



April 2024

AA Home Insurance Policy



Useful phone numbers

Claims

If **you** want to make a claim, please phone this number day or night.

0818 7 365 24

Welcome to your AXA Home Insurance policy

We are one of the largest insurance groups in the world. Here in Ireland, **we** have met the needs of homeowners for over 280 years.

You chose **us** because **you** need protection. **You** also want a level of service second to none and, if **you** need help with claims, **we** will be there when **you** need **us** most.

This is **your policy** document. It is the contract that **we** have made with each other. **We** appreciate insurance can be a complicated business so **we** have designed the layout to make it as easy as possible to follow.

Please read it carefully and if **you** have any questions, please contact **your Broker**.

Need to find something quickly?

If the question is...

then look at page

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And if your question is one of these...

I'm moving house, what do I do?

I'm thinking of letting a room, am I covered?

I want to change my cover, how do I do this?

**Please contact your Broker
and they'll give you the answer.**

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Caring for you

There may be times when **you** feel **you** don't get the service **you** expect from **us**.

Here's **our** complaints process to help **you**.

- ▶ For a complaint about **your policy**, contact **your Broker**.
- ▶ For a complaint about **your claim**, contact **our** claims action line on **0818 7 365 24**.

If **we** can't sort out **your** complaint, **you** can contact **our** Customer Care Department on **0818 505 505** or:

- ▶ email: axacustomercare@axa.ie; or
- ▶ write to **AXA Insurance, Customer Care Department, Freepost, Dublin 1**.

If **you're** unhappy with how **we've** dealt with **your** complaint, **you** may be able to refer to:

Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place,
Dublin D02 VH29.

Tel: +353 1 567 7000

Email: info@fspo.ie

Web: www.fspo.ie

Our promise to you:

We'll reply to **your** complaint within five days.

We'll investigate **your** complaint.

We'll keep **you** informed of progress.

We'll do everything possible to sort out **your** complaint.

We'll use feedback from **you** to improve **our** service.

Your policy wording

This **policy** document and any **endorsements** that are included in it sets out **your** and **our** rights and responsibilities.

The insurer **your** contract is with is AXA Insurance dac which is established in the Republic of Ireland. Both **you** and **we** can choose the law within the **European** Union which will apply to the contract. **We** propose that Irish law will apply.

The cover **you** have bought has many benefits to give **you** peace of mind. However, as with all insurance contracts, there will be circumstances where cover will not apply. These are shown in this **policy** document.

Please read **your policy** carefully and keep it in a safe place.

Your policy includes:

- ▶ the **policy** wording in this document;
- ▶ the **schedule** that has **your** details and the cover that applies; and
- ▶ any **endorsement** which applies.

Unless a section or part of this **policy** shows the countries to which it applies, the cover provided by this **policy** applies only to death, injury, loss or damage happening in the Republic of Ireland or the UK or in transit by sea between any ports therein.

As long as **you** have paid or agreed to pay the premium, **we** will cover death, injury, loss or damage that happens during the **period of insurance** as described in the following pages for the sections **you** have chosen.

On behalf of AXA Insurance dac



Marguerite Brosnan

Chief Executive

AXA Insurance dac
Registered number 136155
Registered office Wolfe Tone House,
Wolfe Tone Street, Dublin 1.

General definitions

Throughout the **policy** whenever the following words or phrases appear in **bold**, they will have the meaning as described below:

Accidental damage

Sudden, unintentional and unexpected physical damage that can be seen

Buildings

The risk address shown in the **schedule**, built of timber frame and/or brick, stone or concrete and roofed with slates, tiles or with concrete (unless noted differently on the **proposal form** or **statement of fact** and accepted by **us**), and the following if they form part of the property:

- a. Domestic greenhouses, domestic garages, tennis hard courts, swimming pools, fixed hot tubs or jacuzzis, terraces, patios, drives, footpaths, walls, gates, fences, hedges, decking, solar panels, domestic oil and gas tanks, and septic tanks, all within the boundaries of the land belonging to the **home**.
- b. Landlord's fixtures and fittings inside the **home**, including fitted wooden or laminated flooring, fitted kitchen, bathroom or bedroom units.

Contents

The following are covered as long as they belong to **you** or **your** family residing with **you**, or **you** are legally responsible for them;

- Household goods (this includes tenant's fixtures, fittings and decorations inside the **home**),
- **home office equipment**
- pedal cycles,
- **personal belongings**, and
- **valuables**.

Domestic purposes

The **home** is used for normal domestic living and duties. This includes **home working**.

Endorsement

An alteration to the terms of the **policy**. They may be included in this **policy** document or on **your schedule** or **we** may issue them separately.

Europe

Member states of the European Union (EU) and member states of the EEA (Iceland, Liechtenstein and Norway) and Switzerland.

Excess

The amount of a claim not covered by this insurance and for which **you** are responsible.

Home

The private house, apartment, flat, or maisonette shown in the **schedule** including its **outbuildings** and garages all of which are used only for **domestic purposes** including **home working**.

Home office equipment

This is limited to office furniture, furnishings and office equipment, including documents, computer equipment and business telephone equipment.

Home working

This involves the carrying out of administrative work or work of a kind ordinarily conducted in an office, from the **home**.

Outbuildings

Sheds, green houses, domestic garages, summer houses and other **buildings** (but not caravans, mobile home or motor home) which do not form part of the main **building** of the **home** and which are not used for any business purposes other than administrative work.

Period of insurance

The period from the start date to the end date of **your policy** as shown on **your schedule**.

Personal belongings

This means clothes (not furs) and personal items worn, used or carried including sports equipment. It does not include **valuables** or money.

Policy

The contract of insurance between **you** and **us** based on the answers **you** have given to questions **we** have asked and/or **your statement of fact/proposal form** and consisting of the **schedule**, this **policy** document and any **endorsements** included.

Powered Personal Transporters (PPT's)

This means items such as but not limited to electric scooters, (eScooters), Segways, electric skateboards, hoverboards, powered mini-scooters, electric unicycles and electric bicycles (not pedal assisted).

Schedule

The document which sets out **your** details, the dates of cover, the risk address, the sums insured, the sections of the **policy** that apply and any **excesses** or **endorsements**. The **schedule** forms part of this **policy**.

Statement of fact / Proposal form

A written record of the information provided by **you**, or someone acting on **your** behalf, in **your** application for this **policy**. It includes information provided in writing (including online) or spoken by **you** or by the person acting on **your** behalf.

Unfurnished

Does not contain enough furniture for normal living purposes.

Unoccupied

Home is not lived in by **you** or any other person with **your** permission for more than 40 consecutive days. By 'lived in' **we** mean that **you** or any other person with **your** permission regularly sleep there overnight and carry out day-to-day activities such as cooking or bathing at the property. Regular visits to the **home** or occasional overnight stays would not count as **your home** being lived in or as a break in this 40 day period.

Valuables

This means jewellery, items of gold, silver or other precious metals, watches, furs, cameras, pictures and other works of art, collections of stamps, coins, medals or objects valued as curiosities.

We, our, us

AXA Insurance dac.

You, your, the insured

The policyholder named in the **schedule**, including parties jointly described and each member of the policyholder's family or household (but not boarders, lodgers or paying guests) who normally live in the policyholder's **home**.

Claims

How we settle claims

You must tell **us** if the **buildings** and **contents** sums insured are not high enough. If not, **you** may find that **you** do not have enough cover and **we** will not pay the full value of **your** claim.

We will decide how to settle **your** claim. **We** will normally arrange for one of **our** suppliers to repair, reinstate or replace the lost or damaged property. In some instances, **we** may decide to pay a cash amount for the loss or damage. **We** will not pay more than **our** suppliers would have charged. **We** will deduct the appropriate **excess** from all claims payments **we** make.

Claims retention

Where **we** agree to pay **your** claim and the settlement amount is less than €40,000, **we** reserve the right to withhold up to 5% of the final payment until the repair, replacement or re-instatement works are completed and validated through the submission of a final invoice and if required by **us** a final inspection report.

Where **we** agree to pay **your** claim and the settlement amount is €40,000 or more, **we** reserve the right to withhold up to 10% of the final payment until the repair, replacement or re-instatement works are completed and validated through the submission of a final invoice and if required by **us** a final inspection report.

Where the retention amount remains unclaimed after a period of 4 months from the date of the settlement, **we** will contact **you** to remind **you** of the unclaimed retention and **our** requirements to release this payment. If **we** do not hear back from **you** within 10 working days, **we** will issue a final reminder to **you**. Where **we** do not receive a response to **our** final reminder within 10 working days, **we** will close the claim file.

Under Insurance

Under insurance can occur when:

- ▶ **your buildings** or **outbuildings** sum insured is below the amount it would cost to rebuild them or
- ▶ **your contents** or **personal belongings** sum insured is below the amount it would cost to replace them as new.

It is a condition of this **policy** that **you** must at all times keep **your** sums insured at a level that reflects:

- ▶ the actual cost to rebuild **your buildings** or **outbuildings**. This sum insured must also include the costs of removing debris after a loss, professional fees and any additional costs necessary to meet current building regulations.
- ▶ the actual cost to replace **your contents** or **personal belongings** as new.

If **your** sums insured are not adequate at the time of any loss or damage, **your** claims settlements may be reduced by whatever proportion is represented by the level of under insurance, meaning **you** may have to pay any shortfall yourself. If the sums insured are within 15% of the full value, this condition will not apply.

Underinsurance Examples

Your home is insured for €300,000 but the full cost to rebuild the property is €400,000. This means that the **home** is underinsured by €100,000 or 25%. As a result, **your** claim would be reduced by 25%.

Example 1 - Partial Loss Claim

- ▶ Partial damage occurs to the **home** and the total cost to repair the damage is €100,000.
- ▶ A deduction of 25% (€25,000) is made from the cost of repairs.
- ▶ Therefore, the most **you** will receive is a payment of €75,000. **You** would need to fund the balance of €25,000 yourself.

Example 2 - Total Loss Claim

- ▶ Damage occurs to the **home** and it requires a complete rebuild.
- ▶ As the **home** has been insured for €300,000 this is the maximum payment that can be made.
- ▶ **You** would need to fund the balance of €100,000 yourself.

Please note, other settlement factors such as the **policy excess** are not considered in the examples above.

Matching sets and suites

We treat one item of a matching set of items or suite of furniture or sanitaryware or other bathroom fittings as a single item. **We** will pay **you** for individual damaged items but not for the other undamaged pieces.

If a floor covering is damaged beyond repair, **we** will pay to have it replaced. However, **we** will not pay for undamaged floor coverings in adjoining rooms or areas.

Will we take off an amount for wear and tear?

Buildings

If **we** carry out a repair or reinstatement, **we** will not take off an amount for wear and tear as long as the sum insured represents the full reinstatement value of the **buildings** and **you** have kept the **buildings** in good condition. The full reinstatement value is not necessarily the value **you** would get if **you** sold the property (market value).

Contents

We will take off an amount for:

- ▶ clothes, furs, household linen;
- ▶ audio visual equipment; or
- ▶ carpets over five years old.

We will not take off an amount for wear and tear for all **your** other **contents** as long as the sum insured represents their full value as new at the time of loss and **you** have kept them in good condition.

Other insurance policies

If any injury, loss or damage is covered by any other insurance, **we** will not pay more than **our** share. This does not apply to subsection 20 (Fatal Accidents) of section B (**Contents**) or section I (Personal accident).

No-claims discount

For the purpose of working out the no-claims discount, a **period of insurance** is one continuous year between the beginning of the **policy** and the renewal date shown in **your schedule** and each subsequent renewal thereafter.

If **you** do not **claim** during the current **period of insurance**, **we** will discount **your** renewal premium. The discount will be in accordance with the no-claims discount scale applicable at the time of renewal. **We** will give **you** details if **you** need them.

If during a **period of insurance**, an incident occurs giving rise to claims under the **policy**, **we** will reduce the no-claims discount to 0%.

If **we** agree to transfer the interest of the **policy** to someone else, **we** will not transfer any no-claims discount earned.



Before **you** make a small claim, remember **you** could lose **your** no-claims discount. Please call **us** if **you** have any questions.

Inflation protection

Buildings

To help protect **you** against inflation, **we** will adjust the sum insured under the **buildings** section, in line with an appropriate index* **we** have chosen, and each year when **you** renew the **policy**, **we** will increase the sum insured in line with that index.

*Society of Chartered Surveyors, CSO, Dept of Environment.

Contents and personal belongings

To help protect **you** against inflation, **we** will amend the sum insured under the **contents** section, in line with an appropriate index* **we** have chosen, and each year when **you** renew the **policy**, **we** will increase the sum insured in line with that index.

*Consumer Price Index.

The following applies to **buildings**, **contents** and **personal belongings**.

- ▶ If an index falls, **we** will keep the sums insured and monetary limits at the same level.
- ▶ When **you** next renew **your policy** **we** will adjust **your** sums insured as a result.
- ▶ Inflation protection will not apply to the monetary limits.
- ▶ During the period of repair, after **we** carry out a repair or replacement for loss or damage to the **buildings**, **we** will continue to protect the sum insured against inflation as long as:
 - a. **you** take reasonable steps to make sure that the repair or replacement is carried out immediately; and
 - b. the sum insured at the time of the loss or damage represents the full value.

Although **you** have the benefits of inflation protection, **you** should not rely on this alone to keep the **building** sum insured at the correct level. The replacement cost of **your buildings** or **contents** may be growing faster than inflation – perhaps because of a new extension or new items **you** have bought.

It is a **policy** condition to insure for the correct amount – see page 16, point 3 – Under insurance.

General exclusions

These exclusions apply to the whole **policy**.

1. Sonic bangs

We will not pay for loss or damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

2. Radioactive contamination

We will not pay for any loss, damage or legal liability directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

3. War and terrorism exclusion

Despite any other condition in this insurance or any **endorsement** that may apply, **we** will not be liable for loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following:

- a. War and acts of terrorism;
- b. Riot, revolution or any similar event as a consequence of war or terrorism.

We define an act of terrorism as an act which may include using or threatening force or violence by any person or group, whether acting alone or in connection with any organisation or government committed for political, religious, ideological or other purposes. This includes the intention to influence any government or to put the public or any section of the public in fear.

This exclusion also does not cover liability, loss, damage, costs or expense resulting from any action taken to control or prevent a or b above.

If **we** say that **we** will not cover a claim for these reasons, **you** must prove otherwise if **you** want **us** to pay a claim.

If any part of this exclusion is not valid or cannot be enforced, the other parts will still be effective.

4. Excess

You will be responsible for the **excess** amounts shown on **your schedule**.

The following **excesses** may apply:

- Standard **excess**
- An **excess** on claims for water escaping from or frost damage to any fixed water, drainage or heating installation, plumbing or fixed domestic appliance
- An **excess** on claims for subsidence, ground heave, or landslip

Refer to **your schedule** to see what **excess** applies.

5. Date change exclusion

We will not pay for any loss of or damage to any computer equipment, software or microchip-controlled electrical appliance **you** own or control, or for any data lost from any computer, software, database or similar equipment, caused by or arising from that equipment failing to treat any calendar date as the correct date.

6. Electronic risks

We will not cover **you** for any liability or losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from:

1. **damage** to or the destruction of any **computer systems**; or
2. any alteration, modification, distortion, erasure or corruption of **electronic data**.

In each case whether **your** property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from a virus or similar mechanism or **hacking** or **phishing** or **denial of service attack**.

Additional Definitions are;

Computer systems

Computer or other equipment or component or system or item which processes, stores, transmits or receives data.

Damage

Accidental loss, destruction or **damage**.

Electronic Data

Electronic data shall mean facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Denial of service attack

Any actions or instructions constructed or generated with the ability to **damage**, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **computer systems**.

Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **computer systems**.

Hacking

Unauthorised access to any **computer systems**, whether **your** property or not.

Phishing

Any access or attempted access to data made by means of misrepresentation or deception.

7. Wear and Tear

We will not cover wear and tear, rust, or anything which happens gradually. This **policy** does not cover the cost of general maintenance to **your home**.

8. Sulphides

We will not cover any loss or damage caused by the presence of any sulphides including but not limited to muscovite mica, pyrite and/or its derivatives.

9. Deliberate or existing damage

We will not cover loss or damage caused deliberately by **you**, any member of **your** household, **your** domestic employees, paying guests, tenants or lodgers.

We will not cover loss or damage which happened or resulted from, an event which occurred before this cover started.

10. Reduction in market value

We will not cover any reduction in market value of any property following a loss.

11. Confiscation

We will not cover any government, public or local authority legally taking, keeping or destroying **your** property.

12. Illegal substances

We will not cover loss, damage or liability arising directly or indirectly from the growing, manufacturing, processing, storing, possession or distribution by anyone of any drug, narcotic or illegal substances or items of any kind.

General conditions

This **policy** is only valid if:

- ▶ the information **you** provided in the answers **you** have given to questions **we** have asked and/or, as recorded on **your statement of fact / proposal form** and declaration, is correct and complete, and
- ▶ **you**, or anyone claiming protection, have complied with the **policy** conditions.

If **you** do not comply, **we** may cancel the **policy** or refuse to deal with **your** claim or reduce the amount of a claim.

We may revise the terms, conditions or benefits set out in this **policy** document but if **we** do, **we** will give **you** written notice.

1. Changes to your policy

This **policy** is based on the factual information **you** provided. These facts are represented by the answers **you** have given to questions **we** have asked and/or the **proposal form you** completed and/or the **statement of facts we** last issued. If any of these facts have changed **you** must let **us** know immediately otherwise cover may not operate.

If **you** are not sure whether or not certain facts are important, please ask **us**.

We have the right to accept or decline changes to **your policy** and **we** may charge an additional premium including an administration charge.

If a change to **your policy**, including the administration charge, results in:

- ▶ A return premium of less than €15, **we** will not refund it
- ▶ An additional premium of less than €15, **we** will not charge it.

2. Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to protect **your** property from loss or damage. **You** must keep all **your** property in good condition. If **you** do not do this, **your** right to claim under **your policy** may be affected.

3. Under insurance

Under insurance can occur when:

- ▶ **your buildings** or **outbuildings** sum insured is below the amount it would cost to rebuild them or
- ▶ **your contents** or **personal belongings** sum insured is below the amount it would cost to replace them as new.

It is a condition of this **policy** that **you** must at all times keep **your** sums insured at a level that reflects:

- ▶ the actual cost to rebuild **your buildings** or **outbuildings**. This sum insured must also include the costs of removing debris after a loss, professional fees and any additional costs necessary to meet current building regulations.
- ▶ the actual cost to replace **your contents** or **personal belongings** as new.

If **your** sums insured are not adequate at the time of any loss or damage, **your** claims settlements may be reduced by whatever proportion is represented by the level of under insurance, meaning **you** may have to pay any shortfall yourself. If the sums insured are within 15% of the full value, this condition will not apply.

4. Misrepresentation and Deception

Definitions:

- ▶ Misrepresentation is when someone makes a statement which is not correct to another person. A misrepresentation may be innocent, negligent or fraudulent.

All of the information which **you** gave **us** and all of the answers **you** have provided to the questions which **we** asked **you** leading to the inception of this contract of insurance have effect as representations made by **you** to **us**.

- ▶ Deception is where false information is used to make an unfair or unlawful gain.

You must not act in a fraudulent way.

Negligent Misrepresentation

If **you** have made a negligent misrepresentation and a claim arises, **we** may:

- Avoid the contract and return **your** premium if **we** would not have entered into the contract under any terms.
- If **we** would have entered into the contract but on different terms, treat the contract as if those different terms apply
- If **we** would have entered the contract but at a higher premium **we** may reduce proportionately the amount to be paid on any claim

If **you** have made a negligent misrepresentation and no claim has arisen, **we** may terminate the contract on reasonable notice to **you**.

Fraudulent Misrepresentation

If a claim is made and if any answer given by **you** to **us** involves a fraudulent misrepresentation or where any conduct by **you** (relative to the contract or the steps leading to its formation) involves fraud of any other kind **we** may avoid this contract of insurance.

Fraudulent Claims

If **you** or anyone acting for **you**:

- ▶ Makes a claim under the **policy**, knowing the claim is false or misleading; or

- ▶ Makes a claim for any loss or damage deliberately caused by **you**;
- ▶ In connection with a claim makes a statement to **us** or anyone acting on **our** behalf, knowing the statement is not true;
- ▶ In connection with a claim sends **us** or anyone acting on **our** behalf a document, knowing the document is false;

We may take one or more of these actions as well as **our** other rights:

- ▶ **We** will not pay the claim.
- ▶ **We** may avoid the **policy** with effect from the date of the fraudulent claim or fraudulent act.
- ▶ **We** will not return **your** premium.

If **you** commit a fraudulent act on any other **policy**, then **we** may:

- ▶ cancel the **policy**
- ▶ consider letting the appropriate law enforcement authorities know about the circumstances.

5. Claims

a. Reporting a claim

- You** or **your** personal representatives must immediately report any incident which may lead to a claim under the **policy**. **You** can phone **us** on 0818 7 365 24.
- If the loss or damage involves theft or malicious damage, **you** must tell the Garda Siochana or relevant police authority immediately.
- You** must take all reasonable steps to get back the missing property.
- You** must immediately send **us** any writ, summons, letter, claim or other document.
- You** must provide, within 60 days, any information and evidence **we** ask for, including written estimates and proof of ownership or value.
- You** must give **us** all reports, certificates, plans, specifications, information and help that **we** may need and pay any costs involved.



It's up to **you** to prove any loss, so **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

b. Dealing with the claim

- i. **You** must not admit any claim made by someone else against **you** or make any agreement with them.
- ii. **We** have the right to negotiate, settle or defend any claim in **your** name and on **your** behalf.
- iii. **You** must not abandon any property to **us** for **us** to deal with.
- iv. **You** must make yourself personally available to meet with **us** to help **us** deal with **your** claim.
- v. **You** must not take any action that would prejudice **our** ability as insurers to verify the loss that **you** are claiming under the **policy**.

6. Cancelling the policy

To cancel the **policy**, just advise **us** by phone or in writing. **We** will refund premium on the following basis:

- ▶ If **you** request cancellation within 14 working days of the date upon which **we** inform **you** the **policy** has been inceptioned, **we** will refund the full premium.
- ▶ Otherwise, **we** will issue a refund based on the unused days left to run on the **policy**, provided no claims have been made on **your policy**. **We** will not refund an amount less than €15. **We** will not refund **your** premium if **you** are paying it under an instalment scheme (unless **you** made an overpayment).

We may cancel this **policy** by sending **you** ten days' notice in writing to **your** last known address.

7. Dispute resolution

Any disagreement that **we** have with **you** and that **we** cannot settle between **us** may be referred to the Financial Services and Pensions Ombudsman (see page 6 for contact details).

If the Financial Services and Pensions Ombudsman will not deal with the disagreement, **we** may agree to refer the dispute to arbitration or mediation. The arbitrator's decision will be final and binding.

If **you** wait more than a year to do this, **you** will be considered to have abandoned **your** claim and **you** cannot take it up again.

8. Your obligation to keep to the terms and conditions of the policy

This **policy** will only apply if:

- a. **you** keep to the terms, conditions and **endorsements** and the statements and answers in the **statement of fact/proposal form** are true; and
- b. as far as **you** know, the statements made and the information given to **us**, which form the basis of the contract, are complete and correct.

9. Payments

Any money paid under this **policy** will be paid in euro in the Republic of Ireland.

10. Paying by instalments

If **you** are paying, or have agreed to pay the premium for this **policy** by instalments, **you** must keep **your** payments up to date. If **you** miss any payments, **we** will withdraw **your** option to pay by instalments or **we** will cancel the **policy** (or both).

11. Stamp duty

We have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of section 113 of the Finance Act, 1990.

12. Jewellery Settings

The settings in the stones of any item of jewellery worth over €10,000 must be inspected once every three years by a competent jeweller and any defect remedied immediately. **We** may request proof of this.

SECTION A

Insurance for your buildings

Please look at **your schedule** to see if **you** have chosen this section.



What is the most we will pay?



We will not pay more than the **buildings** sum insured shown in **your schedule** or any higher amount **we** might allow for inflation.

However, **we** will pay any additional amounts due under extensions to the following;

- ▶ 16. Loss of rent and the cost of other accommodation,
- ▶ 17. Replacing locks,
- ▶ 18. Fire brigade charges,
- ▶ 19. Television, radio aerials and masts, and satellite dishes,
- ▶ 20. Finding a leak; and
- ▶ 21. Emergency entries

✓ What's covered	✗ What's not covered
<p>Your policy covers loss or damage to the building by the following causes:</p> <hr/> <p>1. Fire, lightning, explosion or earthquake</p> <hr/> <p>2. Smoke</p> <hr/> <p>3. Storm or flood</p> <hr/> <p>4. Riot, strikes, labour and political disturbances</p>	<hr/> <p>We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.</p> <hr/> <p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. by frost; b. by subsidence, ground heave and landslip; c. to gates, hedges and fences; d. to open fronted or open sided outbuildings; e. to felt roofs over 5 years old unless you can prove that the roof has been inspected by a professional builder every 3 years <hr/> <p>We will not cover loss or damage as a result of war or terrorism.</p>

 What's covered	 What's not covered
<p>5. Malicious damage</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or b. caused by people legally in the home.
<p>6. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, plumbing or fixed domestic appliance</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. caused by water escaping from a drain, water main or pipes which leads to subsidence, ground heave or landslip; b. while the home has been unoccupied or unfurnished for 40 days in a row or more; c. caused by water leaking from shower units, and/or baths through seals and grouting d. to the part or appliance from which the water leaks; or e. to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber.

 What's covered	 What's not covered
<p>7. Subsidence or ground heave of the site on which the buildings stand, or landslip</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials; b. to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause; c. to swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause; d. caused by structural alterations, demolition, repairs or extensions to the home; e. caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down; f. caused by made-up ground or land-filled sites settling or moving; g. caused by the coast or riverbank or lakeside wearing away; h. to the home which happened before cover was granted under this policy; or i. caused by subsidence or ground heave of the site on the buildings stand, or landslip if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel.
<p>8. Theft or attempted theft</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. while the home is left unoccupied or unfurnished for 40 days in a row or more; or b. while the building is let or sublet or shared unless force and violence are used to gain entry or exit from the home.

**What's covered**



9. Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting **your buildings**
-
10. Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing
-
11. Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation
- Regardless of the tank age, **you** should check **your** oil tank at least twice a year for signs of cracking and/or failure. In the event that defects are discovered, the tank should be immediately replaced to avoid oil escaping.
-
12. Falling trees or branches

**What's not covered**

- We** will not cover loss or damage caused by animals owned by **you** or in **your** care, custody or control.
-
- We** will not cover loss or damage caused by aerials or masts over 15 metres in height from ground level.
-
- We** will not cover loss or damage:
- caused by pollution or oil spillage if **you** hire any experts or contractors other than those carrying out emergency work without **our** permission. **We** will have to agree to **you** hiring these experts or contractors, and **we** have the right to choose experts from **our** own panel;
 - to the part or appliance from which the oil leaked; or
 - while the **home** has been **unoccupied** or **unfurnished** for 40 days in a row or more
-
- We** will not cover:
- loss or damage caused by felling, lopping or topping trees;
 - loss or damage to gates, hedges, walls and fences unless the **home** is damaged at the same time; or
 - the cost of removing the fallen tree if it has not damaged the **home**.

Extensions to your building cover

The **buildings** section of **your policy** also includes the following cover.

 What's covered	 What's not covered
<p>13. Removing debris and building fees</p> <p>If there has been loss or damage which is covered under section A – Insurance for your buildings, we will pay for:</p> <ul style="list-style-type: none"> a. the reasonable cost of removing debris; b. the reasonable extra cost of reinstating the building that you have to pay to keep to legal regulations or local-authority bye-laws. <p>We will decide whether or not you require the services of an architect, a surveyor, a consulting engineer or any other expert to assist in the repair or reinstatement of the building. We will select the expert and we will discharge their reasonable fees.</p> <p>The most we will pay for any one claim is 10% of the building sum insured.</p>	<p>We will not:</p> <ul style="list-style-type: none"> a. cover any cost for keeping to requirements or regulations resulting from a notice served on you or anyone leasing or renting the property; • before the destruction or damage happened; or • for the undamaged parts of the buildings. b. pay for any expert engaged by you.



What's covered

14. Damage to underground services

We will cover accidental damage to:

- a. cables and underground pipes which extend from the **buildings** to the public mains; and
- b. septic tanks and drain inspection covers.

15. Breakage of fixed glass and sanitaryware

We will cover accidental breakage of:

- a. fixed glass in windows, doors, fanlights, skylight, domestic greenhouses, conservatories, porches and verandas;
- b. ceramic hobs or tops of cookers; and
- c. fixed sanitaryware and bathroom fittings.

The **excess** will not be deducted for claims made under this extension to cover.



What's not covered

We will not cover loss or damage:

- a. to septic tanks unless **you** have:
 - (i) obtained the necessary planning permission and building control approval
 - (ii) maintained it in accordance with the manufacturers guidelines, including servicing and de-sludging requirements
- b. resulting from any maintenance, routine repair, clearing or emptying of any septic tank;
- c. arising from faulty workmanship, faulty design or using faulty materials;
- d. covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- e. which are not **your** legal responsibility;
- f. whilst the **home** is undergoing any structural repairs, alterations or extensions;
- g. while the **home** is left unoccupied or **unfurnished** for 40 days in a row or more;
- h. as a result of tree root action;
- i. by wear or tear or anything which happens gradually; or
- j. by mechanical or electrical breakdown.

We will not cover loss or damage:

- a. while the **home** is left **unoccupied** or **unfurnished** for 40 days in a row or more; or
- b. to ceramic hobs or tops in moveable cookers.



What's covered

16. Loss of rent and the cost of other accommodation

We will always try to keep you in **your home** if we can. This may involve solutions to overcome temporary interruptions in essential facilities e.g. loss of running water or cooking facilities.

If that isn't possible and where **we** are satisfied that the **home** cannot be lived in because of loss or damage by causes 1 to 12 (as noted on pages 19 to 22), **we** will pay:

- a. the amount of rent (if **you** have tenants) **you** should have received but lost while the **home** was unfit to live in;
- b. the reasonable cost of similar alternative accommodation for **you** until **your home** is fit to live in again. To determine what **we** mean by the 'reasonable cost of similar alternative accommodation' there are numerous factors **we** consider, including:
 - ▷ the circumstances of **your** claim
 - ▷ the needs of **you** and **your** family
 - ▷ how long **you** might need the accommodation for
 - ▷ what type of accommodation is available and where it is located.

The most **we** will pay for any one claim is 20% of the **building** sum insured. **You** will need to provide proof of any expense incurred.

17. Replacing locks

We will pay the cost of replacing locks (including keys) to any outside door of the **home** or any domestic safe or intruder alarm protecting the **home** if the keys have been stolen from the **home**.

We will not pay more than €750 for any one claim under the **policy**.

The **excess** will not be deducted for claims made under this extension to cover.



What's not covered

We will not cover the cost of replacing keys and locks to a garage or **outbuilding**.



What's covered

18. Fire brigade charges

We will pay charges made by a local authority in line with the conditions of the Fire Services Act 1981 to control or put out a fire affecting **your** property in circumstances which have given rise to a valid claim under the **policy**.

We will not pay more than €3,000 for any one claim under the **policy**.

19. Television, radio aerials and masts and satellite dishes

We will cover loss or damage to television and radio aerials and masts and satellite dishes outside.

We will not pay more than €2,500 for any one claim under the **policy**.

The **excess** will not be deducted for claims made under this extension to cover.

20. Finding a leak

We will pay up to €750 for necessary and reasonable costs that **you** incur in finding the source of any water leak causing damage which is covered under cause 6 of this section.

This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.

21. Emergency Entries

We will pay for loss or damage to the **buildings** caused when the fire brigade, the Garda Síochána or the ambulance service have to make a forced entry because of an emergency to **you**.

We will not pay more than €1,200 for any one claim under the **policy**.





What's not covered

We will not cover loss or damage caused by aerials or masts over 15 metres in height from ground level.

We will not cover the costs of repair of the source of the damage unless the cause is covered elsewhere in this **policy**.

Optional cover - accidental damage to your buildings

Your **schedule** will show if **you** have chosen this cover.

 What's covered	 What's not covered
<p>22. Accidental damage or loss to your buildings.</p>	<p>We will not cover accidental damage or loss:</p> <ul style="list-style-type: none"> a. specifically excluded under Section A – Insurance for your buildings; b. by frost; c. by vermin, insects, fungus, wet or dry rot; d. by chewing, scratching, tearing or fouling by domestic animals; e. by mechanical or electrical breakdown; f. specifically covered somewhere else in this policy; g. arising from altering or extending the building or the cost of maintenance or routine decoration; h. caused by the process of cleaning, repair, alteration, washing, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on; or i. arising from faulty workmanship, faulty design or using faulty materials.

SECTION B

Insurance for your contents in the home

Please look at **your schedule** to see if **you** have chosen this section.

What is the most we will pay?

We will not pay more than the **contents** sum insured shown in **your schedule** or any higher amount **we** might allow for inflation.

However, **we** will pay any additional amounts due under extensions to the following:

- ▶ 13. **Contents** temporarily removed from the **home**,
- ▶ 14. Deeds and documents,
- ▶ 16. Audio visual equipment,
- ▶ 17. Temporary accommodation and rent,
- ▶ 19. Tenant's liability,
- ▶ 20. Fatal accidents,
- ▶ 21. Visitor's and employee's **personal belongings**,
- ▶ 22. Replacing locks,
- ▶ 23. Wedding and Christmas gifts,
- ▶ 24. Student's possessions,
- ▶ 25. Fire brigade charges,
- ▶ 26. **Contents** in the open,
- ▶ 27. Accidental loss of oil,
- ▶ 28. Jury service,
- ▶ 29. Finding a leak; and
- ▶ 30. **Accidental damage** or loss to **home office equipment**.

The most **we** will pay for any one event resulting in a claim is as follows:

1. **Contents:**

- ▶ The amount shown in the **schedule** less any **excess**.
- ▶ A limit of 10% of the **contents** sum insured applies to **contents** kept in any **outbuilding** or garage belonging to the **home**.
- ▶ A limit of 10% of the **contents** sum insured or €5,000, whichever is greater, applies to **home office equipment** only, kept in the **home**, any **outbuilding** or garage belonging to the **home**.

2. **Valuables:**

Unless **you** have specified **your valuables**;

- ▶ The most **we** will pay is one third of the **contents** sum insured for any one claim, and
- ▶ Up to a maximum amount of 5% of the **contents** sum insured or €5,000 (whichever is greater) for any individual **valuable**.

**What's covered**

All of the following are covered as long as they belong to **you** or **your** family residing with **you**, or **you** are legally responsible for them;

- ▶ Household goods,
- ▶ **Home office equipment**,
- ▶ Pedal cycles,
- ▶ **Personal belongings**,
- ▶ **Valuables**

**What's not covered**

We will not cover:

- a. mechanically-propelled vehicles (other than lawnmowers and cultivators used just on **your** property, mobility scooters and electric wheelchairs),
 - ▶ watercraft,
 - ▶ aircraft (including all forms of drones),
 - ▶ caravans,
 - ▶ trailers
 and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players;
- b. animals;
- c. landlord's fixtures, fittings and decorations including wooden floors;
- d. **contents** more specifically insured by any other insurance;
- e. deeds, bonds, securities and documents; and
- f. money

**What's covered**

Your **policy** covers loss or damage to the **contents** in the **home** by the following causes.

1. Fire, lightning, explosion or earthquake
2. Smoke
3. Storm or flood
4. Riot, strikes, labour and political disturbances

**What's not covered**

We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.

We will not cover loss or damage:

- a. by frost;
- b. to property in the open;
- c. to trees, shrubs and plants growing in the open;
- d. to open fronted or open sided **outbuildings**

We will not cover loss or damage as a result of war or terrorism.



What's covered

5. Malicious damage

6. Water escaping from a fixed water, drainage or heating installation, plumbing or fixed domestic appliance

7. Subsidence or ground heave of the site on which the buildings stand, or landslip



What's not covered

We will not cover loss or damage:

- a. while the **home** is left **unoccupied** or **unfurnished** for 40 days in a row or more; or
- b. caused by people legally in the **home**.

We will not cover loss or damage:

- a. caused by water escaping from a drain, water main or pipes which leads to subsidence, ground heave or landslip;
- b. while the **home** has been **unoccupied** or **unfurnished** for 40 days in a row or more;
- c. to the part or appliance from which the water leaks;
- d. caused by water leaking from shower units, and/or baths through seals and grouting;
- e. to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber.

We will not cover loss or damage:

- a. arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials;
- b. to or resulting from solid floors or floor slabs moving unless the foundations of the outside walls are damaged at the same time and by the same cause;
- c. caused by structural alterations, demolition, repairs or extensions to the **home**;
- d. caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down;
- e. caused by made-up ground or land-filled sites settling or moving;
- f. caused by the coast or riverbank or lakeside wearing away; or
- g. which began before cover was granted under this **policy**.



What's covered

8. Theft and attempted theft

9. Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting the home

10. Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing

11. Oil escaping from a fixed oil-fired heating installation including smoke damage due to faulty oil-fired heating installation

Regardless of the tank age, **you** should check **your** oil tank at least twice a year for signs of cracking and/or failure. In the event that defects are discovered, the tank should be immediately replaced to avoid oil escaping.

12. Falling trees or branches



What's not covered

1. We will not cover:

- a. loss or damage while the **home** is left **unoccupied** or **unfurnished** for 40 days in a row or more;
- b. loss where the property is bought from **you** by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason;
- c. theft from the open;
- d. theft from mechanically-propelled vehicles.

2. We will not pay for the following unless violence and force have been used to gain entry or exit from the **home**:

- a. loss of or damage to **contents** in any part of the **home** which is used for any trade, business or profession;
- b. loss of or damage to **contents** in the **home** if any part is let or sublet or lived in by anyone but **you**;
- c. pedal cycles.

We will not cover loss or damage caused by animals owned by **you** or in **your** care, custody or control.

We will not cover loss or damage caused by aerials or masts over 15 metres in height from ground level.



We will not cover loss or damage:

- a. caused by pollution or oil spillage if **you** hire any experts or contractors other than those carrying out emergency work without **our** permission. **We** will have to agree to **you** hiring these experts or contractors, and **we** have the right to choose experts from **our** own panel;
- b. to the part or appliance from which the oil leaked; or
- c. while the **home** has been **unoccupied** or **unfurnished** for 40 days in a row or more.

We will not cover loss or damage caused by felling, lopping or topping trees.

Extensions to your contents cover

The **contents** section of **your policy** also includes the following cover.

 What's covered	 What's not covered
<p>13. Contents temporarily removed from the home</p> <p>We will cover loss or damage by causes 1 to 12 (as noted on pages 27 to 30) to contents temporarily removed from the home while anywhere in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>The most we will pay for any one claim is 20% of the contents sum insured.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. by storm or flood to contents not in a building; b. by frost; c. by theft not involving force and violence used to get into or out of a building; d. while the contents are removed for sale or exhibition or to storage; or e. to valuables.
<p>14. Deeds and documents</p> <p>We will cover loss or damage by causes 1 to 12 (as noted on pages 27 to 30) to documents (other than money and bank cards) you leave for safekeeping in any bank safe deposit or bank or solicitor's strongroom in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>The most we will pay for any one claim is €2,000.</p>	
<p>15. Accidental breakage of mirrors and glass</p> <p>We will cover accidental breakage of:</p> <ul style="list-style-type: none"> a. mirrors; b. fixed glass in, and glass tops of, furniture; and c. ceramic hobs and ceramic tops of cookers. <p>The excess will not be deducted for claims made under this extension to cover.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> a. while the home has been left unoccupied or unfurnished for 40 days in a row or more; or b. to mirrors, glass, ceramic hobs and ceramic tops not in the home.

**What's covered****16. Audio visual equipment**

We will cover **accidental damage** to TV, video, audio and computer equipment, whilst in the **home**.

The most **we** will pay for any one item is €2,000.

17. Temporary accommodation and rent

While the **home** cannot be lived in because of loss or damage covered by this **policy**, **we** will pay for:

- a. rent **you** must pay for which **you** are legally responsible; and
- b. the reasonable cost of other similar accommodation during the period needed to make the **home** fit to live in. To determine what **we** mean by the 'reasonable cost of similar alternative accommodation' there are numerous factors **we** consider, including:
 - ▷ the circumstances of **your** claim
 - ▷ the needs of **you** and **your** family
 - ▷ how long **you** might need the accommodation for
 - ▷ what type of accommodation is available and where it is located.

The most **we** will pay for any one claim is 15% of the **contents** sum insured. **You** will need to provide proof of any expense incurred.

**What's not covered**

We will not cover loss or damage:

- a. to equipment designed to be portable while it is being transported, carried or moved;
- b. by mechanical or electrical breakdown;
- c. to media on which audio and/or visual content is stored; including but not limited to CD's, DVD's, console games, portable hard-drives, etc.;
- d. caused by or in the process of cleaning or dismantling equipment; or
- e. damage to equipment not in the **home**.

**What's covered****18. Household removal**

We will cover loss or damage by causes 1 to 12 (as noted on pages 27 to 30) to **contents** being transported from the **home** for permanent removal to another **home** in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The removal must be carried out by professional contractors and must take no longer than 48 hours.

19. Tenants' liability (this applies if you rent the home)

We will pay for the following loss or damage for which **you** are legally responsible as a tenant.

- a. **Accidental damage** to property described as services (section A14 – Damage to underground services).
- b. Breakage of property described as glass and sanitaryware (section A15 - Breakage of fixed glass and sanitaryware).
- c. Loss or damage (other than by fire) covered under causes 1 to 12 to the **buildings** and decorations inside the **home**.

The most **we** will pay for any one claim is 20% of the **contents** sum insured.

20. Fatal accidents

We will pay €5,000 if **you** die as a result of violence from intruders or fire that occurs within **your home**. For **us** to pay a claim, **your** death must happen within three months of the incident.

The **excess** will not be deducted for claims made under this extension to cover.

**What's not covered**

We will not cover loss or damage:

- a. to china, glass, earthenware and brittle items;
- b. not reported within 72 hours of the **contents** being delivered to **your new home**;
- c. due to theft from an unattended vehicle;
- d. to **contents** in storage away from the removal vehicle; or
- e. to money and **valuables**.

We will not cover loss or damage:

- a. while the **home** is left **unoccupied** or **unfurnished** for 40 days in a row or more; or
- b. to ceramic hobs in moveable cookers.

**What's covered****21. Visitor's and employee's personal belongings**

Loss or damage by causes 1 to 12 (as noted on pages 27 to 30) to the **personal belongings** of **your** visitors and domestic employees while in the **home**.

The most **we** will pay for any one claim is €2,000.

The **excess** will not be deducted for claims made under this extension to cover.

22. Replacing locks

We will pay the cost of replacing locks (including keys) to any outside door of the **home** or any domestic safe or intruder alarm protecting the **home** if keys have been stolen from the **home**. The most **we** will pay for any one claim under the **policy** is €750.

The **excess** will not be deducted for claims made under this extension to cover.

23. Weddings and Christmas gifts

We will automatically increase the **contents** sum insured by 10%;

- a. to insure wedding gifts for one month before and one month after the wedding day of **you**, or a member of **your** family
- b. to insure Christmas gifts during the month of December

24. Student's possessions

We will cover loss or damage, by causes 1 to 12 (as noted on pages 27 to 30), to **contents** temporarily removed from the **home** for the purpose of attending a college, university, institute of technology or boarding school anywhere in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The most **we** will pay for any one claim is €2,600.

**What's not covered**

We will not cover loss or damage to:

- a. money; or
- b. **personal belongings** otherwise insured.

We will not cover the cost of replacing keys and locks to a garage or **outbuilding**.

We will not cover loss or damage which **you** are covered for under another insurance.

We will not cover loss or damage by theft unless force and violence are used to gain entry or exit.

**What's covered****25. Fire brigade charges**

We will pay charges made by a local authority in line with the conditions of the Fire Services Act 1981 to control or put out a fire affecting **your** property in circumstances which have given rise to a valid claim under the **policy**.

We will not pay more than €3,000 for any one claim under the **policy**.

26. Contents in the open

We will cover loss or damage by causes 1 to 12 (as noted on pages 27 to 30) to **contents** in the open but within the boundaries of the **home**.

The most **we** will pay for any one claim is €1,000.

The **excess** will not be deducted for claims made under this extension to cover.

27. Accidental loss of oil

We will cover loss of domestic heating oil.

The most **we** will pay for any one claim is €750.

The **excess** will not be deducted for claims made under this extension to cover.

28. Jury service

We will pay **you** €20 a day for each day **you** go to court for jury service, as long as **you** give **us** satisfactory written proof of **your** jury service.

The most **we** will pay for any one claim is €750.

The **excess** will not be deducted for claims made under this extension to cover.

29. Finding a leak

We will pay up to €750 for necessary and reasonable costs that **you** incur in finding the source of any water leak causing damage which is covered under cause 6 of this section.

This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.

**What's not covered**

We will not cover loss or damage to:

- a. **valuables** and money;
- b. any plant, shrub or tree; or
- c. pedal cycles.

The costs of repair of the source of the damage unless the cause is covered elsewhere in this **policy**.



What's covered

30. Accidental damage or loss to home office equipment

We will cover accidental damage or loss to home office equipment.

The most **we** will pay for any one claim is €2,000.





What's not covered

We will not cover **accidental damage** or loss:

- a. specifically excluded under Section B – Insurance for **your contents** in the **home**;
- b. covered somewhere else in this **policy**;
- c. caused by weather (other than storm or flood), damp, frost, scratching, chipping or denting, corrosion, action of light, or manufacturing faults;
- d. arising from loss in value or consequential loss;
- e. caused by the process of cleaning, dyeing, repair, alteration, washing, drying, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on; or
- f. caused by any paying tenant or guest.

Optional cover - accidental damage to your contents in the home

Your schedule will show if you have chosen this cover.

 What's covered	 What's not covered
<p>31. Accidental damage or loss to your contents in the home</p>	<p>We will not cover accidental damage or loss:</p> <ul style="list-style-type: none"> a. specifically excluded under Section B – Insurance for your contents in the home; b. covered somewhere else in this policy; c. caused by weather (other than storm or flood), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion, action of light, manufacturing faults, vermin or insects; d. arising from loss in value or consequential loss; e. by chewing, scratching, tearing or fouling by domestic animals; f. by mechanical or electrical breakdown; g. arising from faulty workmanship, faulty design or using faulty materials; h. caused by the process of cleaning, dyeing, repair, alteration, washing, drying, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on; i. caused by settlement or shrinkage; j. caused by any paying tenant or guest; k. to medical equipment including contact lenses, hearing aids and dentures; l. to food, drink or plants; m. to items of glass, china, porcelain, earthenware or stone (or other items of a similar brittle material); or n. to jewellery or watches.

SECTION C

Liability

The **excess** does not apply to this section.

Subsection 1 - your legal responsibility to the public

If **you** have chosen to insure **your Buildings** (Section A) only, **you** will be covered as property owner. If **you** have chosen to insure **your Contents** (Section B) only, **you** will be covered for occupiers and personal liability. If **you** have chosen to insure both **your Buildings** (Section A) and **your Contents** (Section B), **you** will be covered as the property owner and **you** will be covered for occupiers and personal liability.

Under subsection 1, **we** will not pay more than €3,000,000 for any one claim against **you** or a series of claims arising from one event

✓ What's covered	✗ What's not covered
<p>We will cover all amounts that you are legally responsible to pay as damages for:</p> <ol style="list-style-type: none"> death, bodily injury or illness to any person; or loss or damage to property <p>which happens anywhere in the world during the period of insurance.</p> <p>We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.</p> <p>If you die, your legal representative will have the benefit of this section for any liability, you may have for an event covered by this section.</p>	<ol style="list-style-type: none"> We will not cover liability for: <ul style="list-style-type: none"> ▷ bodily injury to you; ▷ bodily injury any person suffers under a contract of service or apprenticeship with you and arising out of and in the course of that person's employment by you; or ▷ loss of or damage to property belonging to you or in your custody and control. We will not cover liability arising from: <ul style="list-style-type: none"> ▷ any wilful, malicious, deliberate or reckless act; ▷ you carrying out any trade, business, profession or employment; ▷ you living in, using or controlling any land or building, other than the building referred to in section A or any temporary home; ▷ you owning any land or building, other than, if section A applies, the building referred to in section A; ▷ you owning or using animals other than horses, cats or dogs and other animals normally domesticated in the Republic of Ireland; ▷ you owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments thereto, and all Regulations made pursuant to those Acts;



What's covered

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What's not covered

- ▶ **you** owning, using, controlling, supervising or keeping any dog of the breeds (including any strain thereof) listed in section 5(1) of the Control of Dogs Regulations 1998, S.I.442/1998 (to include any amendments thereto as may be made from time to time) or having any such breed of dog in any part of **your home** or property for any purpose;
 - ▶ **you** owning or using (other than domestic gardening equipment or being a passenger thereon) mechanically-propelled vehicles (including mobility scooters), **PPT's**, aircraft (including all forms of drones) or watercraft, (not model aircraft or model watercraft or non-power-driven craft on inland waterways);
 - ▶ any lift **you** own or for which **you** are responsible for maintenance;
 - ▶ **You** owning or using a hot tub or jacuzzi unless it is maintained in line with the manufacturer's recommendations;
 - ▶ **you** owning, or using, any firearm or sporting gun; or
 - ▶ the transmission of any contagious disease or virus.
- c.** **We** will not cover liability **you** have under an agreement, unless **you** would have been liable if the agreement did not exist.
- d.** Any liability for which **you** must have insurance cover under the terms of the Road Traffic Acts.

Subsection 2 - Liability to domestic employees

This subsection applies only if **you** have cover under section B - **Contents**.

We will not pay more than €3,000,000 under subsection 2 for all damages, costs, fees and expenses for any one claim against **you** or series of claims arising from one event.

 What's covered	 What's not covered
<p>We will cover all amounts you are legally responsible to pay as damages for bodily injury (including death or illness) to any person under a contract of service with you just for private domestic duties. This includes a chauffeur, gardener, people carrying out repair work, and other temporary or casual employees. The injury must arise out of and in the course of their employment by you and happen anywhere in the world.</p> <p>We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree in writing.</p> <p>For an injury or illness an employee suffers while temporarily employed outside the Republic of Ireland, the action for damages must be brought in a court of law in the Republic of Ireland.</p> <p>If you die, your legal representative will have the benefit of this section for any liability you would have suffered for an event covered by this section.</p>	<ol style="list-style-type: none"> a. We will not cover liability arising from any deliberate or malicious act. b. We will not cover liability you have under an agreement unless you would have been liable if the agreement did not exist. c. We will not cover liability arising from you owning or using animals other than horses, cats or dogs and other animals normally domesticated in the Republic of Ireland. d. We will not cover liability arising from you owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments thereto, and all Regulations made pursuant to those Acts. e. We will not cover liability arising from you owning, using, controlling, supervising or keeping any dog of the breeds (including any strain thereof) listed in section 5(1) of the Control of Dogs Regulations 1998, S.I.442/1998 (to include any amendments thereto as may be made from time to time) or having any such breed of dog in any part of your home or property for any purpose. f. We will not cover liability arising from the transmission of any contagious disease or virus. g. We will not cover liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities. h. Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.

SECTION D

Extended cover for your personal belongings and valuables

Please look at **your schedule** to see if **you** have chosen this section.

What is the most we will pay?

We will not pay more than the sum insured for **personal belongings** and **valuables** shown in **your schedule** or any higher amount which may apply because of inflation protection for any one claim under this section.

If **you** have chosen unspecified belongings cover, the limit for any one item is €1,000.



✓ What's covered	✗ What's not covered
<p>We will cover any loss or damage to personal belongings or valuables you own or which are your legal responsibility while:</p> <ul style="list-style-type: none"> a. anywhere in Europe; or b. anywhere in the world for up to 60 days during any one period of insurance. 	<p>We will not cover :</p> <ul style="list-style-type: none"> a. mechanically-propelled vehicles (other than mobility scooters and electric wheelchairs), <ul style="list-style-type: none"> ▷ watercraft; ▷ aircraft (including all forms of drones); ▷ caravans; ▷ trailers and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players. b. pedal cycles, camping equipment, contact lenses, documents, money, cash, credit cards, plants, animals, prams and pushchairs; c. personal belongings or valuables used for business or professional purposes; d. loss or damage caused by any process of cleaning, restoring, altering or repairing, moth, vermin or insects; e. breakage of glass (other than lenses) or brittle items (other than jewellery); f. mechanical or electrical breakdown; g. loss in value or consequential loss; h. loss if the personal belongings or valuables are paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason; i. tools, instruments or sports equipment used or held for business or professional purposes; j. loss of personal belongings or valuables in any unattended vehicle unless all items are hidden from view, all windows are closed and all doors and boots are locked.

SECTION E

Frozen food

This section applies if **you** have cover under Section B - **Contents**.

The **excess** does not apply to this section.

 What's covered	 What's not covered
<p>We will cover loss of or damage to food in any refrigerator or deep-freeze cabinet caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes.</p> <p>The refrigerator or deep-freeze cabinet must be:</p> <ul style="list-style-type: none"> a. in your home; and b. owned by you or your responsibility. <p>The most we will pay for any one claim under this section is €750.</p>	<p>We will not cover loss or damage caused by:</p> <ul style="list-style-type: none"> a. a deliberate act of the supply authority; or b. strike, lock-out or industrial dispute.

SECTION F



Extended cover for your pedal cycles

Please look at **your schedule** to see if **you** have chosen this section.

What is the most we will pay?

We will not pay more than the amount shown in **your schedule** for any one claim under this section.

The **excess** does not apply to this section.

 What's covered	 What's not covered
<p>We will cover loss or damage to pedal cycles you own while:</p> <ol style="list-style-type: none"> anywhere in Europe; or anywhere in the world for up to 60 days during any period of insurance. 	<p>We will not cover</p> <ol style="list-style-type: none"> loss or damage to: <ul style="list-style-type: none"> ▷ tyres and accessories unless the cycle is lost or damaged at the same time; ▷ the pedal cycle while being used for racing, pacemaking or trials; ▷ pedal cycles more specifically insured by any other policy. loss or damage to pedal cycles by theft or attempted theft unless securely locked or contained in a building. pedal cycles used for business or professional purposes. loss or damage caused by any process of cleaning, restoring, altering or repairing, moth, vermin or insects. breakage of glass or brittle items. mechanical or electrical breakdown. loss in value or consequential loss. loss when the pedal cycle is paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason. loss or damage covered elsewhere in this policy.

SECTION G**Money and bank cards**

This section applies if **you** have cover under section B - **contents**.

Definitions**These definitions only apply to Section G****Money**

Current coins and banknotes, cheques, money orders and postal orders, premium bonds, savings stamps and certificates, current stamps, travel tickets, petrol coupons, record tokens, book tokens or other tokens, luncheon vouchers and trading stamps.

Bank cards

Debit, credit, charge, cheque, bankers' or cash-dispenser cards.

✓ What's covered	✗ What's not covered
<p>1. Money</p> <p>We will cover accidental loss of money belonging to you or a member of your family:</p> <ul style="list-style-type: none"> a. anywhere in Europe; or b. anywhere in the world for up to 60 days during any one period of insurance. <p>The most we will pay for any one claim is €750.</p> <hr/> <p>2. Bank cards</p> <p>We will cover financial loss after any bank card you own is misused.</p> <p>The most we will pay for any one claim is €1,500.</p>	<p>We will not cover</p> <ul style="list-style-type: none"> a. loss due to mistakes, neglect or poor accountancy; b. loss in value; c. losses not reported to the Garda Síochána or relevant police authority within 24 hours of discovering the loss; or d. customs or other officials taking or holding your money. <hr/> <p>We will not cover:</p> <ul style="list-style-type: none"> a. unauthorised use by a member of your family; b. any loss arising after the authority issuing the bank card has received notice of the loss; or c. any loss unless you have kept to the terms and conditions set by the authority who issued the card.

SECTION H

Caravan

Please look at **your schedule** to see if **you** have chosen this section.

Definitions

These definitions only apply to Section H

You, your means:

- a. the person named as the policyholder in the **schedule** and each member of their family; and
- b. any person who is in charge of the **caravan** on the policyholder's order or with their permission as long as they are not insured under any other **policy**.

Caravan means:

- a. the trailer **caravan** or mobile **home** described in the **schedule**; and
- b. accessories, fixtures, fittings, furnishings and utensils while in or attached to the **caravan**.

1 Loss or damage

What is the most we will pay?

- a. **Caravan** – the most **we** will pay is the amount shown in the **schedule** or the market value of the **caravan**, whichever is lower.
- b. **Personal belongings** – the most **we** will pay is the amount shown in the **schedule**. **We** will not pay more than €130 for any single item.



What's covered

We will cover **accidental damage** or loss to:

- a. the **caravan**; or
- b. **personal belongings** **you** own contained in the **caravan** or in any private car towing it, which happens anywhere in **Europe** for up to 30 days during any one **period of insurance**, or while being transported by sea between ports in **Europe** (including loading and unloading).



What's not covered

We will not cover loss or damage:

- a. while the **caravan** is used as a permanent **home**;
- b. while the **caravan** is being used for hire and reward unless **we** agree;
- c. caused deliberately by **you** or **your** family or any person using the **caravan**;
- d. to tyres caused by breaking, bursts, cuts or punctures; or
- e. to any motorhome.

**What's covered**

We will pay for:

- a. the cost of removing debris (up to 5% of the sum insured on the **caravan**);
- b. the reasonable cost of protecting and removing the **caravan** to the nearest repairer; and
- c. the reasonable cost of delivering the **caravan** back to **you** after the repairs. **We** will not pay any more than the reasonable cost of transport to **your** address as shown in the **schedule**.

**What's not covered**

We will not cover loss or damage caused by:

- a. loss of use, frost, rot, fungus, mildew, moth, vermin or insects, loss in value, action of light, or weather conditions;
- b. repairing, cleaning, dyeing, altering or restoring any item;
- c. mechanical or electrical breakdown;
- d. customs or other officials taking **your caravan**;
- e. theft from the **caravan** while it is left unattended without being securely closed and locked;
- f. storm, unless the **caravan** is securely anchored to the ground at each corner of the chassis except when being towed or temporarily detached during a journey or permanently laid up at **your home**; or
- g. earthquake.

2 Liability to others

What is the most we will pay?

The most **we** will pay for all claims arising from any one incident is €1,270,000.

**What's covered**

We will pay any amount which **you** or **your** family are legally responsible to pay for causing:

- a. death or injury to anyone; or
- b. damage to someone's property in connection with the **caravan** anywhere in **Europe** for up to 30 days during any one **period of insurance**, or while being transported by sea between ports in **Europe** (including loading and unloading).

We will also pay legal costs and expenses anyone can recover and all costs and expenses **we** agree to in writing.

If **you** die, **your** legal representative will have the benefit of this section for any liability, **you** would have suffered for an event covered by this section.

**What's not covered**

We will not cover liability for:

- a. bodily injury to **you** or **your** family;
- b. bodily injury any person suffers under a contract of service or apprenticeship with **you** or **your** family and arising out of and in the course of that person's employment by **you** or **your** family; or
- c. loss or damage to property belonging to **you** or **your** family or in **your** or **your** family's custody and control.

We will not cover any liability:

- a. for accidents while the **caravan** is being towed;
- b. for an accident caused by the **caravan** becoming detached from any vehicle that is towing it;

✓ What's covered	✗ What's not covered
	<ul style="list-style-type: none">c. you have under an agreement unless you would have been liable if the agreement did not exist;d. if the caravan is let for hire and reward unless we have agreed;e. while the caravan is being used for business purposes; orf. while the caravan is being used as a home.

SECTION I

Personal accident

Please look at **your schedule** to see if **you** have chosen this section.

Definitions

These definitions only apply to Section I

You, your

The person named as the policyholder in the **schedule**, or their spouse/common-law spouse or their children under 18 normally living in the policyholder's **home**.

Bodily injury

- ▶ Bodily injury caused by something violent, accidental and which can be seen.
- ▶ Illness resulting from medical or surgical treatment of any injury, resulting directly in the death or disability as described below within one year of the date of the injury.

Losing a limb

- ▶ A hand or foot being cut off or torn off at or above the wrist or ankle.
- ▶ The total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of sight

The total and permanent loss of all sight in one or both eyes.

Permanent total disablement

Where **you**, in the opinion of a medical expert, are permanently unable to carry on any business or occupation as a result of the accident. It must last for one year after the date of the disability and will most likely continue for **your** lifetime.

What is the most we will pay?

Item	Description	Amount per person per accident	
		You or your spouse/ common-law spouse (up to 65 years of age)	Your children aged under 18
1	Death where death is as a direct result of the accident	€6,500	€2,500
2	Loss of one or more limbs	€6,500	€6,500
3	Loss of sight in one or both eyes	€6,500	€6,500
4	Permanent total disablement	€6,500	€6,500

The most **we** will pay under this section in any **period of insurance** is €65,000.

**What's covered**

We will cover death or bodily injury arising from:

- a. fire;
- b. smoke;
- c. burns;
- d. drowning;
- e. criminal assault; or
- f. an accident within **your home**.

**What's not covered**

We will not cover

- a. death that is not a direct result of the accident;
- b. a claim made under more than one item above for the same accident; or
- c. interest on any amounts **we** pay; or
- d. any claims if **you** are over 65 at the previous renewal date; or
- e. death or bodily injury directly or indirectly arising from:
 - ▷ suicide or attempted suicide;
 - ▷ mental illness;
 - ▷ deliberate self-injury;
 - ▷ **your** own criminal act;
 - ▷ **you** being under the influence of alcohol or drugs;
 - ▷ **you** having any long-term illness or condition;
 - ▷ pregnancy or childbirth; or
 - ▷ **you** travelling in or on, (including getting into or out of) any road vehicle, boat, railway train or aircraft, for fire, smoke or burns.

Endorsements



An **endorsement** is an alteration to the terms of the **policy**.

The following **endorsements** only apply if they are shown in the **schedule**.

1609 Buildings of farm property

The insurance under section A - **Buildings** of this **policy** applies only to those **buildings** described and used just for private and **domestic purposes**.

1610 Contents of farm property

The insurance under section B - **Contents** of this **policy** applies only to those **contents** described and used just for private and **domestic purposes**.

1615 Restriction of cover to fire and smoke damage on buildings and contents

Our liability under section A - **Buildings** or section B - **Contents** is restricted to: Cause 1: Fire, lightning, explosion and earthquake. Cause 2: Smoke

1622 Mortgagee clause

The interest of the company who provided any mortgage (lender) in this insurance will not be affected by any act or neglect of the borrower or anyone living, using or controlling any **building we** insure if the danger of loss or damage is increased without the lender's authority or knowledge as long as they immediately let **us** know about the increased risk in writing as soon as they become aware of it. They must pay any extra premium **we** may need.

1623 Exclusion of subsidence cover

1. **Section A - (Buildings) We** will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the **buildings** stand, or landslip.

2. **Section B - (Contents) We** will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the **buildings** stand, or landslip.

3. **Section A - (Buildings) We** will not cover loss or damage by Cause 6 - Water escaping from a drain, water main or pipes which leads to subsidence or ground heave of the site on which the **buildings** stand, or landslip.

4. **Section B - (Contents) We** will not cover loss or damage by Cause 6 - Water escaping from a drain, water main or pipes which leads to subsidence or ground heave of the site on which the **buildings** stand, or landslip.

1634 Paying guests - legal liability

Exception b (second bullet) of subsection 1 of section C (Liability) of this **policy** shall not apply where the **building** is used as a guest house. The most guests allowed is six.

1635 Paying guests - stealing restriction

If **you** have paying guests staying in **your home**, section B - **Contents** does not cover loss or damage by stealing unless force and violence are used to get into or out of **your home**.

1639 Excluding storm or flood cover

Cover under Cause 3 (Storm and Flood) of Section A (**Buildings**) and Section B (**Contents**) is excluded.

1653 Home shared with lodger

Exception b (second bullet) of subsection 1 of section C (Liability) of this **policy** shall not apply where the **building** is occupied by the insured and one tenant.



We're here to help.

If **you** have questions,
phone **your Broker**.

For help with claims, ring **us** on
0818 7 365 24
(From outside ROI 003531 8583200)