

Summary of Patrona Features, Policy Cover and Benefits

"Flexi Home" 2 Star Landlord/Holiday Home – Let Out



✓	Buildings	Fire & Perils	Up to €750,000
○	Contents	Optional	Up to €150,000
✗	Accidental Damage	Not Covered	
✗	Unspecified All Risks	Not Covered	
✗	Specified All Risks	Not Covered	
✗	Pedal Cycles	Not Covered	
✗	Sports Equipment	Not Covered	
✗	Home Office	Not Covered	
✗	Alternative Accommodation	Not Covered	
✗	Pet Alternative Accommodation	Not Covered	
✓	Legal Liability	Covered	Up to €1.3m (incl. of costs)
✗	Contents Temporarily Removed	Not Covered	
✗	Contents in the Open	Not Covered	
✓	Fire Brigade Charges	Covered	Up to €1,500
✓	Loss of Rent	Covered	Up to 15% of BSI
✓	Trace & Access	Covered	Up to €500
✗	Loss of Oil/Metered Water	Not Covered	
✗	Money/Credit Cards	Not Covered	
✗	Fridge & Freezer Contents	Not Covered	
✗	Audio, TV & Video & Computer Equipment	Not Covered	
✗	Replacement Locks	Not Covered	
✗	Christmas/Wedding Gifts	Not Covered	
✓	Damage to Pipes/Cables	Covered	Up to €500
✗	Jury Service (per day/max)	Not Covered	
✗	Title Deeds	Not Covered	
✗	Accidental breakage of fixed glass & sanitary ware	Not Covered	
✗	Shopping – Shop/Home	Not Covered	
✗	Fatal Injury	Not Covered	

Important Note – For full Terms, Conditions & Exclusions you must consult the Policy Document.

Patrona Underwriting Limited is regulated by the Central Bank of Ireland.

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