

Summary of Patrona Features, Policy Cover and Benefits

"Flexi Home" 4 Star Owner Occupier/Family Use Holiday Home



✓ Buildings	Fire & Perils	Up to €750,000
✓ Contents	Covered	Automatic 20% of BSI
○ Accidental Damage	Optional	On both Buildings & Content
✓ Unspecified All Risks	Covered	Up to €1,500 as standard
○ Specified All Risks	Optional	Select Sums Insured
✗ Pedal Cycles	Not Covered	
✗ Sports Equipment	Not Covered	
○ Home Office	Optional	Up to €12,698
✓ Alternative Accommodation	Covered	Up to 15% of BSI
✓ Pet Alternative Accommodation	Not Covered	
✓ Legal Liability	Covered	Up to €2.6m (incl. of costs)
✓ Contents Temporarily Removed	Covered	Up to 15% of CSI
✓ Contents in the Open	Covered	Up to €500
✓ Fire Brigade Charges	Covered	Up to €2,000
✓ Trace & Access	Covered	Up to €1,000
✓ Loss of Oil/Metered Water	Covered	Up to €1,000
✓ Money/Credit Cards	Covered	€500/€1,500
✓ Fridge & Freezer Contents	Covered	Up to €500
✓ Audio, TV & Video & Computer Equipment	Covered	€500
✓ Replacement Locks	Covered	Up to €500
✓ Christmas/Wedding Gifts	Covered	Contents SI + 10%
✓ Damage to Pipes/Cables	Covered	Up to €750
✗ Jury Service (per day/max)	Not Covered	
✓ Title Deeds	Covered	Up to €500
✓ Accidental breakage of fixed glass & sanitary ware	Covered	Up to €750
✗ Shopping – Shop/Home	Not Covered	
✓ Fatal Injury	Covered	Up to €4,000

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

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