

Summary of Patrona Features, Policy Cover and Benefits

"Flexi Home" 3 Star Owner Occupier/Family Use Holiday Home



✓	Buildings	Fire & Perils	Up to €750,000
✓	Contents	Covered	Automatic 10% of BSI
✗	Accidental Damage	Not Covered	
✗	Unspecified All Risks	Not Covered	
✗	Specified All Risks	Not Covered	
✗	Pedal Cycles	Not Covered	
✗	Sports Equipment	Not Covered	
○	Home Office	Optional	Up to €12,698
✓	Alternative Accommodation	Covered	Up to 10% of BSI
✗	Pet Alternative Accommodation	Not Covered	
✓	Legal Liability	Covered	Up to €1.3m (incl. of costs)
✓	Contents Temporarily Removed	Covered	Up to 5% of CSI
✗	Contents in the Open	Not Covered	
✓	Fire Brigade Charges	Covered	Up to €1,500
✓	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	Covered	€250
✗	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	Covered	Up to €500
✗	Shopping – Shop/Home	Not Covered	
✓	Fatal Injury	Covered	Up to €3,000

**Important Note – For full Terms, Conditions & Exclusions you must consult the Policy Document.
Patrona Underwriting Limited is regulated by the Central Bank of Ireland.**