

HOME INSURANCE



Safehome Options

Policy



WELCOME TO RSA

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Issued by RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.
Telephone: 1890 290 100. Facsimile: (01) 290 1001.

Premiums are subject to Government Levy and/or contributions where applicable. In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which become or may become due and payable by the insurers under this **Policy** shall be payable and paid in the Republic of Ireland.

Stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 113 of the Finance Act 1990.

All monies referred to and/or due under this **Policy** are expressed in and/or payable in Euro.

RSA CUSTOMER SERVICE

We are committed to providing Our customers with a high standard of service at all times.

Customer Complaints Procedure

We are anxious to provide the highest quality of customer service at all times. We are eager therefore to learn about any aspect of our service or products not meeting customer expectations.

If you have a complaint in connection with company service, the details of your policy or treatment of a claim please contact your insurance broker or contact our Customer Service Manager, RSA Insurance Ireland Ltd, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16
Tel: 1890 290 100
Outside Ireland Tel: +353 1 290 1000

In the event of the issue not being resolved you may contact:

- The Insurance Information Service of the Irish Insurance Federation, 39 Molesworth St, Dublin 2
Tel: 01-676 1820
- Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Tel: 1890 88 20 90 or 01-662 0899

Following the above procedures does not in any way affect your right to take legal action.

Contract Law

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

The contract of insurance will be concluded RSA Insurance Ireland Limited, which has a branch office in the Republic of Ireland.

Data Protection Information

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law or as required in the performance of existing contracts of insurance. In order to provide you with products and services this information will be held in the data systems of the RSA Group of companies or our agents or subcontractors. In accordance with the provisions of the Data Protection Legislation, you have the right to receive a copy of all your personal data held by RSA Insurance Ireland Limited following a written request (in respect of which a small fee may be charged) and to have any inaccuracies in that personal data corrected.

RSA CUSTOMER SERVICE

This is **Your SafehomeOptions Policy**. PLEASE READ IT CAREFULLY. It sets out the details of the contract **You** have made with **Us**. The **Proposal** and Declaration which **You** made to **Us** are incorporated in and form part of this contract. If all material facts are not disclosed the **Policy** may be invalid and no cover may operate.

We confirm that **We** will insure **You** in the terms set out in this **Policy** for any period for which **You** offer **Us** **Your** premium and **We** accept it.

The **Schedule** and any **Endorsements** are all part of **Your Policy** and shall be considered as one document. Check **Your Schedule** to find out which Sections **You** have insured and read them along with **Your Policy**. **You** should also pay particular attention to the Conditions and Exclusions set out on Pages 26-31 as these apply to all Sections.

Whilst **Your SafehomeOptions Policy** insures **You** against a wide range of contingencies, it does not insure **You** against every possible loss, for example, it is not a maintenance contract, and if the only **Damage** is due to wear, tear or deterioration there is no cover under **Your Policy**. If **Damage** is caused by War Risks, Sonic Bangs, or Radioactive Contamination **You** should contact the appropriate Government Department or other Authority to recover **Your** loss as **Your SafehomeOptions Policy** along with all other Household policies does not insure **You** against these types of **Damage**.

You must tell **Us** immediately of any changes in the information **You** have given **Us** in **Your Proposal** or any other changes which affect or are material to this insurance. For example, if **You** make any alteration to **Your** property, which makes losses more likely to happen or more serious if they do or if **You** move house. If

You do not let **Us** know **You** could invalidate **Your Policy**. Remember to tell **Us** if **You** plan to leave **Your Home Unoccupied** for more than 45 consecutive days and what additional measures **You** are going to take since there is some reduction in cover in these circumstances.

PLEASE READ **YOUR SAFEHOME OPTIONS POLICY** THOROUGHLY TO MAKE SURE THAT IT MEETS ALL **YOUR** REQUIREMENTS. IF IT DOES NOT, **YOU** CAN SEND IT BACK TO **US** WITHIN 30 DAYS, AND **WE** WILL NOT CHARGE **YOU** ANY PREMIUM PROVIDED **YOU** HAVE NOT MADE ANY CLAIM DURING THE 30 DAY PERIOD. SHOULD **YOU** DECIDE TO RETURN THE **POLICY** TO **US**, **YOU** WILL NOT BE ABLE TO MAKE A CLAIM AT A LATER DATE.

RSA is a registered business name of RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Financial Regulator. The underwriter is RSA Insurance Ireland Limited which is a member of the RSA Group. RSA Insurance Ireland Limited, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. Tel: 1890 290 100. Outside Ireland Tel: + 353 1 290 1000



Philip Smith
Chief Executive Officer
RSA Insurance Ireland Limited

DEFINITIONS

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Accidental Damage	Damage immediately caused by external means other than a deliberate act of the Policyholder
Asbestos	Asbestos shall mean crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials
Asbestos Containing Materials	Asbestos Containing materials shall mean any material containing Asbestos or Asbestos Dust
Asbestos Dust	Asbestos Dust shall mean fibres or particles of Asbestos
Betterment	Increase in value following repair or replacement
Buildings	The Home and its domestic outbuildings, garages, greenhouses, sanitary fixtures, swimming pools, permanently sited hot tubs, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges - not more than 2 metres in height, fences, aerials, satellite aerials and their fittings and masts, including landlords fixtures and fittings to the building, fitted wooden or laminated flooring, kitchen, bathroom or bedroom units and their integrated appliances all on the same site.
Contents	<p>All property including Valuables, Clothing, Personal Effects and Money in Your Home or its domestic outbuildings, garages or greenhouses owned by any member of Your Household or for which they are legally responsible</p> <p>Fixtures and fittings for which You are responsible as Occupier of the Buildings including aerials, satellite aerials and their fittings and masts</p> <p>Visitors and Domestic Employees Personal Effects not otherwise insured</p> <p>Property Not Covered:</p> <ul style="list-style-type: none"> - Buildings, including - Fitted wooden or laminated flooring, built-in kitchen bathroom and bedroom units and their Integrated Appliances unless separately and specifically agreed by the Company - Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories keys or parts - Plants, trees, hedges and shrubs in the garden - Living creatures - Money and stamps belonging to Resident Domestic Employees or paying guests

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

DEFINITIONS

- Contents (Continued)**
- Securities, certificates (other than savings certificates and documents)
 - Property used or held for business or professional purposes
 - Intellectual property, patents and the like
 - Property more specifically insured by another **Policy**

Damage	Physical harm immediately caused by an insured peril
Domestic Employees	Any person under a contract of service with You which is solely for private domestic duties including gardeners, persons carrying out repair work, other temporary or casual employees, other than contractors or persons engaged solely for the purposes of demolition, non maintenance alterations, extensions, redecoration or renovations to any part of the Home
Endorsement	An amendment to Your Policy
Excess	<p>The amount shown in Your Schedule which You pay for any one incident resulting in a claim</p> <p>If claims are made under two or more Sections for loss or Damage resulting from the same cause at the same time, only one Excess, the higher Excess will be deducted from the total amount of the claim payment</p> <p>If the amount of the claim is greater than the limit of the Sum Insured in respect of such claim, the Excess will be deducted from such limit</p>
Family	The spouse, de facto spouse, children (including adopted and foster children and their spouses or de facto spouses) parents or other relatives of the Policyholder who are resident in the Home at the time of loss or Damage
Fees	<p>Architects, surveyors and other professional Fees from persons registered under the Building Control Acts which You have to pay in connection with repairing or reinstating the Buildings</p> <p>Fees not covered:</p> <ul style="list-style-type: none"> - Those which You have to pay to prepare a claim - Those which You incur without Our permission
Geographical Limits	Member States of the European Union
Ground Heave	Upward movement or expansion of the site on which the Building stands due to the removal of load from it or to actions within the site itself.
High Risk Items	Television, Personal Computer; audio and video equipment, electronic games, Jewellery and articles of precious metal, clocks, watches, photographic equipment, mobile phones, furs, pictures, works of art, curios and collections.

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

DEFINITIONS

Holiday Home	A house, bungalow or self-contained purpose-built apartment at the address shown in the Schedule which is not Your main residence and used solely for recreational and non-business purposes.
Home	The house, bungalow or self-contained purpose built apartment at the address shown in the Schedule
Integrated Appliances	Devices designed for a specific task which are fitted to or form part of the Buildings or of fittings to the Buildings
Landslip	Downward movement of sloping ground resulting from the action of self-weight stresses and imposed loadings exceeding the available strength of the ground.
Local Authority Requirements	The additional costs You have to pay to meet Local Authority Requirements when repairing or reinstating Damage to the Buildings Costs not covered: Any cost for complying with requirements or regulations of which You are aware before the loss or Damage occurred
Material Fact	Any information or circumstance concerning You the cover or the property to be insured which may affect the Terms or Conditions or the 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
Money	Cash, bank and currency notes, cheques, Money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens Property not covered: <ul style="list-style-type: none"> - Securities and certificates (other than savings certificates and documents) - Promotional vouchers, lottery and raffle tickets - Money held for business or professional purposes
Motor Vehicle	Any mechanically or electrically propelled or assisted conveyance, except ride-on lawnmowers or invalid wheelchairs
Occupier	Someone who lives in the Home with the owner's permission or has legal control over the Home
Period of Insurance	The period starting and ending on those dates shown in Your Schedule and for any following period but only if We accept Your renewal premium
Personal Effects	Property normally worn, carried or used about the person in everyday life.

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

DEFINITIONS

Policy	The documents consisting of Your Proposal Form , this Policy book, Your Schedule and any Endorsements
Policyholder	Whoever is named in the Schedule as the Policyholder
Proposal	Any information which describes You , any details specific to You or the property and all material information relevant to the cover which You have requested, supplied by You or on Your behalf
Reasonable	Using sound or moderate judgement without making unfair demands
Removal of Debris	Any amount We agree to pay for removing debris, demolishing, propping or shoring up parts of the Buildings which have been damaged
Resident	The owner, lessee or tenant of any apartment, house, maisonette or self contained purpose built apartment at the address shown in the Schedule and any member of such person's Family normally living in the Residential Property
Residential Investment Property	A house, bungalow or self-contained purpose-built apartment at the address shown in the Schedule which is not your main residence and rented to tenants for private living accommodation and non-business occupancy
Residential Property	Any house maisonette or self contained purpose built apartment together with its garages and domestic outbuildings of which We have been advised and accepted the risk
Schedule	The document which describes You and the Sum Insured and any details of Your Policy that are specific to You
Settlement	The downward movement of the site on which the Building stands due to the application of superimposed loading from the Building .
Storm	Violent atmospheric disturbance with strong winds which is capable of causing Damage to a building which is in sound condition and good repair
Subsidence	The downward movement of a site on which the Buildings stands, from causes unconnected with loading from the Buildings .
Sum Insured	The amount for which each type of property is insured as shown in the Schedule or as notified to You
Unoccupied	Not lived in by You or any member of Your Household or by any other person with Your permission
Valuables	Jewellery, watches, furs, pictures, clocks, collections of coins, medals or stamps and any property made of precious metal

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

DEFINITIONS

We/Us/Our/ The Company	RSA Insurance Ireland Limited
You/Your	Whoever is named in the Schedule as the Policyholder
Your Household	You, Your family (including Your spouse or defacto spouse and all children and their spouses or defacto spouses) Your Domestic Employees who are resident in the Home at the time of loss or Damage

SECTION I - BUILDINGS

This cover does not apply unless shown on the schedule.

PARAGRAPH I - COVER

We insure the **Buildings** against **Damage** by the following causes:

We will not pay for:

a Fire, Explosion, Lightning, Earthquake	- The Excess shown in the Schedule - Damage caused by the direct application of heat
b Smoke	- Arising from causes a,d or i
c Escape of water or oil from any fixed water or heating installation or domestic appliance	- Damage to the component or appliance from which the water or oil escapes - Loss or Damage to walls, ceilings and/or tiles caused by the gradual ingress or seepage of water from shower units, baths, permanently sited hot tubs, saunas or other sanitary fixtures through seals or grouting - Loss or Damage to any fixed domestic heating installation, due to wear and tear, rust or gradual deterioration - Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days - Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by Us
d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal	
e Falling trees or branches	- Damage to tennis courts - The cost of removing a tree or branch unless the Buildings are damaged at the same time
f Falling aerials, satellite aerials, their fittings or masts	- Any loss where We make a payment under Section 2 Contents Paragraph I Cover f
g Riot, Civil Commotion, Strike, Labour or Political Disturbance	

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

We will not pay for:

- | | | |
|---|--|--|
| h | Damage by Malicious persons or vandals | <ul style="list-style-type: none"> - The Excess shown in the Schedule |
| | | <ul style="list-style-type: none"> - Damage caused by You or Your Household or any person lawfully in the Home - Loss or Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days |
| | | <ul style="list-style-type: none"> - Damage to gates, hedges, fences or tennis courts - Damage caused by frost - Loss or Damage due to wear and tear and gradual deterioration - Loss or Damage to roofs constructed with torch-on or bituminous felt or flexible weathering membrane exceeding 10 years of age or other felt exceeding 5 years of age |
| i | Storm or Flood | |
| | | <ul style="list-style-type: none"> - The first €1000 of each claim - Damage to outdoor swimming pools, permanently sited hot tubs, tennis courts, patios, terraces, drives, footpaths, walls, gates or fences unless Your Home, or its domestic outbuildings or garages, is damaged at the same time - Damage caused by bedding down of structures or Settlement - Damage to solid floor slabs or Damage resulting from their movement unless the foundations beneath the external walls of Your Home are damaged at the same time - Damage caused by coastal or river erosion - Damage resulting from: <ul style="list-style-type: none"> i demolition or structural repairs or alterations to the Buildings ii faulty workmanship or the use of defective materials in the Buildings |
| j | Subsidence or Ground Heave of the site beneath the Buildings or Landslip | |

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

k Stealing or attempted stealing

l Accidental Damage

This cover does not apply unless shown on the **Schedule**

m Accidental breakage of glass or sanitary ware fixed to and forming part of **Your Home**

n Rent and Alternative Accommodation
If the **Residential Property** is made uninhabitable by any cause insured by paragraphs a-k **We** will pay

- the rent the **Policyholder** would have received but has lost (including up to two year's ground rent)
- **Reasonable** additional costs of comparable accommodation incurred by the owner or lessee of the **Residential Property** during the period necessary to restore the **Residential Property** to habitable condition

We will not pay for:

- The **Excess** shown in the **Schedule**

- Loss or **Damage** caused by **You** or **Your Household** or **Resident**
- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- **Damage**

- a Whilst **Your Home** or any part of it is let to any persons other than a member of **Your Household**
- b Whilst **Your Home** or any part of it is let to tenants or occupied by paying guests
- c Caused by settlement or shrinkage
- d **Damage** caused by subsidence or ground heave

- Any loss or **Damage** specifically excluded elsewhere in Section I – **Buildings**

- **Damage** occurring while **Your Home** has been left **Unoccupied** for more than 45 consecutive days

Excluding any amount exceeding 15% of the **Sum Insured** on **Buildings** applicable at the time the loss or **Damage** occurred, subject to any Inflation Protection adjustment.

Any loss resulting from delays caused by or directly relating to incorrect Planning or other permissions attaching to the **Buildings** at the time of the loss

Costs which **You** incur without **Our** written permission

BUILDINGS

PARAGRAPH 2 - ADDITIONAL COVER

We also provide insurance for:

We will not pay for:

a **Damage to Underground Services**
Accidental Damage to cables or underground services supplying the **Buildings**

- The **Excess** shown in the **Schedule**
- **Damage** which **You** are not legally responsible to repair
- **Damage** by subsidence or ground heave
- **Damage** by wear and tear

b **Water and Heating Installations**
Damage to any fixed domestic water or heating installation caused by freezing

- **Damage** occurring while **Your Home** or **Residential Property** has been left **Unoccupied** for more than 45 consecutive days

c **Sale of the Home**

If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by paragraphs a-k in this Section up to the date of completion, provided the **Buildings** are not otherwise insured

d **Fire Brigade Charges**

We will pay the cost of the charges made on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as a result of any incident involving fire affecting the **Buildings** in circumstances which give rise to a valid claim under this **Policy**

- any amount which We are to pay under SECTION 2 CONTENTS PARAGRAPH 2 ADDITIONAL COVER d

e **Trace & Access**

We will pay the cost of removing and replacing any part of the **Buildings** necessary to repair a household heating or water system which has caused an escape of water

- Loss or **Damage** to the component or appliance from which the water or oil escapes
- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

BUILDINGS

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION I

Index linking

The **Sum Insured** on **Buildings** will be adjusted monthly in line with the House Rebuilding Cost Index prepared by the Department of the Environment. Where there has been an inflationary increase above the House Rebuilding Cost Index or if this index is not available **We** will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** (Subject to a minimum increase of 5%).

Protection after loss

The **Sum Insured** on **Buildings** will continue to be index linked following loss or **Damage** by any cause listed in this section while the **Buildings** are being reinstated, provided **You** take all **Reasonable** steps to ensure that the reinstatement is carried out without undue delay.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION I

Provided the **Damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable

- I If the damaged parts of the **Buildings** can be repaired or replaced, **Your Home** is in good repair and the **Sum Insured** is not less than the cost of rebuilding the **Buildings**, inclusive of **Fees** and **Removal of Debris**, **We** will pay **You** –
 - i The cost of any work which needs to be done to repair the damaged parts of the **Buildings** or replace them with articles of similar quality
 - ii **Fees**
 - iii **Removal of Debris**

iv Local Authority Requirements

- 2 If the damaged parts of the **Buildings** cannot be economically repaired or replaced, **We** will pay the reduction, solely due to the **Damage**, in the market value of the **Buildings** prior to the **Damage**
- 3 **Maintenance**
Your Policy does not cover **You** for the cost of gradual deterioration – It is not a maintenance contract. It is a condition of the **Policy** that **You** keep **Your** property in good order and take **Reasonable** steps to avoid loss or **Damage**.
- 4 If the **Buildings** are not in good repair we may make a deduction for wear and tear depreciation or **Betterment**
- 5 Under Insurance Clause
If at the time of the **Damage** the **Sum Insured** is less than the full rebuilding cost **We** will pay only for the proportion of the **Damage** which the **Sum Insured** bears to such cost.

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

- 1 **Buildings** including - The **Sum Insured**
Fees, Removal of
Debris and Local
Authority Requirements
- 2 Satellite Aerial - €750
- 3 Fire Brigade Charges - €2,500
- 4 Trace and Access - €750
- 5 Rent and Alternative - 15% of **Sum**
Accommodation **Insured on**
Buildings

Provided no payment for these items has been made under the Contents Section

The **Sum Insured** on **Buildings** will not be reduced following payment of a claim.

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

Insurance is provided for any amounts which **You** become legally liable to pay in respect of:

We will not pay for liability directly or indirectly arising from:

-
- Accidental bodily injury, death, disease or illness of any person
 - Accidental loss of or **Damage** to property arising solely as owner (but not **Occupier**) of the **Buildings** or the land belonging to the **Home**
- Any injury, death, disease or illness of any member of **Your Household**
 - Loss of or **Damage** to property owned, occupied or in the custody or control of any member of **Your Household**

Limit

We will pay up to €3,000,000 in connection with any one incident inclusive of all costs, expenses and solicitors fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC (CONTINUED)

We will not pay for liability directly or indirectly arising from:

GENERAL EXCLUSIONS TO PARAGRAPH 5

You are not insured for liability directly or indirectly arising from:

- An agreement unless the liability would have existed without the agreement
- **Your** employment, business or profession
- The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)
- Injury to any person in **Your** employment
- Bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- Accidental loss of or **Damage** to property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos containing Materials**
- the ownership possession or use of any Bouncing Castle, inflatable game or Trampoline in or about the **Buildings** unless such item is situated on a soft surface in its own space away from walls trees or fences and attended or supervised by an adult whilst in use and that any 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 cut-off switch and that the stays or support of such items are

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC (CONTINUED)

We will not pay for liability directly or indirectly arising from:

GENERAL EXCLUSIONS TO PARAGRAPH 5 (CONTINUED)

- anchored adequately at least 2 metres from the item
- the ownership possession or use of swimming pool, hot tub, spa or Jacuzzi in or about the **Buildings** 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 cut-off switch and protected or covered whilst not in use
- The costs of management removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos containing Materials**
- Any incident or incidents where we may become legally liable to pay under SECTION 2 CONTENTS PARAGRAPH 5

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

SECTION 2 - CONTENTS

This cover does not apply unless shown on the Schedule.

PARAGRAPH I - COVER

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

a Fire, Explosion, Lightning, Earthquake	- The Excess shown in the Schedule
b Smoke Damage	- Damage caused by the direct application of heat
c Escape of water or oil from any fixed water or heating installation or domestic appliance	<ul style="list-style-type: none"> - Damage to the component or appliance from which the water or oil escapes - Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days - Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by Us
d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal	- Loss or Damage unless the Buildings are damaged at the same time
e Falling trees or branches	
f Falling aerials, satellite aerials, their fittings or masts	- Any loss where We make a payment under Section 1 Buildings Paragraph I Cover f
g Riot, civil commotion, strike, labour or political disturbance	
h Damage by Malicious persons or vandals	<ul style="list-style-type: none"> - Damage caused by You or Your Household or any person lawfully in the Home - Loss or Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days
i Storm or Flood	

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

CONTENTS

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

j **Subsidence** or **Ground Heave** of the site beneath the **Buildings**, or **Landslip**

We will not pay for:

- The **Excess** shown on the **Schedule**

- **Damage** caused by bedding down of new structures or settlement of newly made up ground
- **Damage** to solid floor slabs or **Damage** resulting from their movement unless the foundations beneath the external walls of **Your Home** are damaged at the same time
- **Damage** caused by coastal or river erosion
- **Damage** resulting from
 - i) demolition or structural repairs or alterations to the **Buildings**
 - ii) faulty workmanship or the use of defective materials in the **Buildings**

k Stealing or attempted stealing

- Loss by deception, unless it is only entry that is gained by deception
- Loss or **Damage** caused by **You** or **Your Household**
- Loss while **Your Home** or any part of it is lent to any persons other than a member of **Your Household** or let to tenants, or occupied by paying guests, entry into or exit from **Your Home** or its domestic outbuildings or garages is forcible and violent
- Loss of **Money** from **Your Home** unless force is used to gain entry into or exit from **Your Home**
- Loss of **Money** from outbuildings or garages
- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

CONTENTS

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

- The **Excess** shown on the **Schedule**

l **Accidental Damage** to **Contents** owned by any member of **Your Household** or for which they are legally responsible

This cover does not apply unless shown on the **Schedule**

- **Damage** caused to **Personal Effects** and **Money**
- **Damage** while **Your Home** or any part of it is lent to any persons other than a member of **Your Household** or let to tenants or occupied by paying guests
- **Damage** caused by Settlement or shrinkage
- Deterioration of food
- **Damage** solely caused by mechanical, electrical or computer failures or breakdowns or breakages
- Any loss, destruction or **Damage** specifically excluded elsewhere in Section 2 – **Contents**
- Musical instruments used or held for business or professional purposes

m **Accidental Damage** of mirrors, plate glass tops to furniture and fixed glass in furniture

- **Damage** occurring whilst **Your Home** has been left **Unoccupied** for more than 45 consecutive days

CONTENTS

PARAGRAPH 2 - ADDITIONAL COVER

We also provide cover against:

a Contents in the Garden
Loss of or **Damage** to the **Contents** by any cause insured under this Section occurring within the boundaries of the land belonging to **Your Home**

b Loss of Oil
The cost of oil lost from the domestic heating installation following **Accidental Damage** to any part of the domestic heating installation

c Moving House
Loss or **Damage** to **Contents** in transit by land from **Your Home** for permanent removal to another **Home** within the **Geographical Limits** by professional removal contractors

d Fire Brigade Charges
We will pay the cost of the charges levied by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as a result of any incident involving fire affecting the **Contents** in circumstances which give rise to a valid claim under this **Policy**

e Door Locks
Replacement and installation of locks of any external door of **Your Home** or any **garage** or domestic outbuildings or any domestic safe or burglar alarm keyswitch if the keys have been lost or damaged

f Clean up Expenses
The cost of cleaning up expenses, which **You** have to pay, following the escape of oil from the domestic heating installation

g Deep Freezer Contents

We will not pay for:

- The **Excess** shown on the **Schedule**

- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- Loss of or **Damage** to **Money**

- Loss occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- Loss or **Damage** to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers

- Loss or **Damage** to **Personal Effects**

- Loss or **Damage** to **Contents** in or in transit to or from any depository

- any amount which We are to pay under SECTION 1 BUILDINGS PARAGRAPH 2 ADDITIONAL COVER d

- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- Landscaping costs

- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

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PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 2

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage change in the Durable Household Goods Section of the Consumer Price Index. Where there has been an inflationary increase above the Durable Household Goods Section of the Consumer Price Index or if this index is not available **We** will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of the **Policy**, but the renewal premium will be calculated on the revised **Sums Insured** (Subject to a minimum increase of 5%).

The **Sum Insured** should be reviewed periodically by **You** because changes in these indices may not be sufficient for **Your Contents**.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2

Following insured **Damage**, **We** will settle **Your** claim as explained below:

- 1 Where the **Damage** can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise replacement with an item of similar quality
- 3 Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a payment equal to an agreed replacement value
- 4 Where **We** have offered repair or replacement but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced
- 5 **We** will make a deduction for wear, tear and depreciation in respect of the following items
 - clothing, furs, household linen & fabrics
 - TV, audio, video, computer, recording equipment and ancillary material including CDs, tapes, records and software
 - floor coverings
- 6 Where the replacement or repair of any item results in an increase in the value of that item **We** may make a deduction in respect of **Betterment**
- 7 Under Insurance Clause

If at the time of the loss or **Damage** the **Sum Insured** is less than the cost of replacing all the **Contents** as new less an allowance for wear and tear on items included in 5 above **We** will pay only for the proportion of the loss or **Damage** which the **Sum Insured** bears to such cost.

CONTENTS

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

1	Contents	- The Contents Sum Insured shown in the Schedule subject to the following limits: - Money €150 - Satellite Aerials €750 - In garages and domestic outbuildings €1,000 - Deep Freezer Contents €750 - Loss of Oil €1,000
2	Door Locks	- € 500
3	Contents in the Garden	- € 500
4	Clean Up Expenses	- €2,000
5	High Risk Items	- 20% of Contents Sum Insured . - Single Article Limit - 10% of Contents Sum Insured
6	Fire Brigade Charges	- €2,500
7	Moving House	- Any amount up to €10,000

The **Contents Sum Insured** will not be reduced following payment of a claim

CONTENTS

PARAGRAPH 5 - THIRD PARTY LIABILITY

Insurance is provided for any amounts which **You** or any member of **Your Household** become legally liable to pay within the geographical limits in respect of:

We will not pay for liability arising directly or indirectly from:

-
- Accidental bodily injury, death, disease or illness of any person
 - Accidental loss of or **Damage** to property arising:
 - a as occupiers (but not owners) of the **Buildings** or the land belonging to the **Home**
 - b in any other personal capacity
 - c as an employer of any **Domestic Employee**
 - Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
 - Loss of or **Damage** to property owned in the custody or control of any member of **Your Household**
 - Any incident or incidents where we may become legally liable to pay under Section 1 Buildings Paragraph 5

Limit

We will pay:

up to €3,000,000 in connection with any one incident inclusive of any costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

CONTENTS

GENERAL EXCLUSIONS TO PARAGRAPH 5

We will not pay for liability arising directly or indirectly from:

-
- An agreement unless the liability would have existed without the agreement
 - The employment, business or profession of any member of **Your Household**
 - The transmission of any communicable disease by any member of **Your Household**
 - Bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
 - Accidental loss of or **Damage** to Property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos containing Materials**
 - The costs of management removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos containing Materials**
 - Injury, death, disease or illness (other than to a **Domestic Employee**) or **Damage** arising out of
 - i The ownership of land or **Buildings** by any member of **Your Household**
 - ii The occupation of land or **Buildings** by any member of **Your Household** other than the **Buildings** or the lands belonging to the **Home**
 - iii Any incident or incidents **We** may become legally liable to pay for under SECTION 1 BUILDINGS PARAGRAPH 5
 - iv The use of horses outside the **Home**
 - v Mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and invalid wheelchairs), lifts, boats (other than hand propelled boats), hovercraft, jet ski, aircraft, trailers or caravans owned by or in the custody or control of any member of **Your Household**

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 26 - 31)

CONTENTS

GENERAL EXCLUSIONS TO PARAGRAPH 5

We will not pay for liability arising directly or indirectly from:

-
- vi Ownership, possession use or discharge of guns other than sporting guns provided that such firearms are stored separately from ammunition in a safe designed for such use and stored and used solely by the **Policyholder** or carried by an adult authorised by the **Policyholder** and the **Policyholder** is currently authorised by a Firearm Certificate granted under the Firearms Act 1925 and/or subsequent Act(s) in respect of each firearm possession, use or carriage.
 - vii Ownership, possession or use of dangerous dogs as specified in regulations made under the Control of Dogs Act 1986 or amendments thereon if such ownership, possession or use is not in accordance with the provisions of such regulations
 - viii the ownership possession or use of any Bouncing Castle, inflatable game or Trampoline in or about the **Buildings** unless such item is situated on a soft surface in its own space away from walls trees or fences and attended or supervised by an adult whilst in use and that any 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 cut-off switch and that the stays or support of such items are anchored adequately at least 2 metres from the item
 - ix the ownership possession or use of swimming pool, hot tub, spa or Jacuzzi in or about the **Buildings** 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 cut-off switch and protected and covered whilst not in use

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY
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CONDITIONS WHICH APPLY TO THE WHOLE POLICY

These Conditions are precedent to Liability.

1 Notification of a Claim

You must notify **Us** when **You** become aware of a claim under **Your Policy** as soon as possible. If there has been stealing, attempted stealing, vandalism, loss or any malicious act **You**, must tell the Gardai as soon as possible.

You must at **Your** own expense provide **Us** with all details and evidence **We** reasonably request, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **We** have had the opportunity to inspect them. Any writs, summons, other legal documents, letters of claim or other correspondence served on **You** or any member of **Your Household** in connection with a claim must be sent to **Us** as soon as possible. **You** must not answer this correspondence without **Our** written consent. **We** will not unreasonably withhold **Our** consent.

2 Conduct of the Claim

You must give **Us** whatever information or assistance **We** reasonably request and must not admit, deny, negotiate or promise to pay any claim without **Our** written consent. **We** will not unreasonably withhold **Our** consent. **We** may enter any **Building** where loss or **Damage** has occurred and deal with the salvage.

No property may be abandoned to **Us**.

3 Fraud

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by **You**, any member of **Your Household** or anyone acting on **Your** or their behalf to obtain benefit under **Your Policy**, then all benefits under **Your Policy** will be lost.

4 Alteration in Risk

You must notify **Us** as soon as possible of any alteration in risk which materially affects **Your Policy**.

We may reassess **Your Policy** cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms being quoted, a claim being rejected or reduced, or **Your Policy** being invalid.

Where any change to the cover provided by **Your Policy** and agreed by **Us**, results in additional premium payable by **You** to **Us** of not more than €25, inclusive of levy, then **We** will not charge **You** in respect of such additional premium.

Where any change to the cover provided by **Your Policy** and agreed by **Us**, results in a return premium due to **You** from **Us** of not more than €25, inclusive of levy, then **We** will not refund **You** in respect of such return premium.

5 Precautions

The electricity supply and wiring systems must be properly installed so as to comply with acceptable safety standards and maintained in a safe condition.

You and any member of **Your**

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

Household must take all **Reasonable** steps to prevent or minimise loss, **Damage** or accidents and maintain the insured property in a sound condition and good repair.

6 Annual Premium Cancellation

You may cancel **Your Policy** by giving **Us** written instructions confirming the required date of cancellation.

We may cancel **Your Policy**. If **We** cancel **Your Policy**, **We** will write to **You** at **Your** last known address confirming that all cover will cease 14 days after the date of **Our** letter.

If **Your Policy** is cancelled either by **You** or **Us**, **You** will receive a full refund of premium for any unexpired period of cover provided no claim has arisen during the **Period of Insurance**.

7 Monthly Premium Cancellation

You may cancel **Your Policy** by giving **Us** written instructions confirming the required date of cancellation. **You** should also instruct **Your** Bank to cancel **Your** Direct Debit arrangement.

We may cancel **Your Policy**. If **We** cancel **Your Policy** or **Your Policy** is cancelled because **Your** Bank is not prepared to honour **Your** Direct Debit arrangement, **We** will write to **You** at **Your** last known address confirming that all cover will cease 21 days after the date of **Our** letter.

If **Your Policy** is cancelled either by **You** or **Us**, **We** will stop applying for **Your** monthly premium. **You** will receive a full refund of premium for any unexpired period of cover

provided no claim has arisen during the **Period of Insurance**.

8 Other Insurance

Where a claim is covered under **Your Policy** and this claim is covered by any other insurance, **We** will only pay **Our** rateable proportion.

9 Subrogation

Before or after **We** pay **You** or the member of **Your Household's** claim under **Your Policy**, **You** or the member of **Your Household** must, if **We** ask **You** to, take or allow **Us** to take in **Your** or the member of **Your Household's** name, all the steps needed to enforce **Your** or the members of **Your Household's** rights against any other person, including the defence or settlement of any claim or the pursuit of a claim in any person's name.

We will pay any **Reasonable** costs and expenses involved.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We do not insure:

1 Matching of Items

The cost of replacing any undamaged items or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or **Damage** occurs:

- Within a clearly identifiable area or to a specific part and
- Replacements cannot be matched

2 Existing and Deliberate Damage

- Any loss or **Damage** occurring before cover starts or arising from an event before cover starts
- Loss or **Damage** caused deliberately by **You** or any member of **Your Household** or any **Occupier** of the Property

3 Loss of Value

Depreciation or loss in value of property other than that specified in Section 1 – **Buildings**, Paragraph 4 – Claim Settlement, sub-Paragraph 2 if the claim is to be settled on this basis.

4 Wear and Tear, Maintenance, Breakdowns and Gradually Operating Causes

- Wear and tear, rusting or corrosion
- Wet or dry rot, fungus, mildew or any other gradually operating cause
- Frost (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions (other than lightning, **Storm**, flood or earthquake)
- **Damage** caused by cleaning, repairing, restoring, renovating or

dyeing

- The cost of maintenance and normal decoration
- Failure of double glazing seals
- Mechanical, electrical or electronic computer failures or breakdowns or breakages
- **Damage** caused by assembling or dismantling of any apparatus

5 Pets, Insects and Vermin

- **Damage** caused by chewing, scratching, tearing or fouling by domestic pets
- **Damage** caused by vermin and insects

6 Loss by Deception

- Loss by deception unless it is only entry into **Your Home** that is gained by deception

7 Defective and Faulty Workmanship

- Loss or **Damage** caused by faulty workmanship
- Loss or **Damage** caused by defective design or the use of defective materials

8 Business Use

- Property used or held for business or professional purposes
- **Money** used or held for business or professional purposes

9 Money, Credit, Charge, Cheque, Debit and Cash Card Losses

- Loss of **Money** not reported to the Gardaí or local Law Enforcement Agency within 24 hours of discovery
- Losses of cards not reported to the issuing organisation within 24 hours of discovery

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

10 Consequential Losses

Consequential loss of any kind or description incurred by **You** or any member of **Your Household**

11 Radioactive, Terrorism and War Risks

Any loss of or **Damage** to property, legal liability, expense, consequential loss or bodily injury which is directly or indirectly caused by or arising from or contributed to by

- a) ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any other source
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- c) war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- d) any act of terrorism

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

- e) any action in controlling, preventing, suppression or in any way relating to c) or d) above

If **The Company** alleges that by reason of this Exclusion any liability, loss, **Damage**, cost or expense is not covered by this **Policy** the burden of proving the contrary shall by **Yours**.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

12 Sonic Bangs

Loss or **Damage** caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

13 Property Excluded or More Specifically Insured

- Property more specifically insured by another **Policy**
- Motor vehicles, trailers, caravans, boats, vessels, hovercraft, aircraft and their respective parts or accessories while attached other than motorised gardening equipment

14 Confiscation

Loss or **Damage** by delay, confiscation, detention, seizure or any attempt thereof by any lawful authority

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

15 Electronic Data

Any loss **Damage** breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from

- the failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information, command or instruction whether or not such had been programmed into the equipment
- interruption of or interference with data in electronic equipment resulting in the loss, destruction or corruption transmission or corruption of data
- the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like
- unauthorised access to a system or data

Definitions for the purpose of this Exclusion data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware

16 Pollution or Contamination

Any loss or **Damage** of any kind caused directly by pollution or contamination which

- a) was the result of an intentional act or
- b) was not caused by a sudden incident or
- c) did not occur during any **Period of Insurance**

17 Residential Investment Property

We will not be liable for any **Damage** or loss occurring at the **Home** whilst the **Home** is **Unoccupied** unless

- a) such unoccupancy is for a period not more than 45 consecutive days
- b) weekly inspections thereafter of the **Home** are made by the Insured or the Insured's representative
- c) during the period of unoccupancy 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 dependant on the supply.
- d) 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 Centigrade.

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 I **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 or renovations to any part of the **Home**.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

18 Holiday Home Insurance

- 1) When not in residence, cover for Stealing or attempted Stealing is excluded on **High Risk Items**
- 2) When the house is unoccupied for more than 48 hours it is a Condition of the insurance that:
 - a) All external doors must be secured with 5 level mortice deadlocks, or equivalent locks
 - b) All accessible windows excluding bedroom windows must be secured with button operated window locks
 - c) Intruder alarms, where installed, must be put into operation
 - d) Weekly inspections of the **Home** are made by the **Policyholder**, neighbours, relatives or managing agents
 - e) The water supply is turned off at the mains
 - f) The gas supply is turned off at the mains unless required for central heating

- 3) From 1st November to 31st March annually:

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 centigrade

Where the Conditions and Precautions set out in paragraphs 2) and 3) are fully complied with the Exclusion of Loss or Damage occurring after your **Home** has been **Unoccupied** for more than 45 consecutive days will not apply

- 4) We will not be liable for any **Damage** or loss caused by stealing or attempted stealing unless such occurred with forcible and violent entry.

MAKING A CLAIM

"WHAT DO I DO IF MY PROPERTY IS LOST OR DAMAGED?"

Naturally **We** hope **You** won't have any accidents or misfortune, but if **You** do, the following advise might be useful.

- Take any emergency action which may be necessary to protect **Your** property from further **Damage** e.g. switch off the gas, electricity and water. If **You** have to arrange for a contractor to carry out emergency work, please keep the repair account which **We** will need to see.
- Telephone **Us** or **Your** usual insurance adviser immediately for advice on **Policy** cover and how to proceed with **Your** claim. **We** would be pleased to hear from **You**.
- Check **Your Policy** wording carefully, to see if the loss or **Damage** is covered. **Your Policy** lists the events (e.g. **Storm** or stealing) which are covered and not covered and also any general exclusions or conditions which apply to **Your** whole **Policy**.
- Remember that **Your Policy** is not a maintenance contract and does not cover any loss or **Damage** caused by normal wear and tear – no Insurance **Policy** does. Remember too that the amount **You** are entitled to claim may be reduced if **Your** property has not been properly maintained or if it is not adequately insured.
- **We** have arranged a 24 hour Emergency Helpline Service. Phone the number below and you will be provided with contact details for contractors or tradesmen to assist you.

Call 01 - 832 8756 any time.

"I THINK I AM COVERED - WHAT DO I DO NOW?"

If the damaged item can be cleaned or repaired

- Items such as carpets, soft furnishings etc., may often be capable of being cleaned or repaired. If **You** contact **Us** by telephone **We** can make the necessary arrangements for specialist attention

If no immediate repairs are necessary

- Obtain two estimates for repairs or replacement, but please do not delay in sending the claim form whilst awaiting estimates - simply indicate that these will follow.

MAKING A CLAIM

"IS THERE ANYTHING ELSE I SHOULD DO?"

- Please do not dispose of damaged items before **We** have had the opportunity to inspect them.
- Report any incident involving loss, stealing, malicious **Damage** or hit and run **Damage** to the Gardai.
- If someone is making a claim against **You** or any of **Your Household** for any injury to them or **Damage** to their property, **You** must send **Us** full details, in writing, immediately. Any letters or legal documents **You** receive should be sent to **Us**, unanswered, without delay. It is most important that **You** leave **Us** to deal with the matter on **Your** behalf and do not get involved in any correspondence or conversation with the other person.

"HOW WILL RSA DEAL WITH MY CLAIM?"

Our aim is to deal with **Your** claim promptly, efficiently and fairly. At all times **We** will try to provide **You** with the highest standard of service. If **You** have any comment or complaint or if **Our** service has not met **Your** expectations please do let **Us** know.

Depending on the type of claim and value involved **We** may:

- Contact **You** by telephone or letter to progress **Your** claim.
- Arrange for one of **Our** claims team to personally call on **You**.
- Appoint an independent Loss Adjuster to deal with **Your** claim on **Our** behalf.

If an item is lost or damaged beyond repair, **We** have a network of suppliers who can provide a fast and efficient replacement service.

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RSA Insurance Ireland Limited is registered in Ireland under number 148094

with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

RSA Insurance Ireland Limited is regulated by the Financial Regulator.