

## Allianz Home Insurance –Frequently Asked Questions

### How much are the buildings covered for? I can't see a figure in the quote.

Buildings are covered for rebuild cost provided that the description in the quote is accurate: number of rooms, size of outbuildings, use of property. Figures only appear on quotes for a building which is a *grand risque* (ie more than 16 main rooms, more than 1500m<sup>2</sup> of buildings, listed building, historic monument, chateau or manor.) If the buildings are in a very poor state of repair prior to the claim, the insurance company may reduce the indemnity accordingly.

### Can I insure just the house and not the outbuildings?

No. It is essential that your policy mentions the full surface area of the outbuildings. Otherwise the buildings and public liability cover on your entire property will not be sufficient. A penalty will apply in the event of a claim, even if the claim affects only the house. Please advise if you have outbuildings that you would not wish to rebuild in the event of damage.

### Do I need to inform the insurance company if I have a real fire?

You need to advise us if you have or install a closed fireplace or log burner and whether or not it was installed by a professional. If you don't inform us, or if you inform us that it was installed by a professional and then you are unable to prove this with an invoice, a sanction will be applied in the event of a fire claim.

### Is it true that if I don't get the chimney swept every year, my insurance is invalidated?

This policy *Allianz Habitation* does not specify how often you should sweep your chimney. However in the event of a fire caused by a build up of soot, a loss assessor may decide to apply a sanction unless you can prove that the chimney was properly maintained. We highly recommend annual sweeping if the fire is in regular use throughout the winter.

### Who do I contact if I have a claim?

Call or email us in the event of a claim. An English speaking claims advisor at head office will then be appointed to your claim and will correspond with you directly. You can also contact the claims service directly on 0978 978 067 between 10 and 12am and 2 and 4 pm French time. Occasionally a claim will need to be handled by a specialist claims handler who may not speak English e.g. if some one is injured. In this event, we act as the intermediary. Our policy documents give details of an assistance hotline which you can call in the event of an out-of-office-hours emergency.

### What do I need to do when I leave the house for a long period ?

If you leave your house for 24 hours or more, you need to use all the home security systems required in your policy and any others available. If your home is unoccupied for more than 15 consecutive days between 15 November and 15 March, you must cut off the water supply and drain all pipes, tanks, appliances and heating systems. Alternatively you must ensure that all areas where there is any water are sufficiently heated to prevent frozen water damage. If these measures are not taken, a sanction will apply to any frost damage claims, even if the lack of heating is due to a malfunctioning boiler or power cut.

### My property is a holiday home. How long can I leave it unoccupied?

There are no restrictions on the length of time you can leave a holiday home unoccupied provided that you use all home security systems and take the necessary measure to reduce the risk of frozen water damage.

### Is theft cover granted in a holiday home ? What about valuables?

Yes, theft/vandalism cover is granted no matter how long your property is unoccupied. Costly, everyday items, such as wide-screen televisions, are insured against theft in holiday homes. Please note the following cannot be covered against theft/vandalism in a holiday home: precious objects (jewelry, precious stones, pearls, watches) worth more than 300€ and any other item worth more than 8 000 € (works of art, antique furniture...) or collections worth more than 16 000€.

### I let my property; can I claim if a tenant causes damage?

For furnished properties which are let, provided you have the tenant's liability option, you can claim for fire, water and broken windows for which a tenant is responsible. Accidental breakage of certain items is covered under Level 2 Broken Windows and Other Goods. We cannot cover theft by any person to whom you entrust a key (tenants, cleaners etc).

### How can I pay for the insurance?

We accept the following means of payment: Visa or MasterCard, French cheque, bank transfer, annual or monthly direct debit from a French bank account.

### How do I cancel my existing insurance?

If you currently hold cover with a French insurance company, we can handle the cancellation formalities for you. Just ask! You can cancel home insurance in three ways:

- 1) at least 2 months before the anniversary date by registered post
- 2) within 20 days of the date the renewal notice was issued by registered post
- 3) at any time, giving 1 month's notice under Loi Hamon if you are the owner of the property