

Complete pre-contractual and contractual information on the product is provided in other documents

What is this type of Insurance?

This insurance covers the buildings and contents of your own home, a holiday home, or a property you let to others. It will also cover you and your family's personal liability as owner or occupiers, and your personal effects when not in the home.



What is Insured?

Cover for buildings and contents

- ✓ Damage to the buildings or contents caused by:

Fire & Smoke	Snow Load
Lightning	Stealing
Explosion	Riot or civil unrest
Earthquake	Malicious Persons
Subsidence	Water or Oil leaks
Ground Heave	Falling trees / aerials
Landslip	Impact from cars aircraft and trains
Flood	

- ✓ Accidental damage to most contents and your buildings, if you choose this option
- ✓ Additional Benefits that apply are based on the cover you choose, indicated by a Star rating:

Item	Star Rating				
	1	2	3	4	5
Damage to Glass, Sanitary ware			✓	✓	✓
Damage to pipes and cables		✓	✓	✓	✓
Tracing a leak of oil or water		✓	✓	✓	✓
Rent, if the home is let out		✓			
Alternative housing			✓	✓	✓
Alternative pet accommodation					✓
Fire Brigade Charges		✓	✓	✓	✓
Damage to audio-visual items	✓		✓	✓	✓
Loss of money & credit cards				✓	✓
Fridge and freezer contents				✓	✓
Loss of oil or metered water				✓	✓
Replacement locks				✓	✓
Replacement Title Deeds				✓	✓
Christmas & Wedding gifts				✓	✓
Jury Service					✓
Fatal Accident			✓	✓	✓
Theft of Shopping					✓

Cover for your and your family's liabilities

- ✓ Liabilities as a property owner
- ✓ Liabilities as an occupier or tenant
- ✓ Liabilities as a private individual
- ✓ Liabilities to domestic employees

Cover for your and your family's personal belongings

If you choose this cover:

- ✓ Specified and Unspecified Personal possessions
- ✓ Pedal Cycles
- ✓ Sports Equipment



What is not Insured?

- ✗ Any cause of loss that happens gradually
- ✗ Any item that was already lost or damaged when the policy is first taken out
- ✗ Subsidence caused by defective work or materials
- ✗ Subsidence caused by leaking pipes
- ✗ Damage to walls gates fences hedges and paved areas
- ✗ Stealing, if your home is let out and the entry to your home is not visibly violent
- ✗ Most covers, if your home is unoccupied for more than 30 days or is unfurnished
- ✗ Ingress of water through damaged grouting or seals
- ✗ Accidental Damage while your home is let or you have paying guests
- ✗ Any damage to contents from altering, repairing or restoring an item
- ✗ Loss of money, credit cards or shopping from an unattended vehicle
- ✗ Fridge and Freezer contents if there is a power cut



Are there any restrictions on cover?

Policy excess amounts

- ! We will not pay the first €250 of any claim for buildings or contents
- ! In addition, we will not pay the first amount shown below of any claim involving:

subsidence	€2,500
snow load, flood, or water / oil leak	€500
storm damage to a non-standard roof	€500
solar panels	€750
Personal possessions	€100

Under-insurance and sum insured maximums

- ! We will not pay more than the amount you insure something for.
- ! If you insure buildings, contents or personal possessions for less than their full value, we will only pay a proportionate amount of any claim for that item.

Maximum cover for liabilities

- ! Liability cover is limited to:

5 Star & 4 Star	€2,600,000
3 Star & 2 Star	€1,300,000
1 Star	10% of the contents sum

Other limits

! Cover for the items below is limited to €:

Item	Star Rating				
	1	2	3	4	5
Contents in the open				500	1000
Pipes & cables		500	500	750	1000
Fatal Accident			3000	4000	5000
Jury Service					500
Tracing a leak		500	500	1000	2000
Fire Brigade charges		1500	1500	2000	3000
Replacement locks				500	1000
Title Deeds				500	1000
Glass Breakage			500	750	1000
Sanitary Ware			500	750	1000
Shopping					200
Money				500	1000
Credit Card misuse				1500	2500
Freezer contents				500	750
TV and audio visual	250		250	500	1000
Computers	250		250	500	1000
Loss of oil / water				1000	1250
Christmas & Wedding gifts*				10%	20%

*of the Contents Sum insured



Where am I covered?

- ✓ All the cover you buy operates in Ireland where your home is located.
- ✓ Any of the contents if insured while temporarily removed from your home, are also covered in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Your liabilities to others as a private individual, if covered, are covered in the United Kingdom, the Channel Islands and the Isle of Man for the whole of the policy year and world-wide for one trip of no longer than 30 days.
- ✓ If you have "All Risks" cover for your personal possessions they are covered in the United Kingdom, the Channel Islands and the Isle of Man for the whole of the policy year and world-wide for one trip of no longer than 60 days.



What are my Obligations?

- When choosing a Sum Insured for Buildings you must choose one that represents the full cost of rebuilding your home including fees for architects and surveyors. When choosing a Sum Insured for Contents or Personal Possessions, you must choose one that reflects the cost of replacing everything as new. Any claim may be proportionally reduced if you do not.
- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and your family must take all reasonable steps to avoid injury, loss or damage.
- You must keep your home maintained, and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs.
- You or any person expecting to be covered must not admit liability for any accident.
- You must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payments methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on the date and time agreed with your broker and once you have paid or made arrangements to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



How do I cancel the contract?

You must ask your broker to request us to cancel the policy, and tell any lender that has an interest in your home that you have done so.