

## Summary of Patrona Features, Policy Cover and Benefits

### "Flexi Home" 5 Star Owner Occupier/Family Use Holiday Home



✓ Buildings	Fire & Perils	Up to €750,000
○ Contents	Optional	Up to €150,000
○ Accidental Damage	Optional	On both Buildings & Content
✓ Unspecified All Risks	Covered	Up to €3,000 as standard
○ Specified All Risks	Optional	Select Sums Insured
○ Pedal Cycles	Optional	Up to €2,000 per Pedal Cycle
○ Sports Equipment	Optional	
○ Home Office	Optional	Up to €12,698
✓ Alternative Accommodation	Covered	Up to 20% of BSI
✓ Pet Alternative Accommodation	Covered	Up to €500
✓ Legal Liability	Covered	Up to €2.6m (incl. of costs)
✓ Contents Temporarily Removed	Covered	Up to 20% of CSI
✓ Contents in the Open	Covered	Up to €1,000
✓ Fire Brigade Charges	Covered	Up to €3,000
✓ Trace & Access	Covered	Up to €2,000
✓ Loss of Oil/Metered Water	Covered	Up to €1,250
✓ Money/Credit Cards	Covered	€1,000/€2,500
✓ Fridge & Freezer Contents	Covered	Up to €750
✓ Audio, TV & Video & Computer Equipment	Covered	€1,000
✓ Replacement Locks	Covered	Up to €1,000
✓ Christmas/Wedding Gifts	Covered	Contents SI + 20%
✓ Damage to Pipes/Cables	Covered	Up to €1,000
✓ Jury Service (per day/max)	Covered	€50/€500
✓ Title Deeds	Covered	Up to €1,000
✓ Accidental breakage of fixed glass & sanitary ware	Covered	Up to €1,000
✓ Shopping – Shop/Home	Covered	Up to €250
✓ Fatal Injury	Covered	Up to €5,000

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

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