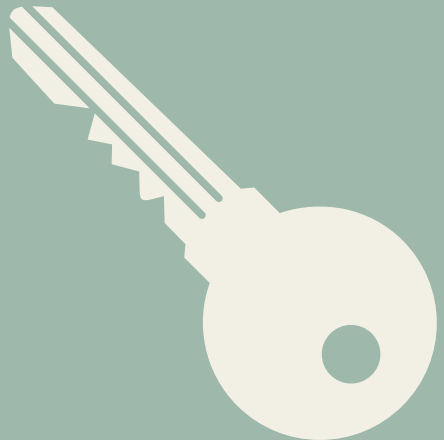


HOME INSURANCE



Safehome

Policy



WELCOME TO RSA

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

Premiums are subject to Government Levy and/or contribution 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 with RSA Insurance Ireland Limited, which has a branch office in the Republic of Ireland.

RSA INSURANCE POLICY

This is **Your Safehome Policy**. PLEASE READ IT CAREFULLY. It sets out the details of the contract **You** have made with **Us**. The **Proposal Form** and Declaration which **You** made to **Us** are incorporated in and form part of this contract.

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 41 - 45 as these apply to all Sections.

Whilst **Your Safehome 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 Safehome 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 Form** or any other changes which affect 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 security measures **You** are going to take since there is some reduction in cover in these circumstances.

PLEASE READ **YOUR SAFEHOME 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

Buildings	The Home and its domestic outbuildings, garages, greenhouses, sanitary fixtures, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, fences: hedges under 2 metres high, aerials satellites and their fittings and masts, Solar Panels and Heat Exchange Units securely attached to the roof of the Building , 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.
Business Equipment	Computers, keyboards, visual display units and printers, word processing equipment, desk top publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer aided design equipment, telecommunication equipment and office furniture owned by You or any member of Your Household but excluding Business Equipment otherwise insured
Caravan	Any caravan , trailer tent or mobile home including its fixtures, fittings, awnings, furniture, furnishings and utensils owned by any member of Your Household and described in the Schedule used solely for social, domestic and pleasure purposes
Contents	<p>All property including Business Equipment, 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 responsible 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, kitchen, bathroom or bedroom units and their integrated appliances unless insured as part of Tenant's Improvements cover - Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories or parts - Plants, trees and shrubs in the garden - Living creatures - Money and stamps belonging to resident Domestic Employees or paying guests - Securities, certificates (other than savings certificates and documents) - Property other than Business Equipment used or held for business or professional purposes - Property more specifically insured by another policy

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

DEFINITIONS

Damage	Physical harm immediately caused by an insured peril
Domestic Employee	Any person under a contract of service with You which is solely for private domestic duties including gardeners, persons carrying out repair work other than contractors or persons engaged solely to make extensions or non-maintenance alterations to the Home , and other temporary or casual employees
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 will be deducted from the total amount of the claim payment</p> <p>If the total amount of the claim is in excess of the limit of the Sum Insured in respect of such claim the Excess will be deducted from such limit</p>
Fees	<p>Fees for Architects, surveyors and other professionals registered under the Building Act which You have to pay in connection with repairing or reinstating the Buildings. 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, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.
Home	The house, bungalow or self-contained purpose built apartment at the address shown in the Schedule used solely as Your Household's main private dwelling other than for occasional business use as described in Your Policy
Integrated Appliances	Devices designed for a specific task which are fixed 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

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

DEFINITIONS

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: <ul style="list-style-type: none"> - 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 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 pedestrian controlled vehicles or invalid wheelchairs
Pedal Cycles	Any Pedal Cycle, including accessories attached to the cycle, specified in the Schedule and owned by any member of Your Household or for which they are responsible
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
Personal Possessions	Valuables , Personal Effects , sports equipment and clothing belonging to You or for which You are responsible
Policy	The documents consisting of Your Proposal Form , this policy book, Your Schedule and any Endorsements
Proposal Form	The form signed by You which describes You , any details specific to You or the property and all material information relevant to the cover which You have requested
Reasonable	Using sound or moderate judgement without making unfair demands

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

DEFINITIONS

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
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
Statement of Fact	A record of information provided by You which describes You , any details specific to You or the property or any material information relevant to the cover which You have requested
Storm	A 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 Building stands, from causes unconnected with loading from the Building
Sum Insured	The amount for which each type of property is insured as shown in the Schedule or as notified to You at renewal
Tenants Improvements	Alterations or additional work carried out to the Buildings by You either under a Tenancy Agreement or otherwise, for which cover under Section 1 of the Policy has been separately agreed by Us provided that the Sum Insured in respect of such parts of the Building is added to the Sum Insured in respect of the Contents
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
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 de facto spouse and all children and their spouses or de facto spouses) who normally live with You at the time of the loss or Solely in respect of cover for Contents Temporarily Removed, such persons residing in rented accommodation whilst attending full time education. Your resident Domestic Employees

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

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:

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

a Fire, Explosion, Lightning, Earthquake

b Smoke

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 tiles caused by the ingress of water through seals or grouting
- Loss of or **Damage** to any fixed domestic heating installation due to wear and tear; rust or gradual deterioration
- Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by **us**
- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

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

BUILDINGS

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

We will not pay for:

g Riot, Civil Commotion, Strike, Labour or Political Disturbance

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

h Malicious persons or vandals

- **Damage** caused by **You** or **Your Household**

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

i **Storm** or Flood

- **Damage** to gates, hedges, fences or tennis courts

- **Damage** caused by frost

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

- The first €1,000 of each claim

- **Damage** to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless **Your Home**, or its domestic outbuildings or garages, is damaged at the same time

- **Damage** caused by bedding down of new 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:

- i demolition or structural repairs or alterations to the **Buildings**
- ii faulty workmanship or the use of defective materials in the **Buildings**

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

BUILDINGS

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

k Stealing or attempted stealing

We will not pay for:

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

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

l Accidental **Damage**

- **Damage**
 - a whilst **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
 - b caused by **settlement** or shrinkage
- Any loss or **Damage** specifically excluded elsewhere in Section l - **Buildings**

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** caused by wear and tear

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

- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days
- **Damage** caused by wear and tear

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 this Section up to the date of completion, provided the **Buildings** are not otherwise insured

BUILDINGS

We also provide insurance for:

We will not pay for:

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

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 the result of any incident involving fire affecting the **Buildings** in circumstances which give rise to a valid claim under this **Policy**

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

f Legal Fees

Legal **Fees** which **You** have to pay to repossess **Your Home** following occupation by squatters

- **Fees** incurred without **Our** permission

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** 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 If the **Sum Insured** is less than the cost of rebuilding the **Buildings** or the **Buildings** are not in good repair; **We** will make a deduction for wear and tear or depreciation

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**.

Maximum Amount Payable

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

- 1 **Buildings** including **Fees, Removal of Debris** and **Local Authority Requirements**
- 2 Satellite Aerial - €700
- 3 Fire Brigade Charges - €2,000
- 4 Trace and Access - €700
- 5 **Legal Fees** - €12,750

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

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

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

- 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**

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

GENERAL EXCLUSIONS TO PARAGRAPH 5

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

- 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**

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 other than the provision in **Your Home** of:
 - i a child minding service for up to 2 children
 - ii accommodation for up to 6 paying guests
- The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)
- Injury to any person in **Your** employment
- 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

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 42 - 46)

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

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

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

GENERAL EXCLUSIONS TO PARAGRAPH 5 (CONTINUED)

- surface in its own space away from walls trees or fences and attended to or supervised by an adult whilst in use and that any compressor or generator for such item is positioned in a location which prevents access by minors and allows immediate access by an adult to a cut-off switch and that the stays and supports of such item are anchored adequately at least 2 metres from the item
- the ownership possession or use of a swimming pool hot tub spa or jacuzzi in or about the **Building** unless such item is attended to or supervised by an adult whilst in use and that any pump compressor or generator for such item is positioned in a location which prevents immediate access by a minor and allows immediate access by an adult to the cut-off switch and such item is protected and covered when not in use
- Any incident(s) where **We** may become legally liable to pay under Section 2 **CONTENTS** PARAGRAPH 5 or PARAGRAPH 6 or SECTION 5 PARAGRAPH 3

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 42 - 46)

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:

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

a Fire, Explosion, Lightning, Earthquake

b Smoke

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

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

g Riot, civil commotion, strike, labour or political disturbance

h Malicious persons or vandals

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

i **Storm** or Flood

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**
-
- | | |
|---|--|
| <p>j Subsidence or Heave of the site beneath the Buildings, or Landslip</p> | <ul style="list-style-type: none"> - Damage caused by bedding down of new structures or settlement of newly made up ground - Damage resulting from the movement of solid floor slabs 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 demolition or structural repairs or alteration of the Building |
| <p>k Stealing or attempted stealing</p> | <ul style="list-style-type: none"> - 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, unless force is used to gain entry into or exit from Your Home or its domestic outbuildings or garages - Loss of Money from your home not involving forcible and violent entry into or exit from the Building - Loss of Money from outbuildings or garages - Loss or Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days |
-

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

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

We will not pay for:

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

- **Damage** to **Personal Possessions** 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, electronic or computer failures or breakdowns or breakages
- Any loss, destruction or **Damage** specifically excluded elsewhere in Section 2 - **Contents**
- **Damage** caused by assembling or dismantling of the apparatus in respect of **Business Equipment**
- **Damage** to Musical Instrument used or held for business or professional purposes
- Loss of tone of Musical Instruments or the cost of replacing broken strings or drum skins or **Damage** caused by scratching, denting or bruising of such instruments

CONTENTS

PARAGRAPH 2 - ADDITIONAL COVER

We also provide cover against:

We will not pay for:

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

a Deep Freezer Contents

Loss of or **Damage** to food in a fridge or domestic deep freezer in **Your Home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. **We** will also pay for loss of or **Damage** to food which has been removed from the deep freezer following an incident **We** insure

Loss or **Damage** due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority

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

b Rent and Alternative Accommodation

If **Your Home** is made uninhabitable by any of the causes insured under this Section **We** will pay

- i Rent which **You** still have to pay for parts of **Your Home** which are unfit to live in
- ii **Reasonable** additional costs of comparable alternative accommodation until **Your Home** is fit to live in again

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

c Door Locks

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

d 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**

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

CONTENTS

We also provide cover against:

e Contents temporarily removed

Loss of or **Damage** to the **Contents** by any cause insured under this section while temporarily removed from **Your Home**

- i into a bank safe deposit, occupied private dwelling or any **Building** where any members of **Your Household** are living or carrying on their business within the **Geographical Limits**
- ii elsewhere within the **Geographical Limits**

We will not pay for:

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

- Loss or **Damage** by Stealing not involving forcible and violent entry into or exit from the **Building**
- Property removed for sale or exhibition
- Loss or **Damage** in a furniture depository
- Loss or **Damage** caused by Malicious persons or vandals
- Loss or **Damage** caused by **Storm** or Flood to property not in the **Building**
- Loss or **Damage** by Stealing not involving forcible and violent entry into or exit from the **Building**
- Accidental **Damage**

f Reinstatement of Title Deeds

The cost of replacing the Title Deeds to **Your Home** if they are lost or damaged by any cause insured under this section while in **Your Home** or lodged with **Your Building** Society, Bank or Solicitor

g Loss of Oil

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

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

CONTENTS

We also provide cover against:

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

i Jury Service
We will pay **You** €50 per day for each day **You** attend at court for jury service as long as **You** give **Us** satisfactory written proof of **Your** jury service

The **Excess** shown in **Your Schedule** is not applicable

j Wedding Gifts
The cost of replacing Wedding Gifts if they are lost or damaged by any cause insured under this section, while in **Your Home** for a period of one month before and one month after the wedding day of **You** or a member of **Your Household**

k Christmas Gifts
The cost of replacing Christmas Gifts if they are lost or damaged by any cause insured under this section while in **Your Home** during the months of December and January

l Unauthorised use of Credit Cards
Financial loss resulting from the unauthorised use of bank cash cards, debit cards, charge, cheque and/or credit cards, anywhere within the **Geographical Limits** and Worldwide up to 60 days in any one **Period of Insurance**

We will not pay for:

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

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

- Loss or **Damage** which **You/Your Household** are covered for under another contract of insurance

- Losses not reported to the issuing organisation within 24 hours of discovery of the loss
- Losses occurring due to the credit card(s) not being used in accordance with the conditions of use of the issuing house.

CONTENTS

We also provide cover against:

m Visitors Personal Effects
Loss or **Damage** to **Personal Effects** belonging to visitors not more specifically insured by another **policy**

n 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

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

p Fatal Accident Benefit
The accidental death of **You** and/or **Your** partner permanently residing in **Your Home** as a result of:

- i Fire, Lightning, Explosion
- ii assault by thieves in the **Buildings** or on the street
- iii travelling as a fare paying passenger in a train, bus, licensed taxi, hackney or airplane where death occurs within three calendar months of when the injuries occurred

We will not pay for:

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

- Property owned by paying guests

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

CONTENTS

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 2

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage increase 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%).

If the **Contents Sum Insured** was chosen as a percentage of the **Buildings Sum Insured**, **We** will adjust the **Contents Sum Insured** in the same way as the **Buildings Sum Insured**.

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 cash 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 where they are more than 4 years old:
 - clothing, furs, **household** linen & fabrics
 - TV, audio, video, computer, recording equipment and ancillary material including CDs, tapes, records and software.
 - floor coverings
- 6 If the **Contents Sum Insured** is less than the cost of replacing all the **Contents** as new, **We** may make a deduction for wear, tear and depreciation on all items

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: - Business Equipment €4,000 - Money €400 - Satellite Aerials €700 (provided no payment has been made under Buildings)
2	Deep Freezer Contents	- €2,000
3	Rent and Alternative Accommodation	- 50% of Contents Sum Insured
4	Door Locks	- € 700
5	Contents in the Garden	- € 700
6	Title Deeds	- € 700
7	Clean Up Expenses	- €2,000
8	Jury Service	- € 700
9	Wedding Gifts	- An additional 10% of the Contents Sum Insured
10	Christmas Gifts	- An additional 10% of the Contents Sum Insured
11	Credit Cards	- €1,275
12	Visitors Personal Effects	- € 700
13	Fire Brigade Charges	- €2,000 (provided no payment has been made under Buildings)
14	Fatal Accident Benefit	- €5,000
15	High Risk Items	- 50% of Contents Sum Insured . - Single Article Limit - 10% of Contents Sum Insured
16	Contents Temporarily Removed	- 20% of Contents Sum Insured .

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 in respect of:

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

-
- Accidental bodily injury, death, disease or illness of any person
 - Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**

 - 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** in the Republic of Ireland or Worldwide during a temporary visit
 - Loss of or **Damage** to property owned 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 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** other than the provision in **Your Home** of
 - i a child minding service for up to 2 children
 - ii accommodation for up to 6 paying guests
 - The transmission of any communicable disease by any member of **Your Household**
 - 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 the use of horses other than at **your Home**
 - iv mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and pedestrian controlled vehicles), lifts, boats (other than hand propelled boats), hovercraft, aircraft (other than model aircraft), trailers or **Caravans** owned by or in the custody or control of any member of **Your Household**
 - v ownership, possession, use or discharge of firearms other than Sporting Guns where **you** or any member of **your household** 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 and such firearm(s) are stored separately from ammunition in a safe designed for such use and stored and used solely by **you** or carried by an adult authorised by **you**

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 42 - 46)

CONTENTS

GENERAL EXCLUSIONS TO PARAGRAPH 5

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

-
- 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 to or supervised by an adult whilst in use and that any compressor or generator for such item is positioned in a location which prevents access by minors and allows immediate access by an adult to a cut-off switch and that the stays and supports of such item are anchored adequately at least 2 metres from the item
 - ix the ownership possession or use of a swimming pool hot tub spa or jacuzzi in or about the **Building** unless such item is attended to or supervised by an adult whilst in use and that any pump compressor or generator for such item is positioned in a location which prevents immediate access by a minor and allows immediate access by an adult to the cut-off switch and such item is protected and covered when not in use
 - x Any incident(s) where **We** may become legally liable to pay under Section 1 **BUILDINGS** PARAGRAPH 5 or Section 5 PARAGRAPH 3

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 42 - 46)**

CONTENTS

PARAGRAPH 6 - TENANTS LIABILITY FOR DAMAGE

If **You** are a tenant of **Your Home** and not the owner or landlord, **We** will pay all sums which **You** are liable to pay under the terms of **Your** tenancy agreement for:

We will not pay for:

a Buildings

Damage to the **Buildings** by any cause insured in Section 2 - **Contents** - Paragraph 1 - Cover

- **Loss or Damage** caused by **Fire, Subsidence, Heave** of the site beneath the **Buildings**, or **Landslip**

b Decorations and Fixtures

Damage to internal decorations or landlords fixtures and fittings of the **Buildings** by any cause insured in Section 2 - **Contents** - Paragraph 1 - Cover

c Underground Services

Accidental Damage to cables or underground services supplying the **Buildings**

d Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs or tops, washbasins, pedestals, shower cubicles, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

The maximum amount payable in respect of any one incident is 20% of the **Contents Sum Insured** in any one **Period of Insurance**

SECTION 3 - PERSONAL POSSESSIONS OUTSIDE THE HOME

This cover does not apply unless shown on The Schedule
PARAGRAPH I - COVER

Only paragraphs shown in the Schedule are covered

A. UNSPECIFIED VALUABLES, CLOTHING AND PERSONAL EFFECTS, PERSONAL MONEY AND SPORTS EQUIPMENT

We insure:

Property owned by any member of **Your Household** or for which they are responsible anywhere within the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**.

Where **you** have selected Section 7: Annual Travel, the number of days above is increased to 180

We will not pay for:

-
- The **Excess** shown in the **Schedule**
-
- a Accidental loss of or **Damage** to **Valuables**, Clothing and **Personal Effects**
 - Any article used or held for business or professional purposes
 - Contact lenses, mobile phones, camcorders, hearing aids, china, glass, porcelain articles and items of a brittle nature, **household** goods and domestic appliances
 - **Pedal Cycles**
 - Musical instruments used or held for business or professional purposes
 - Camping equipment
 - External television satellite receiving equipment
 - b Loss of **Money** used or held solely for private, social or domestic purposes
 - Securities, certificates (other than savings certificates and documents) of any kind
 - Depreciation in value of **Money**
 - Loss of **Money** caused by errors or omissions in payments, receipts or book-keeping
 - Loss of **Money** not reported to the Gardai within 24 hours of discovery
 - Loss of **Money** used or held for business or professional purposes

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 42 - 46)

PERSONAL POSSESSIONS OUTSIDE THE HOME

We insure: (CONTINUED)

- c Accidental loss of or **Damage** to sports equipment of **Your Household** or for which they are responsible

We will not pay for: (CONTINUED)

- Motor vehicles, trailers, **Caravans**, boats, vessels, aircraft and their respective parts or accessories
- Living creatures
- Loss or **Damage** while taking part in organised racing (other than on foot) or professional sports
- Loss or **Damage** to equipment whilst in use

B. SPECIFIED ITEMS

We insure:

Accidental loss of or **Damage** to items specified in the **Schedule** and owned by any member of **Your Household** or for which they are responsible anywhere in the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**

Where you have selected Section 7: Annual Travel, the number of days above is increased to 180.

You are not insured for:

- The **Excess** shown in the **Schedule**
- Any article used or held solely for business or professional purposes
- **Pedal Cycles**
- Follow on charges associated with mobile phones

PERSONAL POSSESSIONS OUTSIDE THE HOME

GENERAL EXCLUSIONS TO SECTION 3

We will not pay for:

- **Damage** caused by cleaning, repairing, restoring or renovating
- **Damage** solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Loss or **Damage** caused by nationalisation or confiscation by any authority
- Loss by deception unless it is only entry into **Your Home** that is gained by deception
- Loss or **Damage** by stealing from a **motor vehicle**, unless the property is concealed within a glove compartment, or locked boot, following forcible and violent entry into a securely locked vehicle

PERSONAL POSSESSIONS OUTSIDE THE HOME

PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 3

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage increase 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 Sums Insured should be reviewed periodically by **You**, because changes in the Durable **Household** Goods Section of the Consumer Price Index may not be sufficient for **PERSONAL POSSESSIONS**.

PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 3

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

- a Where the **Damage** can be economically repaired, including clothing, **We** will either arrange or authorise repair
- b 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

c Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value

d 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

- 2 **We** may make a deduction for wear, tear and depreciation for clothing

Maximum Amount Payable

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

- 1 Unspecified **Valuables**,
Clothing, **Personal Effects**
and Sports Equipment
- **The Sum Insured**
subject to a maximum
amount of €1,000 in
respect of any one item
- 2 **Money** - € 400
- 3 **Specified Items** - **The Sum Insured**

SECTION 4 - PEDAL CYCLES

This cover does not apply unless shown on the Schedule

PARAGRAPH I - COVER

We insure:

Accidental loss of or **Damage to Pedal Cycles** anywhere within the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**

We will not pay for:

- The **Excess** shown in the **Schedule**
- Stealing of the cycle or parts of the cycle or accessories whilst outside the boundaries of the land belonging to **Your Home** unless the cycle is in a locked **Building** or has been immobilised by a security device
- Loss or **Damage** while the cycle is being used for racing
- Loss or **Damage** to tyres or accessories unless the cycle is lost or damaged at the same time
- **Damage** caused by cleaning, repairing, restoring or renovating
- Loss or **Damage** caused by nationalisation or confiscation by any authority
- **Damage** solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages

PEDAL CYCLES

PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 4

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage increase 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 **Sums Insured** should be reviewed periodically by **You**, because changes in the Durable **Household Goods** Section of the Consumer Price Index may not be sufficient for **Pedal Cycles**

PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 4

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

- 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

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 cash 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

Maximum Amount Payable

The maximum amount payable in respect of any one **Pedal Cycle** is the **Sum Insured** (less any **Excess**)

SECTION 5 : CARAVAN

This cover does not apply unless shown on the Schedule

PARAGRAPH I - COVER

We insure the **Caravan** against:

- 1 Loss of or **Damage** within the Republic of Ireland and while temporarily elsewhere, but within the Geographical Limits (including transit between ports) in **Your** custody or control provided that the period for which **You** are outside the Republic of Ireland, does not exceed 60 days in any one **period of insurance**
- 2 If there is Loss or **Damage** which is insured by this section, **We** will pay the **Reasonable** cost of:
 - i) protection and removal to the nearest suitable repairers
 - ii) delivery to **Your Home** address or to the **Caravan's** permanent site within the Republic of Ireland
- 3 **Loss of Use**
 - i) the **Reasonable** cost of hiring another **Caravan** or other alternative accommodation
 - ii) cost of hiring charges for bookings **You** have paid prior to the loss or **Damage**
- 4 **Salvage Charges**
All **Reasonable** costs and expenses which **You** have to pay to reduce or avoid a loss which would have resulted in a claim under this section during the course of any sea transit

We will not pay for:

- The **Excess** shown in the **Schedule**
- Loss or **Damage** while the **Caravan** is on a site away from **Your Home** for more than 30 days caused by overturning of the **Caravan** by **Storm** or Flood unless it is securely anchored to the ground at all four corners of the chassis
- Loss or **Damage** while the **Caravan** is being used in any motor sport
- Loss or **Damage** while the **Caravan** is used as a permanent residence
- Loss or **Damage** occurring while the **Caravan** is let out on hire
- Loss or **Damage** caused by **Storm** to the tent of a trailer tent or any awning
- Loss or **Damage** caused by seepage of water into the **Caravan** through seams or seals
- Loss or **Damage** caused deliberately by any of **Your Household** or any person having use of the **Caravan**
- **Damage** to tyres by application of brakes or by road punctures, cuts or bursts
- Loss or **Damage** to furniture, furnishings or utensils caused by malicious **Damage** or stealing while the **Caravan** is left unattended unless the loss or **Damage** occurred when **Your Caravan** was locked
- The costs of repairing mechanical, electrical, electronic or computer failures or breakdowns or breakages

CARAVAN

PARAGRAPH 2 - CLAIMS SETTLEMENT FOR SECTION 2

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

- 1 **We** will pay the cost of work carried out in repairing or replacing the damaged parts of the **Caravan**
- 2 If the **Caravan** is lost or damaged beyond economical repair:
 - i) within 12 months of **Your** having purchased it new, **We** will pay the cost of replacement as new, or at **Our** option, **We** will replace as new
 - ii) Otherwise than in i) **We** will pay the market value
- 3 If **We** know that the **Caravan** is the subject of a hire purchase agreement, **We** will pay the owner whose receipt shall be a full discharge

For Furniture, furnishings, utensils and household linen, **We** will pay the cost of replacement as new, or at **Our** option, **We** will replace as new except for:

- **household** linen where a deduction for wear and tear will be made
- items that can be economically repaired (including **household** linen) where the cost of repair will be paid

By **household** linen **We** mean towels, bed and table linen

Sums insured will not be reduced following payment of a claim.

Maximum Amount Payable

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

1. **Caravan**
 - The **Sum Insured** unless 2 i) above applies
2. Removal and delivery - €320
3. Loss of Use
 - €15 per day subject to €200 in total
4. Salvage Charges- No limit

The **Excess** shown in **Your Schedule** does not apply to 2 or 3.

CARAVAN

PARAGRAPH 3 - THIRD PARTY LIABILITY

You are insured for any amounts which any member of **Your Household** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or **Damage** to property

arising out of the ownership, possession or use of the **Caravan**

We will also cover the legal liability of any other person who is using or has custody of the **Caravan** with **Your** permission and who is not insured elsewhere

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

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

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

-
- 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**
 - A **Caravan** which is used as a permanent dwelling or on hire
 - Towing during hire
 - An agreement unless the liability would have existed without the agreement
 - Injury, death, disease, illness or **Damage** arising from **Your** profession or business
 - Injury, death, disease, illness or **Damage** arising from any mechanically propelled vehicle, by which the **Caravan** is being towed or transported
 - Injury to any person in **Your** employment
 - use of a **Caravan** for commercial purposes
 - use of the **Caravan** for which Insurance is compulsory under the Road Traffic Acts
 - Any incident(s) where **We** may become legally liable to pay under Section 1 **BUILDINGS** PARAGRAPH 5 or Section 2 **CONTENTS** PARAGRAPH 5 or PARAGRAPH 6

SECTION 6: HOME OFFICE / SURGERY

This cover does not apply unless shown on the Schedule

PARAGRAPH 1 - COVER

- The cover provided under Paragraph 1 - Section 2 - **Contents** extends to include Office/Surgery **Contents** in **Your Home** or its domestic outbuildings

We will not pay for:

- The **Excess** shown in the **Schedule**
- Loss or **Damage** unless force is used to gain entry into or exit from **Your Home** or its domestic outbuildings
- Any loss or **Damage** specifically excluded elsewhere in Section 2 - **Contents**

PARAGRAPH 2 - CLAIMS SETTLEMENT FOR SECTION 6

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 cash 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 For clothing and **household** linen, **We** may make a deduction for wear, tear and depreciation

- 6 If the **Contents Sum Insured** is less than the cost of replacing all the **Contents** as new, **We** may make a deduction for wear, tear and depreciation on all items

Maximum Amount Payable

The maximum amount payable in respect of any one incident is 20% of the **Contents Sum Insured** (less any **Excess**)

SECTION 6: HOME OFFICE / SURGERY

PARAGRAPH 3 - THIRD PARTY LIABILITY

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

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or **Damage** to property arising directly from the use of **Your Home** or its domestic outbuildings as an office or surgery

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

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

-
- Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
 - Loss of or **Damage** to property owned or in the custody or control of any member of **Your Household**

HOME OFFICE / SURGERY

GENERAL EXCLUSIONS TO PARAGRAPH 3

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** except as stated in this section
 - The transmission of any communicable disease by any member of **Your Household**
 - The dispensing of any medicine
 - The exercise of professional skills associated with professional qualifications
 - 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 the use of horses other than at **your** address
 - iv mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and pedestrian controlled vehicles), lifts, boats (other than hand propelled boats), hovercraft, aircraft, (other than model aircraft), trailers or Caravans owned by or in the custody or control of any member of **Your Household**
 - v ownership, possession, use or discharge of firearms (other than Sporting Guns)
 - vi 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

If **You** or a Member of **Your Household** claiming should die, **Your/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 42 - 46)**

SECTION 7: ANNUAL TRAVEL

This cover does not apply unless shown on the Schedule

A separate Wording is enclosed if this cover is applicable

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

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**. Material information would include any special feature of **Your** property or member of **Your Household** which makes losses more likely to happen or more serious if they do.

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 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

You and any member of **Your Household** must take all reasonable steps to prevent or minimise loss, **Damage** or accident 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.

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

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:

7 Monthly Premium Cancellation

You may cancel **Your Policy** by giving **Us** written instructions. **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.

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 **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.

10 No Claim Bonus

Provided no transfer of interest in this **Policy** has occurred and no claim has arisen during the **Period of Insurance** the renewal premium will be reduced by a No Claims Bonus based on the current scale.

Step-back Clause

If a claim arises or is made from an occurrence during any **Period of Insurance** the No Claim Bonus entitlement will be reduced by 2 years for each such claim from the next renewal.

Deferment Clause

If any claim in the expiring **Period of Insurance** has been disregarded in calculation of the No Claim Bonus shown in a renewal **schedule** **We** may at its option treat such claim as having arisen during the **Period of Insurance** shown in the renewal **Schedule**.

The following claims will not affect the Bonus:

- a) Claims which have been reported in compliance with Condition 1 of the Policy and where the total amount paid to **You** is less than €250.
- b) Claims which have been settled without any payment other than Legal Fees or fees due to adjusters from us.
- c) Fire Brigade charges
- d) Deep Freezer Contents
- e) Reinstatement of Title Deeds
- f) Jury Service
- g) Fatal Accident Benefit
- h) Door Locks

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We do not insure:

1 Matching of Items

The cost of replacing any undamaged item 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**

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 for which **Your Household** is responsible
- **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

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

8 Business Use

- Property used or held for business or professional purposes other than **Business Equipment** and **Contents** specified in Section 6 - **Home Office / Surgery**
- **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 Gardai within 24 hours of discovery
- Losses of cards not reported to the issuing organisation within 24 hours of discovery

10 Consequential Losses

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

11 Radioactive Contamination 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 any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 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

- a) to an uprising, military or usurped power
- d) any action in controlling, preventing, suppressing or in any way relating to c) above
- e) the release or threat of release of germs, disease or other chemicals or biological contagions or contaminants
- f) the use or threat of use of any nuclear device or radioactive substance

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 be **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.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

12 Sonic Bangs

Loss of 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 (not specified in the **Schedule**), 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

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 data command or instruction whether or not such had been programmed into

such 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**

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 advice 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.
- **We** have arranged a 24 hour Emergency Helpline Service to give **you** immediate access to the experts who will solve **your** emergency.
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 cleaning or repair. 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 in Section 4 of the form 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.

TO BE UPDATED BEFORE SENDING TO PRINT

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