacant or unoccupied by members of the household.</p>
<b>E03 – Special security precautions for jewellery</b> <b>*This endorsement will now apply on all policies where contents cover is selected.</b>	<p>The endorsement E03 – Special security precautions for jewellery has been updated and now reads as follows:</p> <p><b>E03 – Special security precautions for jewellery</b></p> <p>It is a condition of your policy that all items of jewellery valued in excess of €12,000 are locked in a safe that is certified to EN 1143-1 or EN1143-2 safe ratings and European standards when not being carried or worn by you or another authorised adult. The key(s) and/or codes to the safe must be removed to a secure place whilst the building containing the safe is vacant or unoccupied. Certified safes with a weight of less than one tonne must be adequately anchored or secured to a suitable wall or floor.</p>
<b>F01- Flood Exclusion</b>	<p>The endorsement F01 – Wet storm &amp; flood exclusion has been amended and now reads as:</p> <p><b>F01 - Flood exclusion</b></p> <p>Your policy does not cover loss or damage caused by flood. Flood is defined as an accumulation of water which occurs from a sudden and rapid build-up of water on the ground level which comes from an external source or by an extremely heavy or persistent down pour of rain.</p>
Important information in relation to your Allianz policy	Changes
<b>Regulatory status</b>	<p>The paragraph regulatory status has been amended and now reads:</p> <p><b>Regulatory status</b></p> <p>Allianz p.l.c is regulated by the Central Bank of Ireland.</p>
<b>What we do</b>	<p>The paragraph what we do has been amended and now reads:</p> <p><b>What we do</b></p> <p>Allianz p.l.c. is a non-life insurance company which underwrites personal, commercial, education, religious and social insurance products. When dealing directly with personal customers we underwrite general insurance products on a non-advised information only basis.</p>
<b>Right of withdrawal</b>	<p>The paragraph right of withdrawal has been amended and now reads:</p> <p><b>Right of withdrawal</b></p> <p>You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the latest of:</p>



(1) the starting date of cover, or  
 (2) the date on which you receive the full terms and conditions of your policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less an administration charge as detailed in your schedule. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance Disc have been returned to Allianz. The right of withdrawal does not apply if the insurance policy under which insurance cover is provided is for less than 1 month.

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## Complaints

The paragraph complaints has been amended and now reads:

**Complaints**

We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact, with your policy/quote number and details: Chief Customer Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, Tel: +353 1 6133000, email: [info@allianz.ie](mailto:info@allianz.ie).

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

Financial Services and Pensions Ombudsman  
 Lincoln House, Lincoln Place, Dublin 2, D02 VH29

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