

# Allianz Combined Home Insurance





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# How to start your policy: New customer

Enclosed you will find your quotation, proposal form/statement of fact and product suitability statement.

## Step 1

Please read the proposal form/statement of fact carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on **(01) 408 4040**.

## Step 2

Sign and date the proposal form if applicable, and return it to us with your payment before the date you want cover to commence. If you have received a statement of fact, you only need to return payment and any valuations that may be required. If returning the application form, please ensure that:

- All questions are answered fully, no blank spaces or dashes are accepted

- The application form is signed and dated by the applicant (the person who will be the policyholder)
- Payment is included: pay by post or by phone – see page 7 for details.

## Step 3

Return all documents, including any other supporting documentation requested in the Important Messages box of your quotation, to:  
**Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.**

# How to renew your policy: Existing customer\*

## Check your cover details

Your renewal notice is based on the most recent information supplied by you. If these details have changed, please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, overleaf, to complete your renewal.

\*Allianz plc are the policy underwriters with effect from renewal date. Payment of the renewal premium is deemed to be an acceptance of the revised policy terms, conditions and underwriter.



# How to pay for your policy

## Pay by renewing online: Existing customer

Log on to **cornmarket.ie** and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card\*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on **(01) 408 4020**.

## Pay by post: New & existing customers

### Option 1: Direct debit

Premiums will be paid from your bank account over 10 months. Charges are detailed on the enclosed direct debit mandate.

### Option 2: Cheque/bank draft

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:  
**Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.**

## Pay by telephone: New & existing customers

### Credit/charge/debit card\*

Your annual premium can be paid in full by credit/charge/debit card. Please call the relevant number to you.  
Existing policies: **(01) 408 4020**  
or New policies: **(01) 408 4040**

\*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider.

# Household policy summary

This document outlines the main benefits and restrictions associated with the Allianz Combined Home Insurance policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. A copy of the Policy document is available on request.

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 Combined Household Policy are: Premises, Contents, All Risks – personal possessions, and Small Craft. Your Policy may not include all of these Sections or all of the covers within a Section. Please refer to your policy 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 owner of the premises, 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.

**These are the main restrictions and exclusions that may apply to your Allianz Combined Home Insurance Policy. Please read the Policy Document for full details.**

**Excesses**

The amount of the excess may vary depending on the excess amount you have selected and 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.

Please refer to your Quotation/Renewal Pack/Schedule to see what excess amount is applicable.

**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.

**Change in risk**

You must contact us immediately if the occupancy or use of your Premises changes, as this may affect your cover.

**Claims settlement basis**

How your claim is settled is based on the relevant section of your Policy.

# Policy features and benefits

This guide is only a summary of some of the benefits and cover of the policy. For full Terms, Conditions & Exclusions you must consult the Policy Document. If you have any questions regarding any of the benefits of the Allianz Combined Home Insurance policy, please call one of our Helpline numbers for full details.

## Premises and contents cover

### Cover against loss, damage or destruction

#### caused by any of the following specified perils:

- Fire, Smoke, Explosion, Lightning & Earthquake
- Storm or Flood
- Escape or overflow of water or oil from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance
- Stealing (or attempted stealing)
- Riot, civil commotion & malicious damage and vandalism
- Subsidence or heave of the site on which the private house stands or landslip
- Any one High Value Item is covered for no more than 10% of the Contents Sum Insured e.g. jewellery, works of art, furs and other such items.

#### In addition, your premises and contents section covers:

- Up to 15% of the combined Premises & Contents sum insured is provided for alternative accommodation (for you and members of your household) when the house is uninhabitable following damage by an insured cause
- Contents in the open up to €1,000
- Door locks replacement
- Fire brigade charges up to €2,000
- Fraudulent use of credit cards up to €1,300
- Freezer and refrigerator contents – cost of replacing food and drink up to €1,000

- New for old cover (except for household linen, wearing apparel, sporting equipment and bicycles)
- Personal money is included up to a maximum of €650
- Trace and access – for removing or replacing any part of the premises necessary to repair the heating or water system, where water or oil has escaped – up to €1,000.

### Property away from the home

Automatic cover for:

- Personal Money up to €650.

## Policy excess

The excess applicable will be displayed on your quotation/renewal pack/schedule. Premium reductions are available subject to a minimum premium if you choose an excess of €500 or €750.

The excess for all freezing, escape or overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance is €300 higher than the standard policy excess displayed on your schedule.

Subsidence excess is €630.

## Liability

### Liability to others:

Covered up to €3,175,000 including a childminding facility (for not more than 2 children); and for student grinds and music lessons (maximum 10 students in any one week) at the premises.

### Liability to domestic employees:

Covered up to €3,175,000.

### HomeRescue – Emergency service

HomeRescue is a 24-hour, 365 days-a-year nationwide emergency service, which will complement your household insurance policy by providing an immediate solution to your emergency with a single telephone call. HomeRescue assists you in an emergency situation as a result of:

- Damage to plumbing
- Overflowing water tanks
- Blocked drains
- Electrical failure within the home
- Non-security of locks, doors and windows
- Broken glass.

For details on what is covered, consult the HomeRescue Information sheet. Underwritten by Mapfre Assistance Agency, Ireland.

### Additional benefits: Optional

No cover is applicable under these Sections unless specifically purchased by you as an optional additional cover and unless it appears on your Policy Schedule. Please check your renewal or quotation pack to see if this cover has been included in your quotation. These add-ons – accidental damage for contents, accidental damage for buildings and unspecified all risks cover – are optional and do not need to be purchased in order to buy the main product.

### Accidental damage to buildings:

#### Optional additional cover.

This provides cover for property damage to the buildings insured caused by unexpected and unintended incidents.

### Accidental damage to contents:

#### Optional additional cover.

This provides cover for damage to the contents as a result of unexpected and unintended incidents.

### Unspecified all risks cover:

#### Optional additional cover.

This provides cover up to a specified amount for a number of different personal effects that are normally worn or carried on the person while out and about. A single article limit of €2,000 applies.

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Policies Underwritten by Allianz p.l.c. Allianz p.l.c. is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print (July 2017). Full policy terms and conditions are available on request. Cornmarket Group Financial Services Ltd. is an appointed intermediary of Allianz p.l.c.









Existing Policies: Call us on **(01) 408 4020**

New Policies: Call us on **(01) 408 4040**

or visit **[cornmarket.ie](http://cornmarket.ie)**

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