

# Notice of important change(s) to your policy - Home Contents Insurance Policy

We have made changes to the Policy Wording. Please note that as a result of the changes the numbering within the new documents may have changed. Please read these documents carefully to ensure that you understand the changes and that the policy continues to meet your needs.

Section	Current Wording	Revised Wording
<b>Definitions</b>	<b>Insurer/We/Our/Us</b> Allianz Insurance plc.	<b>Insurer/We/Our/Us</b> Ageas Insurance Limited
<b>Household contents insurance</b>	<b>Financial Services Compensation Scheme</b> Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).	<b>Financial Services Compensation Scheme</b> Ageas Insurance Limited contributes to the Financial Services Compensation Scheme (FSCS).
<b>Legal Helpline</b>	<b>Legal Helpline</b> <b>You</b> are entitled to use <b>Our</b> Lawphone service which gives <b>You</b> advice on any personal legal matter. This service is available 24 hours a day, 365 days a year. The advice <b>You</b> get from Lawphone will always be according to the Laws of Great Britain and Northern Ireland. <b>We</b> may record the calls for <b>Your</b> and <b>Our</b> mutual protection and <b>Our</b> training purposes.  When calling, please say that <b>You</b> are an Allianz Insurance plc customer and quote scheme number 36652. <b>You</b> will then be asked for a brief summary of the problem and these details will be passed on to an advisor who will return <b>Your</b> call.  This insurance does not cover <b>Your</b> property against everything that can happen.  Read the policy carefully and query everything <b>You</b> do not understand. Keep this policy booklet in a safe place.	<b>Legal Advice Service</b> Please refer to page 3 of the policy wording. As part of <b>Your</b> policy, <b>We</b> offer a number of telephone advice lines, which are provided by our partner DAS.  To help <b>Us</b> improve our service standards, <b>We</b> may record all inbound and outbound calls, except those to the counselling service.
<b>Section B Accidental breakage of glass and mirrors</b>	<b>What is not covered</b>	<b>What is not covered</b> An Excess may be applicable under this section. Please refer to the <b>Certificate of Insurance</b> to confirm if the excess is applicable to <b>Your</b> policy.
<b>Section C Accidental damage to electrical equipment</b>	<b>What is not covered</b>	<b>What is not covered</b> An Excess may be applicable under this section. Please refer to the <b>Certificate of Insurance</b> to confirm if the excess is applicable to <b>Your</b> policy.
<b>Section A 7. Theft or attempted theft.</b>	<b>What is not covered</b> Any amount over £2,000 for loss or damage to <b>Contents</b> caused by theft or attempted theft from outbuildings (such as garden huts, garages and greenhouses) that form part of <b>Your Home</b> .	<b>What is not covered</b> Any amount over £3,000 for loss or damage to <b>Contents</b> caused by theft or attempted theft from outbuildings (such as garden huts, garages and greenhouses) that form part of <b>Your Home</b> .

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<b>Section I Tenants liability</b>	Up to 20% of the <b>Contents sum insured</b> for damage to <b>Your</b> landlord's fixtures and fittings which <b>You</b> are legally liable for as a tenant, caused by the circumstances set out in Section A, the basic cover.	Up to 35% of the <b>Contents sum insured</b> for damage to <b>Your</b> landlord's fixtures and fittings which <b>You</b> are legally liable for as a tenant, caused by the circumstances set out in Section A, the basic cover.
<b>Section J Loss of metered water and oil</b>	Up to £1000 for loss of metered water or domestic heating oil following damage to fixed domestic heating or water equipment in or on <b>Your Home</b> .	Up to £2000 for loss of metered water or domestic heating oil following damage to fixed domestic heating or water equipment in or on <b>Your Home</b> .
<b>Section K Contents in the open</b>	Up to £500 for loss of or damage to <b>Contents</b> not kept in <b>Your Home</b> but still inside the boundaries of the Land, caused by circumstances set out in Section A.  <b>What is not covered</b> Loss or damage specifically excluded under section A. Loss of or damage to trees, shrubs, plants, garden produce or pedal cycles.	Up to £1000 for loss of or damage to <b>Contents</b> and up to £500 for loss to plants and trees not kept in <b>Your Home</b> but still inside the boundaries of the Land, caused by circumstances set out in Section A.  <b>What is not covered</b> Loss or damage specifically excluded under section A. Loss of or damage to pedal cycles.
<b>Section M Students personal belongings</b>	Students personal belongings up to £2,500 for loss or damage caused by the circumstances set out in Section A, whilst a member of <b>Your</b> family is living away from <b>Home</b> and while at college or university.	Students personal belongings up to £5,000 for loss or damage caused by the circumstances set out in Section A, whilst a member of <b>Your</b> family is living away from <b>Home</b> and while at college or university.
<b>Section P Court awards which have not been paid</b>	Up to £1,000,000 for a court award to <b>You</b> or <b>Your</b> family which has not been paid to <b>You</b> within three months from the date of the award.	Up to £2,000,000 for a court award to <b>You</b> or <b>Your</b> family which has not been paid to <b>You</b> within three months from the date of the award.
<b>Section R Visitors Personal possessions</b>	Up to £750 for loss of or damage to visitors possessions caused by the circumstances set out in Section A.	Up to £1,000 for loss of or damage to visitors possessions caused by the circumstances set out in Section A.
<b>New Section T Domestic Animals</b>	Currently not included	<b>Domestic Animals</b> Up to £200 of the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.  This cover provides insurance against: a Death resulting from an accident sustained in the <b>British Isles</b> during the Period of Insurance.  <b>What is not covered</b> <ul style="list-style-type: none"> <li>• Slaughter without <b>Our</b> consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon</li> <li>• Breeding</li> <li>• Death as a result of surgery not necessitated by accidental bodily injury nor necessary to save the insured animals life.</li> </ul>

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<b>Section T</b> <b>Accidental Damage Extension</b>	<b>Section T</b> <b>Accidental Damage Extension</b> This cover does not apply unless an additional premium has been paid and the <b>Certificate of insurance</b> states that extended <b>Accidental damage</b> cover is included. <b>Accidental damage extension</b> covers <b>Accidental damage</b> to <b>Contents</b> while they are in <b>Your Home</b> .	<b>Section U</b> <b>Accidental Damage Extension</b> <b>What is covered</b> This cover does not apply unless the <b>Certificate of insurance</b> states that <b>accidental damage</b> is included. <b>Accidental damage extension</b> covers <b>Accidental damage</b> to <b>Contents</b> while they are in <b>Your Home</b> .  <b>What is not covered</b> An <b>Excess</b> may be applicable under this section. Please refer to the <b>Certificate of Insurance</b> to confirm if the excess is applicable to <b>Your</b> policy.
<b>How we settle your claims</b>	One third of the <b>Contents sum insured</b> or £5,000, whichever is more, a claim involving more than one <b>Valuable</b> item <ul style="list-style-type: none"> <li>• £1,500 for any single <b>Valuable</b></li> <li>• £300 for <b>Personal money</b></li> </ul> £1,500 for legally downloaded audio/visual files, disks or record disks of any kind to do with <b>Home</b> entertainment equipment.	40% of the <b>sum insured</b> or £5,000, whichever is more, a claim involving more than one <b>Valuable</b> item <ul style="list-style-type: none"> <li>• £2,500 for any single <b>Valuable</b></li> <li>• £750 for <b>Personal money</b></li> </ul> £2,000 for legally downloaded audio/visual files, disks or record disks of any kind to do with <b>Home</b> entertainment equipment.
<b>Page 20</b> <b>Underinsurance</b>	The total amount of <b>Contents sum insured</b> confirmed by <b>You</b> must represent the cost of replacing all <b>Your Contents</b> as new less an adjustment for wear and tear for clothing and household linen.	If, at the time of any loss or damage, the <b>Contents sum insured</b> is not enough to replace all of <b>Your</b> household goods and personal belongings <b>We</b> will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the <b>sum insured</b> . For example, if the premium <b>You</b> have paid for <b>Your</b> contents insurance is equal to 75% of what <b>Your</b> premium would have been if <b>Your Contents sum insured</b> was enough to replace all of <b>Your</b> household goods and personal belongings, then <b>We</b> will pay up to 75% of any claim made by <b>You</b> .
<b>General Conditions</b> <b>2. Reflection period</b>	<b>2. Reflection Period</b> <b>You</b> may cancel this Policy within 14 days of the date <b>You</b> receive it. <b>You</b> can do this by contacting <b>Us</b> at the address shown at the back of this policy. If <b>You</b> choose to do this, <b>You</b> are entitled to a refund of the premium <b>You</b> have paid for this insurance. <b>We</b> will only charge a pro-rata premium except where an incident has occurred that has reached the <b>sum insured</b> for <b>Your Contents</b> in which case the full premium will be payable to <b>Us</b> . If <b>You</b> do not cancel the policy within the reflection period <b>You</b> may still cancel the policy subject to General Condition 3.	<b>2. Cooling-off period</b> <b>You</b> have 14 days from when <b>You</b> receive <b>Your</b> policy documents or the commencement date of <b>Your</b> policy, whichever is later, to let <b>Us</b> know if <b>You</b> want to cancel <b>Your</b> policy. This is known as a cooling-off period. As long as there has not been a claim, <b>You</b> may cancel <b>Your</b> policy during this period of time and <b>We</b> will refund any premiums that have been collected. If there has been a claim then <b>You</b> will not be entitled to any refund of premiums. <b>You</b> may cancel <b>Your</b> policy at any time after the cooling-off period subject to General Condition 3.
<b>General Conditions</b> <b>3. Cancellation</b>	<b>You</b> may cancel this policy by contacting <b>Your Insurance Broker and/or Administrator</b> whose contact details are provided in the useful addresses section of this policy document.  Where an incident has occurred which may give rise to a claim the premium may be payable to <b>Us</b> .	<b>You</b> may cancel this policy by contacting <b>Your Insurance Broker and/or Administrator</b> whose contact details are provided in the useful addresses section of this policy document. <b>We</b> may refund any premiums that have been collected in respect of cover that would have been provided after <b>Your</b> chosen cancellation date. For annual policies if there has been a claim then <b>You</b> will not be entitled to any refund of premiums.

Section	Current Wording	Revised Wording
<b>General Conditions</b> <b>How We deal with Your claim 7.c</b>	<p><b>You must</b></p> <ul style="list-style-type: none"> <li>fill in the claim form and send it to the address shown on the claim form at the first opportunity.</li> </ul> <p><b>You must send it to Us</b> within 60 days of the event otherwise it may affect the way <b>We</b> deal with <b>Your</b> claim and the amount <b>We</b> may pay <b>You</b>.</p>	<p><b>You</b> must provide <b>Us</b> with full details of the circumstances of <b>Your</b> claim and of the items for which <b>You</b> are claiming.</p> <p><b>You</b> must tell <b>Us</b> about <b>Your</b> claim as soon as possible otherwise it may effect the way <b>We</b> deal with <b>Your</b> claim and the amount <b>We</b> pay <b>You</b>.</p>
<b>8. Law and language of this policy</b>	<p><b>Law and language of this policy</b></p> <p>Unless <b>We</b> agree otherwise: a) the language of the policy and all communications relating to it will be English; and b) English Law will apply to this contract of insurance.</p>	<p><b>Law and language of this policy</b></p> <p>Unless <b>We</b> agree otherwise: a) the language of the policy and all communications relating to it will be English; and b) English Law will apply to this contract of insurance and <b>You</b> and <b>We</b> agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless;</p> <p>- <b>You</b> live in Scotland in which case Scottish law will apply to this contract and <b>You</b> and <b>We</b> agree to submit to the non-exclusive jurisdiction of the courts of Scotland.</p>
<b>Payment of Premiums</b> <b>Page 24</b>	<p><b>Payment of Premiums</b></p> <p>For annual policies - If <b>You</b> miss a payment, <b>We</b> may not pay a claim. If <b>You</b> are more than six weeks late, <b>We</b> will cancel <b>Your</b> Policy. <b>We</b> will give <b>You</b> fourteen days written notice first.</p> <p>For other policies - <b>You</b> should make sure <b>You</b> pay every premium on time. If <b>You</b> miss a payment, <b>We</b> may not pay a claim. If <b>You</b> are more than fourteen days late, <b>We</b> may cancel <b>Your</b> policy. <b>We</b> will give <b>You</b> fourteen days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this policy shall cease.</p> <p><b>We</b> have the right (which <b>We</b> may not use) to continue the policy and collecting premiums.</p> <p><b>We</b> may vary the terms of the policy (including the premium) providing <b>You</b> with 21 days notice at <b>Your</b> last known address.</p>	<p><b>Payment of Premiums for annual policies</b></p> <p>If <b>You</b> miss a payment, <b>We</b> may not pay a claim. If <b>You</b> are more than six weeks late, <b>We</b> will cancel <b>Your</b> Policy. <b>We</b> will give <b>You</b> fourteen days written notice first.</p> <p>Payment of Premiums for Pay as <b>You</b> go policies</p> <p><b>You</b> should make sure <b>You</b> pay every premium on time. If <b>You</b> miss a payment, <b>We</b> may not pay a claim. If <b>You</b> are more than fourteen days late, <b>We</b> may cancel <b>Your</b> policy. <b>We</b> will give <b>You</b> fourteen days written notice first. In the event that a premium remains unpaid 30 days after the date on which it is due to be paid, all cover under this policy shall cease.</p> <p>At the scheme anniversary <b>We</b> have the right (which <b>We</b> may not use) to continue the policy and collecting premiums. <b>We</b> may vary the terms of the policy (including the premium) providing <b>You</b> with 21 days notice at <b>Your</b> last known address.</p>
<b>Claims Procedure</b>	<p><b>6. How to make a claim</b></p> <p>a. Loss of or damage to property</p> <p>If <b>Your</b> property is lost or damaged and <b>You</b> are likely to make a claim, <b>You</b> must do the following:</p> <ul style="list-style-type: none"> <li>Tell the police at <b>Your</b> first opportunity about any theft, attempted theft, malicious damage, vandalism or loss of property and obtain a crime reference number.</li> <li>Tell <b>Us</b> at <b>Your</b> first opportunity and give <b>Us</b> full details and the proof <b>We</b> ask <b>You</b> for.</li> </ul> <p><b>You</b> must pay any costs.</p> <ul style="list-style-type: none"> <li>do what <b>You</b> can to reduce loss or damage.</li> <li>within 7 days of loss of or damage to <b>Your</b> property by riots, civil disorder, labour disputes or malicious people <b>You</b> must give <b>Us</b></li> </ul> <p>– a written claim</p>	<p><b>6. How to make a claim</b></p> <p>If <b>You</b> are aware of an incident that might give rise to a claim or <b>You</b> need to make a claim, <b>You</b> must do the following as soon as possible.</p> <p>Call our claims helpline on &lt;0345 165 5768&gt; to report the incident.</p> <ul style="list-style-type: none"> <li>Tell the police as soon as reasonably possible if something is lost or if <b>You</b> suspect theft or malicious damage.</li> <li>Take all practical steps to get back any property which has been lost.</li> <li>Immediately send <b>Us</b> any written claim which is made against <b>You</b>, and give <b>Us</b> full details of any verbal claims made against <b>You</b>.</li> <li>Take reasonable action to protect the property from further loss or damage.</li> </ul>

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<b>Claims Procedure (continued)</b>	<p>– the documents requested at claim stage together with any details <b>We</b> may ask <b>You</b> for</p> <p>– details of any other insurance covering the injury, loss or damage.</p> <p><b>You</b> must pay any costs for getting and giving <b>Us</b> these documents.</p>	<p><b>You</b> must not:</p> <ul style="list-style-type: none"> <li>• throw away, get rid of or destroy any items that are damaged until <b>We</b> say so;</li> <li>• admit or deny responsibility for any incident; or</li> <li>• negotiate or settle any claims made against <b>You</b> by anyone else, unless <b>We</b> agree in writing that <b>You</b> can.</li> </ul> <p><b>We</b> can negotiate, defend or settle, in <b>Your</b> name and on <b>Your</b> behalf, any claims made against <b>You</b>. <b>We</b> can also take legal action in <b>Your</b> name but for our benefit to get back any payment <b>We</b> have made under this policy.</p>
<b>Claims Procedure</b>	Page 24	Now Page 18
<b>Complaints Procedure</b>	<p><b>Complaints Procedure</b> Page 25 of current policy wording.</p>	<p><b>How to make a complaint</b> Please note the details within this section have been updated to reflect the address and contact details of Thistle Insurance Services Limited and the new Insurer, complaints process.</p> <p>Please refer to page 18 of the new policy wording.</p>
<b>Fair Processing Notice – how we use personal information</b>	Pages 26 – 31 of current policy wording	<p><b>Privacy Notice</b> Please note the details within this section have been updated to reflect the address and contact details of the new Insurer.</p> <p>Please refer to page 24 of the new policy wording.</p>
<b>Useful Addresses</b>	<p><b>The Insurers</b> For information on an existing claim contact: Allianz Insurance plc Claims Division PO Box 10509 51 Saffron Road Wigston LE18 9FP</p> <p><b>Tel: 0344 871 2230</b></p>	<p><b>The Insurers</b> Ageas Insurance Limited Ageas House Hampshire Corporate Park, Templars Way Eastleigh Hampshire SO53 3YA</p> <p><b>Tel: 0345 165 5768</b></p>







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