

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

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