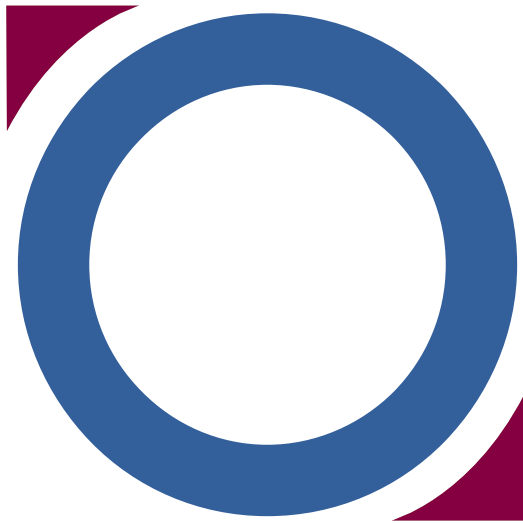


# PATRONA

## UNDERWRITING

Only available through  
your Insurance Intermediary



Issue - 1st October 2015

## Flexi Home Insurance

### Policy Document

Patrona Underwriting Limited is regulated by the Central Bank of Ireland



# Patrona Underwriting Limited

## FLEXI-HOME POLICY DOCUMENT

(Underwritten by Qudos Insurance A/S)

### Welcome to Patrona

Thank **you** for buying a Patrona Underwriting insurance policy underwritten by Qudos Insurance A/S. **We** are really pleased that **you** have chosen **us** for **your** home insurance needs and **we** are confident that **you** will be satisfied with the cover and service **you** receive. This booklet contains everything **you** need to know about **your** insurance and how to contact **us**. This is **our** flexible home product, named '**Flexi Home**'. This product has been designed to allow **you** flexibility in terms of the range of cover **you** have selected to suit **your** needs as well as a range of cover, benefits and level of deductible. **Your** Schedule will identify which version of '**Flexi Home**' **you** have purchased and should be read in conjunction with **your** policy booklet, so make sure **you** keep it in a safe place.

### EXCEPTIONAL SERVICE

**Our** claims service goes the extra mile and **we** are committed to doing the right thing for **you**. **We** aim to settle claims quickly and efficiently, even in the most difficult circumstances. If **you** ever need to make a claim, just call **our** friendly call centre on:

**Republic of Ireland: 053 91 80333**

**Outside of Republic of Ireland: + 353 53 91 80333**



Tony Wright CEO  
Patrona Underwriting Limited

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# Introduction

## Patrona Underwriting Limited FLEXI-HOME POLICY DOCUMENT

(Underwritten by Qudos Insurance A/S)

### Contract of Insurance

This policy has been arranged by Patrona Underwriting Limited and is underwritten by Qudos Insurance A/S. This is a contract between **You** and **Us**. The contract of insurance consists of two documents:

- a) A policy document that details the extent of cover applying to each of the policy sections as well as the policy conditions and exceptions; and
- b) A **Schedule** that includes details of the risk address, operative sections and clauses, cover level applying, the **Sums Insured** and the **Period of Insurance**.

Under the relevant European and Irish legal provision, the parties to this contract of insurance are free to choose the law applicable to the contract. **We** propose that Irish Law governs this contract.

Please read these documents carefully. If they do not meet **Your** requirements or if **You** have any queries regarding the cover or terms and conditions, please contact **Your** insurance broker or intermediary.

**We** will insure **You** under those sections and for the items shown in the **Schedule** as operative during any **Period of Insurance** for which **We** have accepted **Your** premium provided all the terms and conditions of the policy have been met.

The policy, **Schedule** and any **Endorsements** should be read as if they were one document and any word or expression to which a specific meaning has been given in any part of the contract shall have the same meaning wherever it appears.

The Statement of Facts is a record of the information provided by **You** and is the factual basis of this contract.

This document completed on **your** behalf by an Insurance Broker or intermediary is a record of all relevant information **you** gave and declarations made by **you** at the time the insurance was arranged and on which **we** have relied when agreeing to offer this Contract of **home** insurance.

If **you** do not give **us** full and accurate information of **material facts** at the start, and tell **us** about changes, this Contract of **home** insurance may no longer be valid and **we** may cancel **your** policy and/or refuse to deal with any claim.

# Important Things you should know

## 1. Important Information

Please read this policy document and the **Schedule**, (including endorsements) very carefully. Together with the information **you** gave **us** in the Proposal Form / Statement of Fact and declarations that **you** have made, they form the contract of **your** home insurance. **You** should pay particular attention to the general exclusions, general conditions and any **endorsements** that apply.

Please tell your Insurance Broker immediately if **you** have any questions, if the cover does not meet **your** needs or if any part of **your** insurance documentation is incorrect.

## 2. Cooling-Off Period / Right To Cancel

**You**, the consumer, have the right to cancel this policy within 14 days of inception or renewal date without penalty and without giving any reason. To do this, **you** must advise **your** Insurance Broker. If **you** choose to cancel this policy during the Cooling-Off period and as long as **you** haven't made any claims, **we** will work out the premium for the period **we** have been insuring **you** and refund the balance.

## 3. The Policy is underwritten by:

Qudos Insurance A/S

Kongevejen 371

DK-2840 Holte

Denmark

Telephone: +45 3126 5550

Qudos Insurance A/S is regulated by the Danish FSA with FSA No.: 53112 and CVR No. DK 3395 6967

## 4. The Policy is arranged by:

Patrona Underwriting Limited

The Bushels, Cornmarket, Wexford.

Telephone: +353 53 91 80300

Patrona Underwriting Limited is regulated by the Central Bank of Ireland

## 5. Data Protection Notice

It is important that **you** read this Data Protection Notice or that someone explains it to **you**. The Notice must be shown to any party related to the insurance. It explains how **we** may use **your** details and tells **you** about the systems and registers that **we** and others have in place which allow **us** to detect and prevent fraudulent applications and claims. **You** must tell **us** about any incident, (such as an accident, fire or theft) whether or not a claim is likely to result.

When **you** tell **us** about such an incident, information relating to it will be passed to the registers. **We** may search these databases when **you** apply for insurance, at renewal or in the event of an incident or a claim, to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. **We** may share information about **you** with other companies providing services to **us**.

## 6. Preventing and detecting fraud claims history

In order to prevent and detect insurance related fraud, **we** may do the following at any time:

- Share information about **you** with other Companies providing services to **us**.
- Check and/or file **your** details with fraud prevention agencies, registers and databases and if **you** give **us** false or inaccurate information/or make or attempt to make a fraudulent claim, this information will be recorded on the registers.

If **you** have any queries or would like more information about Data Protection, please write to the:

Office of Data Protection Commissioners  
Canal House  
Station Road  
Portarlinton  
Co. Laois  
Email: info@dataprotection.ie

Under the Data Protection Acts 1988 and 2003 of Ireland, **you** are entitled, if **you** pay a fee, to receive a copy of the information **we** hold about **you**.

## 7. The law which applies to the contract

Under European law and the law of the Republic of Ireland, **you** and **we** can choose the law which will apply to this contract. **We** propose that the law of the Republic of Ireland will apply.

## 8. Complaints Policy

### 1) Complaints Policy - All Policy Sections

**We** aim to give excellent service to all **our** customers; however, **we** recognise that things may occasionally go wrong.

**We** will do **our** best to deal with **your** complaint as effectively and quickly as possible.

**We** will acknowledge each complaint on paper or another durable medium within 5 days of the complaint being received.

**We** will provide **you** with the name of one or more individuals to be **your** point of contact in relation to the complaint until it is resolved or cannot be progressed further.

**We** will provide **you** with regular updates on the progress of the investigation of a complaint at intervals of not less than 20 business days starting from the date on which the complaint was made.

**We** will attempt to investigate and resolve a complaint within 40 business days of having received the complaint.

Any telephone calls made in connection with this policy may be monitored or recorded to assist with staff training and for quality control.

Where 40 days have elapsed and the complaint is not resolved, **you** can contact the relevant Financial Services Ombudsman Bureau.

<b>Step 1</b>	If <b>you</b> arranged <b>your</b> cover through an agent or adviser, please send <b>your</b> complaint to them.	
<b>Step 2</b>	If <b>your</b> complaint is not sorted out to <b>your</b> satisfaction, please contact: Customer Services Team Patrona Underwriting Limited The Bushels, Cornmarket Wexford Tel: 053 91 80322 Fax: 053 91 80399 Email: customerservices@patrona.ie Web: www.patrona.ie	
<b>Step 3</b>	If for some reason <b>you</b> are not happy with how Patrona Underwriting Limited has dealt with <b>your</b> complaint, please then contact the following: Customer Relations Manager Qudos Insurance A/S Kongevejen 371 DK-2840 Holte Denmark Tel: <a href="tel:+4531265550">+45 3126 5550</a> Email: <a href="mailto:info@qudosinsurance.dk">info@qudosinsurance.dk</a>	
<b>Step 4</b>	<p>If <b>you</b> are still unhappy and:</p> <p>a) <b>Your</b> complaint relates to the sales or administration of <b>your</b> policy, then contact:</p> <p>The Financial Services Ombudsman Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. LoCall: 1890 88 20 90 Phone: 01 662 0899 Fax: 01 662 0890 E-mail: <a href="mailto:enquiries@financialombudsman.ie">enquiries@financialombudsman.ie</a> Web: <a href="http://www.financialombudsman.ie">www.financialombudsman.ie</a></p>	<p>b) <b>Your</b> complaint relates to the policy wording itself then please write to the Insurance Ombudsman in Denmark at:</p> <p>Insurance Appeals Board, Anker Heegaard Street 2 Box 360 DK - 1572 Copenhagen V Denmark Phone: +45 3315 8900</p>

## 9. Insurance Act 1936 (Section 93)

All **money** which is paid or may be paid by **us** to **you** under this policy will be paid in The Republic of Ireland.

## 10. Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or will be paid in line with Section 5 of the Stamp Duties Consolidation Act 1999.



# Definitions: Meaning of Words

Certain words in the policy have the specific meanings given below. To help **You** identify these words in the policy **We** have printed them in **bold** throughout.

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**Bodily injury** means death, injury, illness or disease.

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**Buildings** means the **Home** built with brick, stone or concrete and roofed substantially (at least 50%) with slates, tiles, concrete or other incombustible materials, including its domestic outbuildings, garages, sanitary fixtures, swimming pools (but not outdoor spas, saunas and hot tubs) tennis courts, patios, terraces, drives, footpaths, walls, gates & decks; hedges and fences, aerials, satellite aerials and their fittings and masts securely attached to the Building; fuel, septic and service tanks, landlords fixtures and fittings, to the **Buildings**, fitted, wooden or laminated flooring, built in kitchen, bathroom or bedroom units and their integrated appliances all on the same site provided they are all within the boundary of the **Home**.

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**Contents** means **Household** goods, personal belongings (including **Valuable property**), collections of stamps, coins or medals (up to €300), **Tenant's** fixtures and fittings (including interior decorations), radio and television aerials fittings and masts (including satellite dishes, receivers and ancillary equipment up to €1,000) on or in the **Home**, all belonging to or the legal responsibility of **You** or a member of **Your Household**. The maximum limit in respect of any one item is as shown in Section 5 - Table of Benefits. The following property is not included as **Contents**:

- Motor vehicles (other than mechanically propelled lawnmowers used for domestic purposes), caravans, trailers, aircraft, watercraft (other than rubber dinghies, canoes, sail boards and surf boards), hovercraft, or parts or accessories normally on or in any of them.
  - Landlord's fixtures and fittings.
  - Any living creature.
  - Property owned or held in trust in connection with any business, profession or trade.
  - Deeds (except as outlined in Paragraph 19, Additional Benefits: Section 2 - Contents), bonds, bills of exchange, securities, documents, manuscripts, or **Money** of any kind
  - Property more specifically insured or any amount that **You** cannot recover from a more specific insurance because the insurer refuses or reduces the claim, or the sum insured is inadequate on a specified item.
- 

**Credit or debit cards** mean credit, cheque, bankers or cash dispensing cards.

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**Endorsement** means changes to the terms of **Your** policy that are shown on the **Schedule**.

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**Excess** means the monetary amount of any claim that is not insured. There are five types of **Excess** namely a) Standard, b) **Flood** Damage, c) **Subsidence**, d) Escape of Water/Oil, Snow Load, e) Voluntary **Excess** and these are clearly shown on the **Schedule**. The applicable **Excess** for each cover is stated in the policy.

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**Family** means **Your** spouse, common law spouse, children (including adopted and foster children), parents and siblings who normally reside in the Home.

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**Flood**

1. Escape of water from the normal confines of any natural or artificial watercourse (other than water tanks, apparatus or pipes) or lake, reservoir, canal or dam  
**or**
  2. Inundation from the sea whether resulting from storm or otherwise.
- 

**Fungi** means any type of fungus including, but not limited to, all forms of mould or mildew and any mycotoxins, spores, scents, vapours, gas or substance including any by-products produced or released by **Fungi**.

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**Geographical limits** means Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.

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**Ground heave** means the upward expansion of the ground resulting in damage to the building foundations.

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**Home** means the private dwelling, garage and outbuildings used for domestic purposes at the address shown in the **Schedule**.

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**Holiday home** means a house, bungalow, or self-contained purpose-built apartment at the address shown in the **Schedule** that is not **Your** main residence and is used solely for recreational and non-business purposes.

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**Household** means **Your Family** and domestic staff permanently living in the **Home**.

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**Landslip** means the downward movement of sloping ground.

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**Material Facts**

A material fact is any fact which may influence the judgement of an insurer in deciding whether to accept a risk and if so at what rate of premium to apply.

How do **you** as an Insured know what an underwriter may regard as 'material'? If in doubt as to whether some piece of information is relevant, tell **us** anyway.

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**Money** means cash, cheques, postal orders, bankers drafts, travel tickets, traveller's cheques, savings stamps and certificates, premium bonds, current postage stamps, credit notes, gift tokens, luncheon vouchers, trading stamps and telephone call cards all held for social or domestic purposes.

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**Paying Guests** means guests paying for short-term accommodation and/or **Tenants**, co-**Tenants** or lodgers residing with **You**.

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**Period of Insurance** means the period shown in the **Schedule**.

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**Premises** means the Insured Property shown on the **Schedule** comprising of the **Buildings** and the land within the boundaries up to a maximum of 2 acres of land unless agreed by **us**.

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**Schedule** means the document that gives details of the cover **You** have.

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**Settlement** means the vertical movement of the ground surface (and therefore of foundations and structures founded upon it) arising from the Weight of the building.

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**Single Article Limit** means the maximum amount which **We** will pay for any one article, set or collection unless it is specified separately on the policy

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**Subsidence** means the downward movement within the ground independent of the building load.

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**Sum insured** means the amount shown in the **Schedule** as the most that **We** will pay for claims resulting from any one incident.

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**Tenant** means a person living in the **Home** under a rental or lease agreement with **You**.

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**Tenanted** means a **Home** where there is a current rental or lease agreement in place and the **Tenant** continues to reside at the **Home** under that agreement.

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**Unfurnished** means without sufficient furniture and furnishings for normal living purposes.

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**Unoccupied** the property is deemed **unoccupied** when it has not been lived in for more than 30 consecutive days.

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**Untenanted** means a **Home** where there is no current rental or lease agreement in place or where the **Tenant** has ceased to reside in the **Home**.

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**Valuable property** means jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, paintings, works of art, curios, antiques, furs, musical instruments, radios, televisions, other audio or video equipment and computer equipment. Unless otherwise stated on the **Schedule** the most **We** will pay is outlined in Section 5 - Table of Benefits.

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**Insurers/We/Us** and **Our** means Qudos Insurance A/S

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**You** and **Your** means the person or people shown in the **Schedule** as the Insured.

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# Section I: Buildings

Unless otherwise stated the standard **Excess** shown in the **Schedule** applies to all claims under this section.

The **Buildings** are insured for the amounts shown in the **Schedule** against loss or damage caused by the events listed 1 - 9 in the table below and 10 where cover is shown as being included in the **Schedule**.

	<b>COVERED</b>	<b>NOT COVERED</b>
1.	Fire, smoke, lightning, explosion or earthquake	Smoke damage caused by agricultural or industrial operations, any gradual operating cause or smog. The Standard <b>excess</b> shown in the <b>Schedule</b> .
2.	Storm, <b>Flood</b> or Snow Load	Loss or damage: <ul style="list-style-type: none"> <li>caused by frost, <b>Subsidence, Ground heave</b> or <b>Landslip</b></li> <li>to gates, fences or hedges</li> <li>due to wear and tear or gradual deterioration</li> <li>for loss or damage caused by weight of snow to gutters, fascia, soffit and to garages and outbuildings.</li> </ul> <p><b>We</b> will not pay for the cost of removing any fallen trees or branches unless the tree or branch has caused damage to the <b>Buildings</b>.</p> <p>The Standard <b>excess</b> shown in the <b>Schedule</b> for Storm, however, the excess will increase to €500 for loss or damage to any area of the Roof which is of non-standard construction.</p> <p>The <b>Flood</b> or Snow Load <b>excess</b> shown in the <b>Schedule</b>.</p>
3.	<b>Subsidence</b> or <b>Ground heave</b> of the site on which the <b>Buildings</b> stand or <b>Landslip</b> .	Loss or damage in respect of apartment blocks (purpose built or converted). Loss or Damage: <ul style="list-style-type: none"> <li>caused by <b>Settlement</b> due to building load, bedding down, coastal, lake or river erosion, or erosion from the escape of water from any underground pipe, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations and the use of faulty materials,</li> <li>caused by building on made-up ground or filled-in land, or caused by tunnelling work</li> <li>caused by leaking underground water pipes or sewers</li> <li>to walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts, service and septic tanks, sewers, swimming pools unless liability is admitted under the policy for loss or damage to the <b>Home</b> from the same cause occurring at the same time,</li> <li>to floor slabs unless the foundations beneath the walls are damaged at the same time by the same cause, associated with such causes arising prior to inception of this policy.</li> </ul> <p>Loss or damage if any part of the <b>Buildings</b> suffered previous loss or damage by <b>Subsidence, Ground heave</b> or <b>Landslip</b> unless it has been disclosed to and accepted by <b>us</b>.</p> <p>The <b>Subsidence Excess</b> shown on the <b>Schedule</b> applies to this cover.</p>

	<b>COVERED</b>	<b>NOT COVERED</b>
4.	Stealing or attempted stealing	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>while any part of the <b>Home</b> is lent, let or sub-let, unless entry to or exit from the <b>Home</b> is made using violence and force,</li> <li>caused by a member of the <b>Household</b> other than domestic staff</li> <li>caused after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days or while the <b>Home</b> is <b>Unfurnished</b></li> <li>theft or attempted theft by any person lawfully on the Property,</li> <li>loss or damage caused by deception, unless deception is used solely to gain entry to <b>Your</b> Property</li> <li>losses not reported to the police within 24 hours of discovery</li> <li>the Standard <b>Excess</b> shown in the <b>Schedule</b>.</li> </ul>
5.	Riot, civil unrest, labour or political disturbance	<ul style="list-style-type: none"> <li>The Standard <b>excess</b> shown in the <b>Schedule</b>.</li> </ul>
6.	Vandals or malicious people	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>by any person lawfully on the <b>Premises</b> or any person invited onto the <b>premises</b> by <b>You</b> or a member of <b>your Household</b>.</li> <li>after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days.</li> <li>To boundary walls, hedges, tennis courts, gates, fences, terraces, patios, drive-ways, footpaths, swimming pools, lawns, trees, shrubs and plants</li> <li>while the <b>Home</b> is <b>Unfurnished</b>.</li> <li>The Standard <b>excess</b> shown in the <b>Schedule</b>.</li> </ul>
7.	Escape of water or oil from or the bursting of any fixed domestic water or heating installation.	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>caused after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days</li> <li>while the <b>Home</b> is <b>Unfurnished</b></li> <li>to any fixed domestic water or heating installation due to wear and tear, rust, or gradual deterioration.</li> <li>Loss or damage if the leak is shown to be present prior to policy inception</li> <li>to tiles, walls, floors and ceilings caused by the gradual leakage or seepage of water from all fixed sanitary ware units including baths and shower units permanently sited hot tubs or saunas or by the ingress of water through defective or damaged seals or grouting.</li> <li>loss or damage by water discharged or leaking from an automatic or manual sprinkler installation.</li> </ul> <p>Loss or damage from <b>Subsidence</b>, <b>Ground heave</b> or <b>Landslip</b> that results from escape of water: The Escape of Water/Oil <b>Excess</b> shown on the <b>Schedule</b> applies to this cover.</p>

	<b>COVERED</b>	<b>NOT COVERED</b>
8.	Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals	Loss or damage <ul style="list-style-type: none"> <li>caused by Animals or Pets under <b>your</b> control</li> <li>to the aerials, aerial fittings, satellite dishes or masts, wind turbines and solar panels</li> </ul> The Standard <b>excess</b> shown in the Schedule.
9.	Falling trees or branches, aerials, aerial fittings or masts	Loss or damage to <ul style="list-style-type: none"> <li>gates, fences or hedges</li> <li>Loss or damage caused by felling or lopping of trees</li> </ul> <b>We</b> will not pay for the cost of removing any fallen trees or branches unless the tree or branch has caused damage to the <b>Buildings</b> . <ul style="list-style-type: none"> <li>to wind turbines and solar panels</li> </ul> The Standard <b>excess</b> shown in the <b>Schedule</b> .
10.	<p><b>Accidental Damage (Optional Cover to Buildings)</b></p> <p><b>(This extension only applies if the Schedule shows that You have Accidental Damage cover for Buildings)</b></p> <p>The <b>Buildings</b> are insured against accidental damage in addition to the perils listed in 1-9 above.</p>	<p>Damage</p> <ul style="list-style-type: none"> <li>While your home, or any part of it, is lent, let or sublet or solely accommodating <b>Paying Guests</b>.</li> <li>Wear and tear or gradual deterioration, gradually operating causes,</li> <li>Misuse or breakdown</li> <li>Insects, parasites or vermin,</li> <li>Corrosion, fungus, mildew or rot,</li> <li>Atmospheric or climatic conditions, frost or the action of light,</li> <li>Alteration, repair, maintenance, restoration, dismantling, renovation, decoration or breakdown,</li> <li>Chewing, scratching, tearing or fouling by domestic pets belonging to <b>You</b> or a member of <b>Your Household</b>,</li> <li>Any process of cleaning, drying, dyeing, heating or washing,</li> <li>Faulty design or workmanship or the use of faulty materials,</li> <li>Demolition, structural alteration or structural repair of the <b>Buildings</b>.</li> <li>For any damage caused by or contributed to by or arising from any kind of pollution and/or contamination</li> <li>to Wind turbines</li> <li>Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> and/or <b>Unfurnished</b> for more than 30 consecutive days.</li> <li>The Standard <b>excess</b> shown in the <b>Schedule</b>.</li> <li>The Standard <b>excess</b> increases to €750 for accidental damage to Solar Panels.</li> </ul> <p>Any loss, damage or amount shown as not insured under paragraphs 1 to 9 of this section.</p>

# Settlement of Claims: Section I - Buildings

**We** will not pay any cost relating to the replacement of, or work on, any undamaged or remaining items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.

With the exception of a Total Loss, **We** will automatically reinstate the **Sum insured** from the date of payment of any claim unless **We** give **You** written notice to the contrary before payment. In addition to any other action **We** may take, **We** reserve the right to proportionately reduce the amount payable on a claim if **You** received a premium reduction as a result of providing inaccurate information.

**We** will pay the full cost of repair or reinstatement as new of the damaged part of the **Buildings** provided that the work is done without delay or at **our** option **We** will arrange for the work to be carried out.

If repair or reinstatement is not carried out **We** will pay the reduction in market value resulting from the loss or damage but only up to what it would have cost to rebuild or repair if such work had been carried out without delay.

The most **We** will pay under paragraphs 1 to 9 and 'Additional costs' below is the **Buildings Sum insured**.

Additional costs: **We** will pay the necessary and reasonable expenses that **You** incur in reinstating the **Buildings** following loss or damage insured under this section, namely:

- fees to architects, surveyors, consulting engineers and others,
- the cost of clearing the site and making it and the **Home** safe,
- the cost of complying with any government or local authority requirement following loss or damage unless **You** Were given notice of the requirement before the loss or damage.

**We** will not pay:

- fees for preparing a claim under this section
- costs in respect of undamaged parts of the **Buildings** (except the foundations of the damaged parts).

**Mortgagees clause:** The interest of the mortgagee shall not be prejudiced by any act or neglect by **You, Your Household** or any **Tenant** that increases the danger of damage without the authority or knowledge of the mortgagee, provided that the mortgagee as soon as reasonably possible after becoming aware of the danger, shall give notice to **us** and pay an additional premium if required.

## Selling your home

If **you** are selling **your home**, **we** will insure the buyer up to the date the contract is completed unless he/she has arranged his/her own insurance. The buyer must keep to the terms and conditions of the policy.

## Additional Benefits: Section I - Buildings

PROVIDED **BUILDINGS** ARE INSURED UNDER THIS POLICY THE FOLLOWING ADDITIONAL COVERS BASED ON THE POLICY STAR RATING SHOWN IN THE **SCHEDULE** APPLY

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
11.	<p>Accidental breakage of fixed glass in windows, doors, roofs, conservatories, porches, ceramic hobs or tops of cookers and fixed sanitary ware in the <b>Home</b></p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	✓	X	X	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>To any item broken or cracked at the commencement of this insurance.</li> <li>after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days.</li> <li>while the <b>Home</b> is <b>Unfurnished</b>.</li> <li>by vandals or malicious persons lawfully on the <b>Premises</b>.</li> <li>For loss or damage while the <b>home</b> is lent, let or sublet</li> <li>To ceramic hobs or tops in moveable cookers</li> </ul> <p>The Standard <b>excess</b> shown in the <b>Schedule</b></p>
12.	<p>Accidental damage to Service Pipes and cables, underground pipes or underground tanks servicing the <b>Home</b></p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	✓	✓	X	<p>Loss or damage due to</p> <ul style="list-style-type: none"> <li>Wear and tear; rust or gradual deterioration.</li> <li>Loss or damage to <b>Buildings</b> or <b>Contents</b>.</li> <li>To Septic Tanks or domestic wastewater treatment systems unless it has been registered with The EPA as part of their national inspection plan</li> <li>The Standard <b>excess</b> shown in the <b>Schedule</b></li> </ul>
13.	<p>Trace and Access Cost to remove or replace any part of the <b>Buildings</b> necessary to repair any fixed domestic water or heating installation where water or oil has escaped</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	✓	✓	X	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>To the item from which the escape occurred</li> <li>Caused after the home is left <b>unfurnished</b> or <b>unoccupied</b> for more than 30 consecutive days.</li> </ul>



		STAR				
		5	4	3	2	1
14.	<p><b>Rent and Alternative Accommodation</b></p> <p>If the <b>Home</b> is made uninhabitable by damage from any event insured by this section, <b>We</b> will pay for:</p> <p>If <b>You</b> have <b>Buildings</b> cover:</p> <ul style="list-style-type: none"> <li>rent <b>You</b> would have received (provided <b>You</b> have notified <b>us</b> and the policy has been extended to cover this use)</li> <li>the reasonable extra cost of comparable alternative accommodation if <b>You</b> occupy the <b>Home</b></li> </ul> <p>If <b>You</b> have <b>Contents</b> cover:</p> <ul style="list-style-type: none"> <li>the reasonable extra cost of comparable alternative accommodation if <b>You</b> occupy the <b>Home</b></li> <li>the reasonable cost of temporary storage of furniture</li> </ul> <p>but only during the period necessary to reinstate the <b>Home</b> to a habitable condition. The work of reinstatement or repair must be done without delay.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	X	X	X	✓	X
15.	<p><b>Alternative Accommodation for Pets</b></p> <p>If the <b>Home</b> is made uninhabitable by damage from any event insured by this section, <b>We</b> will pay for the reasonable extra cost of temporary accommodation for domestic pets but only during the period necessary to reinstate the <b>Home</b> to a habitable condition up to the limit shown in the <b>Schedule</b>.</p> <p>The work of reinstatement or repair must be done within 12 months maximum unless agreed otherwise.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	X	X	X	X
16.	<p><b>Fire Brigade Charges</b></p> <p>Charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 in controlling or extinguishing fire affecting (or threatening to affect) the <b>Buildings</b> or <b>Contents</b> in circumstances which have given rise to a valid claim under this policy.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits.</p>	✓	✓	✓	✓	X

## Section 2: Contents

Unless otherwise stated the standard **Excess** shown in the **Schedule** applies to all claims under this section.

The **Contents** are insured for the amounts shown in the **Schedule** against loss or damage caused by the events listed 1 - 9 in the table below and 10 where cover is shown as being included in the **Schedule**.

	<b>COVERED</b>	<b>NOT COVERED</b>
1.	Fire, smoke, lightning, explosion or earthquake	Smoke damage caused by agricultural or industrial operations, any gradual operating cause or smog.  The Standard <b>excess</b> shown in the <b>Schedule</b>
2.	Storm, <b>Flood</b> or Snow Load	Loss or damage: <ul style="list-style-type: none"> <li>caused by frost</li> <li>caused by water entering <b>your Home</b> due to wear, tear or deterioration;</li> <li>loss or damage to drives, patios and terraces, gates and fences, swimming pools, tennis courts,</li> <li>for property in the open</li> <li>loss or damage caused by rising water table levels</li> </ul> The Standard <b>excess</b> shown in the <b>Schedule</b> for Storm  The <b>Flood</b> or Snow Load <b>excess</b> shown the <b>Schedule</b>
3.	<b>Subsidence</b> or <b>Ground heave</b> of the site on which the <b>Buildings</b> stand or <b>Landslip</b> .	Loss or Damage: <ul style="list-style-type: none"> <li>caused by <b>Settlement</b> due to building load, bedding down, coastal, lake or river erosion, or erosion from the escape of water from any underground pipe, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations and the use of faulty materials</li> <li>caused by building on made-up ground or filled-in land, or caused by tunnelling work</li> <li>to walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts, service and septic tanks, sewers, and swimming pools unless liability is admitted under the policy for loss or damage to the <b>Home</b> from the same cause occurring at the same time</li> <li>to floor slabs unless the foundations beneath the walls are damaged at the same time by the same cause.</li> <li>associated with such causes arising prior to inception of this policy.</li> </ul> Loss or damage if any part of the <b>Buildings</b> suffered previous loss or damage by <b>Subsidence</b> , <b>Ground heave</b> or <b>Landslip</b> unless it has been disclosed to and accepted by <b>us</b> .  The <b>Subsidence Excess</b> shown on the <b>Schedule</b> applies to this cover.

	<b>COVERED</b>	<b>NOT COVERED</b>
4.	Stealing or attempted stealing	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>while any part of the <b>Home</b> is lent, let or sub-let, unless entry to or exit from the <b>Home</b> is made using violence and force,</li> <li>caused by a member of the <b>Household</b> other than domestic staff.</li> <li>caused after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days or while the <b>Home</b> is <b>Unfurnished</b>.</li> <li>theft or attempted theft by any person lawfully on the Property,</li> <li>loss or damage caused by deception, unless deception is used solely to gain entry to <b>Your</b> Property,</li> <li>losses not reported to the police within 24 hours of discovery</li> </ul> <p>The Standard <b>excess</b> shown in the <b>Schedule</b>.</p>
5.	Riot, civil unrest, labour or political disturbance	<p>Loss or damage while:</p> <ul style="list-style-type: none"> <li>the buildings are unoccupied for more than 30 consecutive days</li> <li>for loss or damage caused by <b>your Tenant</b>, guest or visitor</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>
6.	Vandals or malicious people	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>by any person lawfully on the <b>Premises</b> or any person invited onto the <b>premises</b> by <b>You</b> or a member of <b>your</b> Household</li> <li>after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days.</li> <li>while the <b>Home</b> is <b>Unfurnished</b>.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>
7.	<p>Escape of water or oil from or the bursting of any fixed domestic water or heating installation.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>after the <b>home</b> is left <b>unfurnished</b> or <b>unoccupied</b> for more than 30 consecutive days.</li> </ul> <p>The Escape of Water/Oil <b>Excess</b> shown on the Schedule applies to this cover.</p>
8.	Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals	<p>Loss or damage</p> <ul style="list-style-type: none"> <li>caused by Animals or Pets under <b>your</b> control</li> <li>to the aerials, aerial fittings, satellite dishes or masts, wind turbines and solar panels</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>

	<b>COVERED</b>	<b>NOT COVERED</b>
9.	Falling trees or branches, aerials, aerial fittings or masts	<p>The cost of removing fallen trees unless the buildings are damaged when the tree fell</p> <p>Loss or Damage</p> <ul style="list-style-type: none"> <li>• by felling or lopping of trees or branches</li> <li>• to the aerials, aerial fittings, satellite dishes or masts, wind turbines and solar panels.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>
10.	<p><b>Accidental Damage (This extension only applies if the Schedule shows that You have Accidental Damage cover for Contents)</b></p> <p>The <b>Contents</b> are insured against accidental damage in addition to the perils listed in 1-9 above.</p>	<p><b>Contents</b> lost in the <b>home</b></p> <p>Damage to clothing (including furs), hearing aids, contact lenses, <b>money</b>, stamps, coins or medals, food or drink.</p> <p>Cracking, scratching or breakage of china, marble, porcelain, glass or other similar brittle articles.</p> <p>Damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• Wear and tear or gradual deterioration, gradually operating causes,</li> <li>• Misuse or breakdown</li> <li>• Insects, parasites or vermin,</li> <li>• Corrosion, fungus, mildew or rot,</li> <li>• Atmospheric or climatic conditions, frost or the action of light,</li> <li>• Alteration, repair, maintenance, restoration, dismantling, renovation, decoration or breakdown,</li> <li>• Chewing, scratching, tearing or fouling by domestic pets belonging to <b>You</b> or a member of <b>Your Household</b>,</li> <li>• Any process of cleaning, drying, dyeing, heating or washing,</li> <li>• Faulty design or workmanship or the use of faulty materials,</li> <li>• Demolition, structural alteration or structural repair of the <b>Buildings</b>.</li> <li>• For damage to <b>contents</b> within garages and outbuildings</li> <li>• Loss or damage whilst the <b>Buildings</b> are <b>Unoccupied</b> and/or <b>Unfurnished</b> for more than 30 consecutive days.</li> <li>• Damage to any part of the <b>Home</b> which is lent, let or sub-let or solely accommodating <b>Paying Guests</b></li> </ul> <p>Any loss, damage or amount shown as not insured under paragraphs 1 to 9 of this section.</p> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>

## Settlement of Claims: Section 2 - Contents

**We** will not pay any cost relating to the replacement of, or work on, any undamaged or remaining items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.

**We** will automatically reinstate the **Sum insured** from the date of payment of any claim unless **We** give **You** written notice to the contrary before payment. In addition to any other action **We** may take, **We** reserve the right to proportionately reduce the amount payable on a claim if **You** received a premium reduction as a result of providing inaccurate information.

**We** will pay the full cost of replacement as new or repair of the **Contents** lost or damaged or at **our** option **We** will replace the **Contents** or arrange for the repair work to be carried out.

However, **We** will deduct an amount for wear and tear:

- for clothing, furs and linen,
- for floor coverings over 12 months old

The most **We** will pay under paragraphs 1 to 9 is the **Contents Sum insured** but see the limitations in the Definitions - Meaning of Words with regard to collections of stamps, coins or medals, satellite dishes, receivers and ancillary equipment and **Valuable property**.

## Additional Benefits: Section 2 - Contents

PROVIDED **CONTENTS** ARE INSURED UNDER THIS POLICY THE FOLLOWING ADDITIONAL COVERS BASED ON THE POLICY STAR RATING SHOWN IN THE **SCHEDULE** APPLY

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
11.	<p>Accidental breakage while in the <b>Home</b> of mirrors, plate glass tops to furniture or fixed glass in furniture</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits.</p>	✓	✓	✓	X	X	<p>Damage while any part of the <b>Home</b> is lent, let or sub-let</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days,</li> <li>• while the <b>Home</b> is <b>Unfurnished</b>,</li> <li>• by vandals or malicious persons lawfully on the <b>Premises</b>,</li> <li>• to hand mirrors,</li> <li>• to any item damaged or cracked before the commencement of this insurance,</li> <li>• caused by any process of repair, replacement or alteration.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b>.</p>
12.	<p>Audio, TV and video equipment.</p> <p>Accidental damage while in the <b>Home</b> to radios, televisions, (including satellite decoding equipment) other audio or video equipment.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	✓	X	✓	<p>Damage while any part of the <b>Home</b> is lent, let or sub-let:</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• By wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair; misuse, faulty workmanship or design, the use of faulty materials, or breakdown,</li> <li>• to records, audio, video or computer discs, tapes or cassettes,</li> <li>• to telephones or telephone equipment,</li> <li>• caused by computer viruses</li> <li>• after the <b>Home</b> is left <b>Unoccupied</b> for more than 30 consecutive days.</li> </ul> <p>Any loss, damage or amount shown as not insured under paragraphs 1 to 9 of this section.</p>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
13.	<p>Personal <b>Money</b> Accidental loss of or accidental damage to <b>Money</b> belonging to <b>You</b> or a member of <b>Your</b> Family, anywhere in the world</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	X	X	X	<p>Loss of <b>Money</b> from the <b>Home</b> while any part of the <b>Home</b> is lent, let or sub-let, unless entry to or exit from the <b>Home</b> is made using violence and force.</p> <p>Stealing of <b>Money</b> from an unattended road vehicle unless from a locked boot or concealed compartment and entry or exit to the home to obtain the keys to the vehicle is made using violence and force.</p> <p>Shortages caused by error or omission.</p> <p>Depreciation in value.</p> <p>Losses not reported to the police within 24 hours of discovery. Confiscation or detention by customs or other officials.</p> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>
14.	<p>Credit cards. Financial loss arising from unauthorised use following loss or theft of credit cards belonging to <b>You</b> or a member of <b>Your Household</b></p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	X	X	X	<ul style="list-style-type: none"> <li>• Unauthorised use by a member of your <b>household</b>. Liability following breach of the terms and conditions of use.</li> <li>• Confiscation or detention by customs or other officials.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>
15.	<p><b>Contents</b> in the open</p> <p>The <b>Contents</b> are insured while in the open within the boundaries of the land belonging to the <b>Home</b> against loss or damage caused by events in paragraph 1 and paragraphs 3 to 9 of Section 2 - <b>Contents</b></p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	X	X	X	<ul style="list-style-type: none"> <li>• Any loss, damage or amount shown as not insured under paragraph 1 and paragraphs 3 to 9 of Section 2 - Contents</li> <li>• Plants and trees.</li> <li>• Loss or damage due to wear and tear, rust or gradual deterioration.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
16.	<p>Fridge &amp; Freezer <b>Contents</b></p> <p>Deterioration of food or drink caused by:</p> <ul style="list-style-type: none"> <li>A change in temperature of the freezer or refrigerator in the <b>Home</b></li> <li>Contamination by accidental escape of refrigerant or refrigerant fumes.</li> </ul> <p><b>We</b> will pay for the cost of replacing food and drink unfit for human consumption.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	X	X	X	<p>Deterioration resulting from the deliberate act of the supply authority.</p> <p>Any consequence of strikes, labour or political disturbances.</p> <p>No more than one claim in one policy period for Fridge and Freezer Contents.</p>
17.	<p>Accidental loss of oil or metered water:</p> <p>a) Loss of oil from a domestic heating installation or</p> <p>b) Loss of metered water following accidental damage to the domestic water or heating installation.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	X	X	X	<ul style="list-style-type: none"> <li>Loss or damage due to Wear and tear, rust or gradual deterioration of any water or oil apparatus or installation.</li> <li>Loss or damage if leak is shown to be present prior to policy inception</li> <li>Loss or damage caused after the <b>Home</b> is left <b>Unfurnished</b> or <b>Unoccupied</b> for more than 30 consecutive days.</li> <li>To tiles, walls, floors and ceilings caused by the gradual leakage or seepage of water from all fixed sanitary ware units including baths and shower units.</li> </ul> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>



	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
18.	Replacement locks The cost of replacing and fitting outside door locks to the <b>Home</b> if the keys of such locks are stolen, provided the theft of such keys are reported to the Police within 24 hours of discovery. The limits provided under this section are shown in Section 5 - Table of Benefits	✓	✓	X	X	X	The Standard <b>Excess</b> shown in the <b>Schedule</b>
19.	Title deeds The cost of preparing new title deeds to the <b>Premises</b> if they are lost or damaged by a cause insured under the events in paragraphs 1 to 9 of Section 2 - <b>Contents</b> while in the <b>Home</b> or while kept in <b>Your</b> bank for safe-keeping. The limits provided under this section are shown in Section 5 - Table of Benefits	✓	✓	X	X	X	Any loss, damage or amount shown as not insured under paragraphs 1 to 9 of Section 2 - <b>Contents</b>
20.	Christmas gifts & Wedding gifts a) For the month of December only to insure gifts and extra food and drink bought for Christmas. b) For 28 days before and 28 days after the wedding of <b>You</b> or a member of <b>Your Family</b> to insure Wedding gifts The limits provided under this section are shown in Section 5 - Table of Benefits	✓	✓	X	X	X	Losses that can be recovered under another insurance.

	COVERED	STAR					NOT COVERED	
		5	4	3	2	1		
21.	<p><b>Contents</b> temporarily removed</p> <p>The <b>Contents</b> are insured within the <b>Geographical limits</b> while temporarily removed from the <b>Premises</b> against loss or damage caused by:</p> <p>The events insured in paragraphs 1 to 3 and 5 to 9 of Section 2 - <b>Contents</b></p> <p>Stealing or attempted stealing from:</p> <p>a) A bank or safe deposit or in transit directly to or from a bank or safe deposit while in the custody or control of <b>You</b> or a member of <b>Your Household</b></p> <p>b) Within an occupied building or caravan used for residential purposes or a building where <b>You</b> or a member of <b>Your Family</b> are employed, engaged in <b>Your/</b> their business or temporarily living</p> <p>c) Any other building provided entry to or exit from the building is made using violence and force.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>		✓	✓	✓	X	X	<p>Loss or damage caused by storm, <b>Flood</b> or falling trees or branches while the <b>Contents</b> are in transit or in the open. Property removed for sale or exhibition or to a furniture depository.</p> <p>Stealing of <b>Money</b>.</p> <p>Any loss, damage or amount shown as not insured under paragraphs 1 to 9 of Section 2 - <b>Contents</b></p> <p>Any amount in excess of €1,000 in respect of property belonging to any member of <b>Your Household</b> while living away from Home or attending college or university.</p> <p>Property more specifically insured or any amount that you cannot recover from a more specific insurance because the insurer refuses or reduces the claim.</p> <p>The Standard <b>Excess</b> shown in the <b>Schedule</b></p>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
22.	<p>Jury Service</p> <p><b>We</b> will pay the amount shown in Section 5 - Table of Benefits, for each day that <b>you</b> serve on a jury, provided <b>we</b> receive confirmation from the Courts of dates of service.</p>	✓	X	X	X	X	
23.	<p>Fatal Accidents</p> <p>Fatal injury to <b>You</b> and/or <b>Your</b> spouse or partner as a direct result of:</p> <p>a) Fire, accident or assault, in the <b>Premises</b></p> <p>b) An accident while travelling within the <b>Geographical limits</b> as a fare-paying passenger in any road or rail vehicle</p> <p>c) Assault in the street within the <b>Geographical limits</b>, provided death (proximately caused by the assault) follows within 365 days of the injury.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	✓	✓	X	X	

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
24.	<p>Shopping</p> <p>Loss or damage to food and other goods while <b>You</b> or a member of <b>Your Household</b> are transporting them from the shop where <b>You</b> bought them to <b>Your Home</b>.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	✓	X	X	X	X	<p>Loss or damage arising from theft or attempted theft from any unattended vehicle unless</p> <ul style="list-style-type: none"> <li>All windows, including sunroof and doors are securely locked,</li> <li>the goods are completely concealed within a closed compartment or locked boot.</li> <li>no cover for loss or damage arising from the goods being left in the vehicle resulting in spoiled food.</li> </ul>

## Section 3: Liability to others

	COVERED	NOT COVERED
1.	<p>Liability to the public as owner of the <b>Premises</b>.</p> <p>Any amounts which <b>You</b>, as owner of the <b>Premises</b>, become legally liable to pay as compensation for an accident occurring during the <b>Period of Insurance</b> which causes <b>bodily injury</b> to a person and/or accidental loss of or damage to third party property.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	<p>Liability arising directly or indirectly from occupation of the <b>Premises</b>.</p>
2.	<p>Liability to the public.</p> <p>Any amounts which <b>You</b> or a member of <b>Your Household</b>:</p> <p>a) As occupier of the <b>Premises</b> or any other building, caravan used as temporary holiday accommodation</p>	<p>Liability for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b> to a member of <b>Your Household</b> or any other person permanently residing with <b>You</b>,</li> </ul> <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• an agreement which imposes a liability which <b>You</b> or a member of <b>Your Household</b> would not otherwise have been under;</li> <li>• ownership of any land or building, other than the home described in the <b>Schedule</b></li> <li>• your employment, business or profession</li> <li>• racing, hunting or playing polo,</li> <li>• wilful or malicious acts,</li> </ul>

	<b>COVERED</b>	<b>NOT COVERED</b>
	<p>b) As a private individual anywhere in the Republic of Ireland, Great Britain, Isle of Man, Channel Islands or Northern Ireland or elsewhere for 30 days.</p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	<ul style="list-style-type: none"> <li>• the transmission of Human Immune deficiencyVirus (HIV) and/ or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused,</li> <li>• the transmission of any communicable disease by You or a member of <b>Your Household</b></li> </ul> <p>Liability arising directly or indirectly from the ownership or use of:</p> <ul style="list-style-type: none"> <li>• aircraft (except toys and models),</li> <li>• lifts or mechanically or electrically propelled vehicles (except domestic garden implements used within the boundary of the <b>Premises</b>, motorised golf buggies on a golf course, motorised wheelchairs or use of a vehicle solely as a passenger having no right of control),</li> <li>• any trailer caravan or vehicle trailers whether attached or not attached to a vehicle which arises in situations where compulsory insurance must be arranged under the Road Traffic Act 1961 or any subsequent amending legislation to this Act,</li> <li>• watercraft (except toys and models), sailboards or hovercraft,</li> <li>• firearms (except registered shotguns or airguns used for sporting activities),</li> <li>• Animals (except horses and pets which are normally domesticated in the Republic of Ireland).</li> </ul> <p>The ownership, possession or use of a swimming pool, hot tub, spa, sauna, or Jacuzzi in or about the <b>Buildings</b> unless such item is attended or supervised by an adult whilst in use and that any pump, compressor or generator for such items must be positioned in a location which prevents access by minors and allows immediate access by adults to the cutoff switch and when not in use, the swimming pool, hot tub, spa, sauna or Jacuzzi is protected or covered. Liability arising directly or indirectly from the ownership, possession, use or control of:</p> <ul style="list-style-type: none"> <li>• dangerous dogs as specified in regulations made under the Control of Dogs Act 1986 or amendments thereto is not covered if such ownership, possession, use or control is not in accordance with the provisions of such regulations</li> <li>• Horses are not covered if such ownership, possession, use or control is not in accordance with Local Authority Bye-Laws as made under the Control of Horses Act 1996 or amendments thereto.</li> </ul> <p>Liability for:</p> <ul style="list-style-type: none"> <li>• Any kind of pollution and/or contamination other than: a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the <b>Period of Insurance</b> at the Property named in the <b>Schedule</b> reported to <b>Us</b> not later than 60 days from the end of the <b>Period of Insurance</b>; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</li> </ul>

	<b>COVERED</b>	<b>NOT COVERED</b>
3.	<p>Liability to domestic employees</p> <p>Any amounts which <b>You</b> or a member of <b>Your Family</b> become legally liable to pay as damages for <b>bodily injury</b> to <b>Your</b> domestic employees (including chauffeurs, grooms, gardeners and temporary and occasional employees or any person carrying out repairs or decorations) directly employed by <b>You</b> or by a member of <b>Your Family</b> in connection with <b>Your Premises</b> or any temporary residence within the Republic of Ireland.</p> <p>The most <b>We</b> will pay for any one claim or number of claims arising from one cause (inclusive of all costs agreed by <b>us</b> in writing) is shown in Section 5 - Table of Benefits</p> <p>Where <b>We</b> agree to indemnify more than one party then nothing in this policy shall increase <b>our</b> liability to pay any amount in respect of one claim or series of claims in excess of the limits shown in Section 5 - Table of Benefits</p>	<p>Liability in connection with or arising from:</p> <ul style="list-style-type: none"> <li>• <b>Your</b> involvement in farming</li> <li>• Accidents involving any member of <b>Your Family</b> or <b>Your Household</b></li> <li>• Structural improvements or alterations to <b>Your Home</b></li> <li>• Accidents involving independent consultants or their employees</li> <li>• <b>Bodily injury</b> to any person employed by <b>You</b> or a member of <b>Your Family</b> for which compulsory motor insurance or security is required under the Road Traffic Act 1961 or any subsequent amending legislation to this Act</li> <li>• the use of horses outside the <b>Home</b> or <b>Premises</b>.</li> </ul> <p><b>We</b> will not pay more than the amount shown in Section 5 - Table of Benefits for all claims arising from any one cause including of all costs and expenses agreed by <b>us</b> in writing.</p>

	<b>COVERED</b>	<b>NOT COVERED</b>
4.	<p><b>Tenant's</b> liability <b>Your</b> legal liability as <b>Tenant</b> for loss or damage to the <b>Buildings</b> caused by an event in paragraphs 1 to 9 of Section 1 - <b>Buildings</b></p> <p>The limits provided under this section are shown in Section 5 - Table of Benefits</p>	<p>Any loss or damage or amount shown as not insured under paragraphs 1 to 9 of this Section 1 - <b>Buildings</b></p>



## Section 4: All Risks

The property belonging to or the legal responsibility of **You** or a member of **Your Household** and listed under any Item number in this section is insured against accidental loss or damage anywhere in the **Geographical limits** and elsewhere for 60 days in any one **Period of Insurance** if the **Schedule** shows that **You** have selected this section.

THE COVER AVAILABLE IS BASED ON THE POLICY STAR RATING AS SHOWN IN THE **SCHEDULE**

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
I.	<p>Unspecified Personal Possessions  <b>(This extension only applies if the Schedule shows that You have selected Unspecified Personal Possessions)</b></p> <p>Unspecified personal possessions, meaning jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, musical instruments, and other personal possessions normally worn or carried on the person and unspecified clothing</p>	✓	✓	X	X	X	<p>Any article insurable under Sports Equipment or Pedal Cycles            Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials. Breakage of strings, reeds or drum heads on musical instruments. Loss or damage to:</p> <ul style="list-style-type: none"> <li>• Musical instruments and photographic equipment, sports equipment or pedal cycles owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.</li> <li>• Individual charms unless soldered to the bracelet</li> </ul>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
1.	<p><b>Unspecified Personal Possessions (continued)</b></p> <p><b>Special Automatic Cover:</b> Provided cover is operative under Section 2 - <b>Contents</b> (Star 5 &amp; 4), the Policy automatically includes cover under this item for unspecified personal possessions up to €3,000 (Star 5) and €1,500 (Star 4). The most <b>We</b> will pay for any one article, set or collection under this automatic cover is €1,000 (Star 5) and €500 (Star 4).</p> <p>Where <b>you</b> have selected additional cover, the most <b>we</b> will pay for any one article, set or collection is €1,250 (Star 5) and €750 (Star 4).</p>	✓	✓	X	X	X	<ul style="list-style-type: none"> <li>• Deeds, bonds, bills of exchange, securities, documents, manuscripts, business, professional or trade goods or equipment.</li> <li>• Property more specifically insured or any amount that <b>You</b> cannot recover from a more specific insurance because the insurer refuses or reduces the claim.</li> <li>• <b>Money</b> of any kind, contact lenses and hearing aids, dentures, camping equipment or tools.</li> <li>• Mobile/Smart Phones</li> <li>• Laptop / Tablet Computers</li> <li>• Personal Organisers and similar electronic equipment</li> <li>• Property as a result of stealing from an unattended road vehicle unless concealed and in a locked boot</li> <li>• For loss or damage to pedal cycles or sports equipment unless specifically insured and shown in the <b>Schedule</b></li> <li>• Diving equipment lost under water</li> </ul> <p>The Unspecified All Risks <b>Excess</b> shown in the <b>Schedule</b> applies to this cover.</p>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
2.	<p><b>Specified Items</b></p> <p>(This extension only applies if the <b>Schedule</b> shows that You have selected Specified Items)</p>	✓	✓	X	X	X	<p>The most <b>We</b> will pay is the <b>Sum insured</b> for the individual items specified on the <b>Schedule</b>.</p> <p>The Specified All Risks <b>Excess</b> shown on the <b>Schedule</b> applies to this cover</p>
	<p><b>a) Sports Equipment</b></p> <p>(This extension only applies if the <b>Schedule</b> shows that <b>You</b> have selected Sports Equipment)</p> <p>The property belonging to or the legal responsibility of <b>you</b> or a member of <b>your household</b> and listed under any item in this section is insured against accidental loss or damage anywhere in the <b>geographical limits</b> and elsewhere for 60 days in any one <b>period of insurance</b> if the <b>Schedule</b> shows that <b>you</b> have selected this section</p>	✓	X	X	X	X	<p>Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair; scratching, denting, breakdown, misuse, faulty materials, confiscation or detention by customs or other officials.</p> <p>Damage to guns by internal explosion.</p> <p>Sports equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes. Property more specifically insured or any amount that <b>you</b> cannot recover from a more specific insurance because the insurer refuses or reduces the claim.</p> <p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>Any sports equipment whilst in the course of play or use.</li> </ul>

	COVERED	STAR					NOT COVERED
		5	4	3	2	1	
	<p><b>b) Pedal Cycles</b></p> <p>(This extension only applies if the <b>Schedule</b> shows that <b>You</b> have selected Pedal Cycles)</p> <p>The property belonging to or the legal responsibility of <b>you</b> or a member of your household and listed under any item in this section is insured against accidental loss or damage anywhere in the <b>geographical limits and elsewhere</b> for 60 days in any one <b>period of insurance</b> if the <b>Schedule</b> shows that <b>you</b> have selected this section.</p>	✓	X	X	X	X	<p>This applies to all items of this section. Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, corrosion, the action of light, any process of cleaning, alteration or repair; scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials.</p> <p>Pedal cycles owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.</p> <p>Property more specifically insured or any amount that <b>you</b> cannot recover from a more specific insurance because the insurer refuses or reduces the claim</p> <p>Lamps, tyres or accessories unless the pedal cycle is lost or damaged at the same time.</p> <p>Loss or damage while the pedal cycle is being used for racing, pace making or trials.</p> <p>Theft of a pedal cycle outside the <b>home</b> unless from a locked building or immobilised by a security device.</p> <p>The Pedal Cycle <b>Excess</b> shown on the <b>Schedule</b> applies to this cover.</p>

## Settlement of Claims: All Risks

**We** will at **our** option repair or replace the article lost or damaged.

Where repair or replacement is possible but where **we** consider it appropriate to indemnify **you** by payment, the sum payable will reflect any discounts **we** may have received had **we** replaced the property and in respect of clothing or furs **we** will pay the resale market value less an amount for wear and tear.

### Items of Jewellery valued in excess of €10,000

Unless otherwise and specifically agreed, cover in respect of items of jewellery valued in excess of €10,000 is subject to the item being kept in a domestic safe whilst not being worn.

Where the item of jewellery, valued in excess of €10,000 is a ring with claws holding diamonds or other precious materials, cover shall be subject to the ring being inspected at least once every two years by a reputable jeweller and any defects therein being rectified immediately.

### Settlement of Claims: Sports Equipment

We will pay the full cost of replacement as new or repair of the article lost or damaged less an amount for wear and tear in respect of clothing or at our option we will replace the article or arrange for its repair. If you do not replace the article which is lost or damaged beyond economical repair we will pay the resale market value only.

### Settlement of Claims: Pedal Cycles

**We** will pay the full cost of replacement as new or repair of the article lost or damaged or at **our** option **we** will replace the article or arrange for its repair. If **you** do not replace the article which is lost or damaged beyond economical repair **we** will pay the resale market value only.

## Section 5: Table of Benefits

Description	Note	Star 5	Star 4	Star 3	Star 2	Star 1
Type		Owner Occupier/ Family Use Holiday Home	Owner Occupier/ Family Use Holiday Home	Owner Occupier/ Family Use Holiday Home	Landlord/ Let out Holiday Home	Tenant
<b>Buildings Sum Insured</b>	(a) (h)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Fire & Perils		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Acc. Damage		Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Contents Sum Insured</b>	(a) (g) (h)	Optional	<input checked="" type="checkbox"/> 20% of Buildings SI	<input checked="" type="checkbox"/> 10% of Buildings SI	Optional	<input checked="" type="checkbox"/>
- Fire & Perils		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Acc. Damage		Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>All Risks Cover</b>	(a) (b) (g)					
- €3,000 UAR / SAL €1,000		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- UAR Top Up (25% of Contents SI) / SAL €1,250		Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- €1,500 UAR / SAL €500		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- UAR Top Up (25% of Contents SI) / SAL €750		<input checked="" type="checkbox"/>	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Specified		Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Sports Equipment		Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Pedal Cycles (Up to max value €2,000 per Pedal Cycle)		Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Other Covers</b>	(a)					
- Home Office		Optional	Optional	Optional	<input checked="" type="checkbox"/>	Optional
<b>Standard Excess</b>		€250	€250	€250	€250	€250
<b>Contents (Inner Limits)</b>	(a) (b) (g)	1/3 <sup>rd</sup> Contents SI	1/3 <sup>rd</sup> Contents SI	1/3 <sup>rd</sup> Contents SI	<input checked="" type="checkbox"/>	1/3 <sup>rd</sup> Contents SI
- Valuables		(€4,000 SAL)	(€3,000 SAL)	(€2,000 SAL)		(€1,500 SAL)
<b>Alternative Accommodation</b>	(a) (g)	20% of Buildings SI	15% of Buildings SI	10% of Buildings SI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Pet Alternative Accommodation</b>	(a)	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Legal Liability</b>	(g)	€2.6m (including costs)	€2.6m (including costs)	€1.3m (including costs)	€1.3m (including costs)	10% of Contents SI (including costs)
<b>Contents Temporarily Removed</b>	(a) (g)	20% of Contents SI	15% of Contents SI	5% of Contents SI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Contents (in open)</b>	(a)	€1,000	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Damage to Pipes/Cables</b>	(a)	€1,000	€750	€500	€500	<input checked="" type="checkbox"/>
<b>Fatal Injury</b>	(a)	€5,000	€4,000	€3,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Description	Note	Star 5	Star 4	Star 3	Star 2	Star 1
<b>Jury Service (per day/max)</b>	(a)	€50/€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Trace &amp; Access</b>	(a)	€2,000	€1,000	€500	€500	<input checked="" type="checkbox"/>
<b>Fire Brigade Costs</b>	(a)	€3,000	€2,000	€1,500	€1,500	<input checked="" type="checkbox"/>
<b>Replacement Locks</b>	(a)	€1,000	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Title Deeds</b>	(a)	€1,000	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Accidental breakage of fixed glass &amp; sanitary ware</b>	(a)	€1,000	€750	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Shopping – Shop to Home</b>	(a)	€250	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Money</b>	(a)	€1,000	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Credit Cards</b>	(a)	€2,500	€1,500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Christmas/Wedding Gifts</b>	(a) (c) (g)	Contents SI + 20%	Contents SI + 10%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Freezer Contents</b>	(a)	€750	€500	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Audio, TV &amp; Video &amp; Computers</b>	(a)	€1,000	€500	€250	<input checked="" type="checkbox"/>	€250
<b>Accidental Loss of Oil / Metered Water</b>	(a) (d)	€1,250	€1,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Loss of Rent</b>	(a) (g)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	15% of Buildings SI	<input checked="" type="checkbox"/>
<b>Unoccupancy Period</b>	(e)	30 days	30 days	30 days	30 days	30 days
<b>Other Excesses</b>	(f) (h)					
- Subsidence		€2,500	€2,500	€2,500	€2,500	€2,500
- Snow Load		€500	€500	€500	€500	€500
- Escape of Oil / Water		€500	€500	€500	€500	€500
- Flood		€500	€500	€500	€500	€500
- Storm Damage on Non-Standard Roof Portion		€500	€500	€500	€500	€500
- Acc. Damage to Solar Panels		€750	€750	N/A	N/A	N/A
- Voluntary (Optional)		€100 min - €5,000 max	€100 min - €5,000 max	€100 min - €5,000 max	€100 min - €5,000 max	€100 min - €5,000 max
- Unspecified All Risks		€100	€100	N/A	N/A	N/A
- Specified All Risks		€100	€100	N/A	N/A	N/A
- Sports Equipment		€100	N/A	N/A	N/A	N/A
- Pedal Cycles		€100	N/A	N/A	N/A	N/A

**Notes:**

All € amounts represent the maximum payable

(a) Standard =  Not Covered =

(b) UAR = Unspecified All Risks SAL = Single Article Limit

(c) Month of December and month pre/post the wedding

(d) Refers to loss of metered water only

(e) Refers to consecutive days

(f) To be applied in addition to Standard Excesses

(g) SI = Sum Insured

(h) Acc. Damage = Accidental Damage

# Section 5: Table of Benefits

## Policy Conditions

In the following conditions **You** also includes any other person insured under the policy.

1. This contract is based on the principle of Utmost good faith. This term legally obliges all parties to reveal to the other; any information that might influence the others' decision to enter into the contract. **You** must disclose to us any information or circumstance concerning **You**, the cover or the property to be insured which may affect the Terms or Conditions or premium payable in respect of the Insurance. If **You** are in any doubt as to whether the information may be material such information should be disclosed.
2. **You** will take all reasonable steps to protect the property and prevent accidents.
3. If **You** or anyone acting for **You** makes a claim under the policy knowing the claim to be false, **We** will not pay the claim and all cover under the policy ceases.
4.
  - (a) **We** have the right to cancel the policy or any section or part of it by giving 14 days notice in writing by registered letter to **Your** last known address and return to **You** the amount of premium in respect of the unexpired **Period of Insurance**.
  - (b) **You** have the right to cancel the policy or any section or part of it by giving **us** notice in writing. **We** will return to **You** the amount of premium in respect of the unexpired **Period of Insurance** less any applicable administration charge. However; no return of premium will be allowed if **You** have made a claim during the current **Period of Insurance**.
5. If there is a dispute arising out of this policy, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been forsaken.
6. If **You** die **We** will insure **Your** legal personal representatives for any liability **You** had previously incurred under the policy provided they keep to the terms of the policy.
7. **You** must tell **us** of any change of circumstances after the start of the insurance that increases the risk of loss, injury or damage. **You** will not be insured under the policy until **We** have agreed in writing to accept the increased risk.
8. Upon learning of any circumstances likely to give rise to a claim **You** must:
  - tell **us** as soon as reasonably possible but immediately if there is riot damage,
  - give **us** all the help and information that **We** may reasonably require,
  - immediately tell the Police if loss or damage is caused by stealing, attempted stealing, malicious people, vandals, riot, civil, labour or political disturbance, immediately send to **us** any writ or summons or other communication **You** receive,
  - give full details within 30 days of the incident together with any supporting evidence that **We** require.



- **You** must not proceed with repairs (other than emergency repairs necessary to limit damage) without **our** approval.
9. **You** must report the loss of any credit card to the issuing company and to the Police within 24 hours of discovery.
  10. **We** have the right to the salvage of any insured property.
  11. **You** may not, without **our** consent, abandon any property to **us**.
  12. **You** must not admit, deny, negotiate or settle a claim without **our** written consent.
  13. **We** are entitled to:
    - take the benefit of **Your** rights against another person before or after **We** have paid a claim
    - take over the defence or Settlement of a claim against You by another person.
  14. If at the time of a claim there is any other policy covering anything insured by this Policy **We** will be liable only for **our** proportionate share
  15. Where any single event results in a claim under more than one section of the Policy, the highest **Excess** only will apply.
  16. All monies which become payable by **us** under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.
  17. Where the Insured has agreed under a separate credit agreement to pay the premium by instalments any default in payment on the due date will automatically terminate the Policy cover immediately from the date of such default.
  18. The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of The Finance Act 1990.
  19. If an alteration to the policy results in an additional premium due to **us** or a refund premium due to **You**, **We** will only charge or refund such premiums provided the amount involved is greater than or equal to €25.
  20. If **We** amend or replace any policy wording, conditions, exclusions, or **Endorsements** during the **Period of Insurance** that improve, broaden or extend the cover without needing to pay an extra premium, **You** will automatically benefit from these improvements.
  21. Where there is more than one person named as the insured on the policy and **We** receive instructions from one of those named insured persons, **We** will treat it as though each insured person has given **us** the instructions and that all insured persons agree and consent to those instructions being given to **us**. **We** will accept the instructions received on face value. It is not **our** responsibility to check whether the person who so instructs **us** has the permission and consent of the other insured persons.
  22. **You** must at all times, keep the sum **you** have insured for **your Buildings** and **Contents** at a level which represents the full value. In addition, if **home** improvements have been carried out, such as the building of an extension or the conversion of the Attic or if **you**

have purchased additional **contents**, the sum insured should be increased to reflect this. For information purposes the Health & Safety Authority have issued guidelines for Homeowners who are having construction work carried out. This guide outlines the responsibilities for homeowners under the Safety, Health & Welfare at Work (Construction) Regulations 2013. This publication can be found from the website [www.hsa.ie](http://www.hsa.ie). If **you** are unsure of the rebuilding cost of **your home**, a useful website from the Society of Chartered Surveyors in Ireland can assist **you** with a Rebuilding Cost Calculator. This can be found at [www.scsi.ie](http://www.scsi.ie).

**23.** Please note that in the event of a claim under **your** policy **your** premium may increase at Renewal.

**24. Special Condition: Regular Inspections of Holiday home**

- (1) Where the **Premises** is occupied as a **Holiday home**, whenever **you** are not in residence, cover for Stealing or attempted Stealing is excluded on **Money** and High Value items.
- (2) When the **Home** is **Unattended** for more than 48 hours it is a Condition of the insurance that:
  - (a) All external doors must be secured with mortice deadlocks or deadlocking rim latches
  - (b) All French doors, patio doors and accessible windows are fitted with appropriate security locks and are put into full and effective operation
  - (c) All external doors and windows are closed and fastened
  - (d) Intruder alarms, where installed, must be put into operation
- 3) When the **Home** is **Unoccupied** for more than 30 days it is a Condition of the insurance that
  - a) Regular Internal & External Inspections of the **Home** are made by the Policyholder, neighbours, relatives or managing agents and any damage or faults discovered during an inspection must be repaired and/or remedied without delay.
  - b) The water supply is turned off at the mains,
  - c) The gas supply is turned off at the mains unless required for central heating purposes.
- (4) Between the 1st of October and the 31st March (inclusive) annually, when not in residence, the water supply must be turned off at the mains and the water and heating system drained or the property must be fitted with an operating thermostatically controlled heating system which maintains a temperature of not less than 5 degrees Celsius or 41 degrees Fahrenheit throughout the **Holiday home** (including the attic).

Where the Conditions and Precautions set out in Paragraphs (2), (3) & (4) above are fully complied with, the Exclusion of Loss or Damage occurring after Your Home has been Unoccupied for more than 30 consecutive days will not apply.

**25. Special Condition: Untenanted Landlord Properties**

We will not be liable for any Damage or loss occurring at the Home whilst the Home is **Unoccupied** unless such unoccupancy is for a period of not more than 30 days, however, **You** must notify us immediately the **home** is **Untenanted** and the following must be carried out:

- the water, gas and (if no intruder alarm is installed) electricity supply must be turned off at the mains unless the Alarm system or Central Heating system is dependent on the supply,

- the water and heating system is drained or the **Home** must be fitted with an operating thermostatically controlled heating system, set to not less than 5 degrees Celsius or 41 degrees Fahrenheit
- A responsible person must be appointed to supervise and inspect the **home** both internally and externally at least once a week. These inspections must check for damage or faults and make sure that:
  - o all outside doors are securely locked
  - o all ground floor and accessible upper floor windows are securely fastened and any broken windows boarded up and repaired without delay.

Any damage or faults discovered during an inspection must be repaired and/or remedied without delay.

We will not be liable for any Damage or loss caused by Stealing or attempted Stealing unless such occurred with forcible and violent entry.

We will not be liable for any Accidental Damage or loss to Buildings or Contents.

We will not indemnify the Policyholder under Section 1 - Buildings in respect of any liability at law other than

- (a) liability of the Policyholder as owner of the Home and its land,
- (b) liability of the Policyholder as an employer solely for the purpose of the maintenance of or repairs to the Home excluding demolition, alterations, extensions, redecoration or renovations to any part of the Home.

#### **26. Special Condition: Contents Sums Insured over €75,000**

If the **contents** value exceeds €75,000 then the property must have a working alarm.

If the **contents** value exceeds €100,000 then the property must have a monitored alarm linked to a central station.

#### **27. Special Condition: Solar Panels**

All Retrofitted Solar Panels must be on the SEI's (Sustainable Energy Authority of Ireland) list of Registered Products. The installation of the Solar Systems should only be carried out by suitably qualified and certified personnel and all applicable standards and codes of practice should be complied with. All Solar Panels must be Certified and carry the Solar Keymark which is the official quality mark of the European Committee for Standardisation.

#### **28. Special Condition: Septic Tanks and Domestic Wastewater Treatment Systems**

The policy does not cover Septic Tanks or domestic wastewater treatment systems unless it has been registered with The Environmental Protection Agency as part of their national inspection plan.

#### **29. Special Condition: Roof Maintenance**

It is a condition of this insurance that:

1. Any non-standard roof portion of the **Home** be checked at regular intervals and be replaced where there are signs of deterioration. This non-standard roof portion of the **Home** should be inspected at least every 3 years by a qualified builder or property surveyor.
2. Any defects brought to light by these inspections shall be repaired immediately.
3. The non-standard roof portion must be properly maintained.
4. A €500 storm excess applies to the non-standard area of the roof.

# Policy Exceptions

These apply to all sections and clauses

The policy does not cover:

1. Any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.
2. Loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any expense, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
4. Consequential loss of any kind or description incurred by **You** or any member of **Your Household**.
5. The cost of maintenance or normal redecoration.
6. Loss or damage caused by wear and tear or gradual deterioration.
7. Any loss or damage caused by or arising from any computer hardware or software or other electrical equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage that is otherwise covered by the policy is nevertheless insured.
8. Any loss or damage or liability directly or indirectly caused by the presence growth proliferation spread or any activity of **Fungi**, wet or dry rot or bacteria.
9. Damage caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible or damage caused by vermin and insects.
10. Terrorism exclusion

The policy does not cover loss or damage directly or indirectly caused by, or in connection with any act of terrorism, regardless of any other cause or event.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of violence and/or threat thereof, of any person or group(s) of person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Also excluded is loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If **we** allege that by reason of this exclusion, any loss, damage, liability, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon **You**.

## 11. Pyrite Exclusion

**We** will not pay for any loss or damage or consequential loss arising directly or indirectly from materials containing Pyrite.

## 12. If any section of this policy provides cover against any legal liability **We** will not provide cover for, or arising in connection with, the following:

- an agreement which imposes a liability which **You** would not otherwise have been under
- risks of financial guarantee, financial default, bankruptcy or insolvency
- any business, profession or trade other than a child-minding facility at the **Home** of not more than 2 children
- work of a construction or reconstruction nature or structural alterations or demolition
- any tree felling or lopping operation
- racing, hunting or playing polo
- wilful or malicious acts
- the transmission of Human Immune deficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused
- the transmission of any communicable disease, by **You** or a member of **Your Household**

Liability arising directly or indirectly from the ownership or use of:

- aircraft (except toys or models)
- mechanically propelled vehicles (except domestic garden implements used within the boundary of the **Premises**, motorised golf buggies on a golf course, motorised wheelchairs or use of a vehicle solely as a passenger having no right of control),
- any trailer caravan or vehicle trailers whether attached or not attached to a vehicle which arises in situations where compulsory insurance must be arranged under the Road Traffic Act 1961 or any subsequent amending legislation to this Act
- watercraft (except toys and models), sailboards or hovercraft
- firearms (except shotguns or airguns used for sporting activities)
- animals (except horses and pets which are normally domesticated in the Republic of Ireland)

Liability arising directly or indirectly from the ownership, possession, use or control of:

- dangerous dogs as specified in regulations made under the Control of Dogs Act 1986 or amendments thereto is not covered if such ownership, possession, use or control is not in accordance with the provisions of such regulations
- horses are not covered if such ownership, possession, use or control is not in accordance with Local Authority Bye-laws as made under the Control of Horses Act 1996 or amendments thereto.

Liability for:

- **bodily injury** to a member of **Your Household** or any other person (other than domestic employees) permanently residing with **You**
- loss of or damage to property owned or held in trust by or in the custody or control of **You** or a member of **Your Household** or any other person permanently residing with **You**.

# Endorsements

## Monitored Intruder Alarm

A discount has been allowed because You have an Intruder Alarm installed by an NSAI approved installer to EN 50131 standards connected to a central monitoring station. It is a condition precedent to any liability of the company in respect of theft or any attempted theft that the Intruder Alarm fitted is providing protection to all external doors and accessible windows. The Intruder Alarm must be maintained in efficient working order and must be put in full and effective operation whenever the **Home** is unattended.

Failure to comply with this condition will necessitate in an increase of your standard excess of up to €750 for each incident of loss or damage by stealing or attempted stealing.

## Intruder Alarm

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Failure to comply with this condition will necessitate in an increase of your standard excess of up to €750 for each incident of loss or damage by stealing or attempted stealing.

## Security Locks

**We** will not cover any loss or damage as a result of theft or any attempted theft while **Your** house is **unattended** unless:

1. All external doors are fitted with mortise deadlocks or deadlocking rim latches
2. All French doors, patio doors and accessible windows are fitted with appropriate security locks and are put into full and effective operation.
3. All external doors and windows are closed and fastened.

## Voluntary Excess Clause

In accordance with the Voluntary **Excess** option that **you** have selected, **we** confirm that the standard policy **Excess** of €250 is increased by an amount (between €100 and €5,000) wherever they appear in the Policy.

## Several Liability Clause: LSW1001 (Insurance)

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

# Home Protection Tips

## Storm

To minimise damage from storms, **we** suggest the following:

- Mineral felt roofs have a limited life span and are subject to wear and tear and deterioration over time. Check the roof covering at regular intervals and replace the felt where there are signs of deterioration. Remember, **your** Policy does not cover the maintenance costs involved in repairing or replacing the roof. The Policy specifically excludes damage caused by wear and tear and gradual deterioration.
- Ensure **your** tiles and guttering are secure.
- Check that the gutters and drains are not blocked.
- If a storm is forecast, make sure all gates are bolted. Put any garden furniture, lawnmowers or plant pots in a garden shed and lock it.

## Fire Prevention

Every year many people are killed or injured and **homes** are destroyed as a result of domestic fires.

**You** can reduce the risk of fire by taking the following precautions:

- Do not overload an electrical point. Unplug all appliances when not in use.
- Repair faulty wiring, frayed leads and loose plugs.
- All fires and heaters should have a secure fireguard. Never leave the room without having a guard in front of the fire.
- Chimneys should be swept at least once a year.
- Avoid careless smoking, especially in bedrooms.
- Matches should be kept well away from children.
- Close all internal doors when going to bed.
- Keep heaters away from furniture, curtains and bedclothes.
- Never move or refuel an oil or gas heater while it is lighting.
- Keep all electrical flexes off cooker rings and hobs.
- Be especially careful with chip pans, they should never be left unattended on a lighted cooker.
- You should install at least two smoke detectors in your house. Smoke detectors should be tested regularly to ensure they are working properly. Change the batteries at least twice a year.
- All Chimneys and/or flues to solid fuel stoves and open fires should be kept in a good state of repair.
- All solid fuel stoves should be installed by a professional, qualified & certified installation company.

## Water Damage

There are various weather hazards which **you** cannot avoid but against which **you** can protect your **home**.

- Lag pipes and water tanks wherever possible.
- Leave the underside of tanks free to ensure rising warmth can reach them.
- Replace washers on dripping taps.

## **Burglary prevention**

Unfortunately, theft has become part of everyday life in many areas. Most thieves are opportunists who commit crimes when they spot an easily entered home. Such opportunities can be removed by fitting and using good quality locks on doors and windows and by installing an approved alarm system.

- All external doors should be fitted with mortice deadlocks (or their equivalent) and **you** should lock these doors even if **you** are out for just a short time.
- All patio doors should be fitted with key-operated patio door locks. The keys should be removable.
- All ground floor windows and other accessible windows, fanlights and rooflights should be fitted with security locks and put into full and effective operation.

## **Before going on holidays**

- If **you** have an automatic light switch installed, set it to operate at the times **you** normally switch the lights on.
- Cancel all deliveries e.g. milk, newspapers etc.
- Ask a neighbour to pop in from time to time to check on the house and to remove post from the letterbox/porch.
- Inform **your** local Garda station that **you** will be away.
- Check that all windows and doors are securely locked.
- Set **your** burglar alarm, smoke detectors and other alarm systems - check that the batteries in all alarms are working.







Patrona Flexi Home is underwritten by Qudos Insurance A/S  
Qudos Insurance Ltd is regulated by the Danish FSA

**Patrona Underwriting Ltd.**

The Bushels, Commarket, Wexford.

☎ 053 91 80300 ☎ 053 91 80399

✉ [info@patrona.ie](mailto:info@patrona.ie) 🌐 [www.patrona.ie](http://www.patrona.ie)

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