

Home policy summary

Significant features and benefits

This is a summary of the significant features and benefits of your policy and does not contain the full terms and conditions of the cover. You can find full details in the [policy booklet](#); please let us know if you would like us to send you a copy.

What is covered under buildings	What is covered under contents	
- the property shown on the schedule - domestic outbuildings - solar panels - swimming pools, tennis courts and hot tubs - septic tanks and fuel tanks - terraces, patios and decked areas - driveways and footpaths - walls, fences, gates, hedges and fixtures and fittings including home electric vehicle charging points	- household goods and valuables* - home office equipment - sports equipment - personal belongings (excluding mobile phones and accessories) - If you are a tenant, we also cover fixtures and fittings and interior decorations owned by you.	
What you are covered for		
- Fire - Escape of oil or water - Theft or attempted theft - Storm or flood	- Subsidence - Vandalism or malicious acts - Falling trees or aerials	
Extra benefits included as standard	Buildings	Contents
Emergency Home Repair: 24 hours access to a network of approved contractors - up to €260 to cover the cost of call out, labour and parts for emergency repairs involving plumbing, blocked drains, electrics, locks and keys, roof damage and external glazing.	Applies to policies with both buildings and contents cover	
Home emergency 24-hour helpline	✓	✓
Loss of rent or alternative accommodation (up to 15% of sum insured)	✓	✓
Fire brigade charges up to €2,000	✓	✓
Public liability	✓	
Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings	✓	
Access for repairs in the event of a leak up to €650	✓	
Loss of heating oil up to €750		✓
Money up to €500 and credit cards up to €1,500		✓
Home office equipment up to €3,500		✓
Frozen foods up to €700		✓
Contents in outbuildings up to €5,000		✓
Visitors' personal belongings up to €1,000		✓
Replacement locks up to €650		✓

Pedal cycles away from the home up to €600 per bicycle		✓
Title deeds cover up to €750	✓	✓
Jury service cover €25 per day, up to €700		✓
Personal liability, tenant's liability		✓
Liability to domestic employees	✓	✓
Fatal injury benefit €5,000		✓
Accidental damage cover for TV, video, audio and computer equipment (maximum €2,000 per item)		✓
Accidental breakage of mirrors, glass in hobs, plate glass table tops, fixed glass in furniture		✓
Wedding and Christmas gifts (increased by 10% of contents sum insured)		✓
Optional covers – the following benefits may be available	Buildings	Contents
Accidental damage – extends cover to include accidental damage to the buildings, contents, or both within the home.	Optional	Optional
All Risks – provides cover for loss or damage to; - specified items – any items specified in the schedule - unspecified items – personal belongings up to the sum insured shown in the schedule. A limit of €1,500 per item applies - cover applies outside the home, anywhere in Europe and up to 60 days in any one period of insurance elsewhere in the world		Optional

*Valuables – jewellery, items of precious metals, timepieces, photographic equipment, works of art, antiques, furs, musical instruments, collections of stamps, curios, coins or medals.

Significant exclusions or limitations

A summary of the most significant exclusions is listed below. Please see the relevant sections of the policy booklet for full details.

We will not pay for the first amount of each claim, known as the “excess” as listed below unless it says otherwise in the policy booklet.

Buildings or Contents (sections one and two)		All risks (cover away from the home) (section three)
Standard policy excess	€250	Standard excess €125
Pedal cycles away from the home excess	€125	
Escape of water excess	€500	
Subsidence excess	€1,000	

Any additional voluntary excess chosen by you will be added to the standard policy excess, escape of water excess and subsidence excess amounts shown above.

Emergency Home Repair

We will only pay for work that is an emergency repair and that has been authorised through the home emergency 24-hour helpline. An emergency repair is a repair necessary to make your home safe and to prevent further loss or damage by the covered emergencies. The excess will not apply to claims under this section and will not affect your no claims discount. (See section five)

Unoccupancy

After your home has been unoccupied for 30 days or more, we will not pay for:

- theft or attempted theft
- loss of or damage to valuables and money
- vandalism and malicious damage
- water or oil leaking from any fixed heating or water installation
- damage to fixed glass, mirrors or sanitary ware
- damage to domestic appliances caused by freezing

Claims payments

If we agree to pay your claim, we may keep a portion of the payment until the repair work is complete. We will not keep more than 5% of the payment for a claim less than €40,000 or more than 10% of the payment for a claim above €40,000. We will consider the work complete when we have reviewed final invoices and carried out a final inspection of the work. The inspection may be carried out by a representative appointed by us. (See section four buildings – How we settle claims)

Valuables

We will not pay more than 33% of the contents sum insured for valuables and more than €3,000 for any one item of valuables unless it has been specified on the schedule and a valuation supplied. If a valuation was not received prior to cover then it must be produced at the time of the claim. The valuation or receipt must be from before the loss or damage. (See section two)

We will not cover:

- loss or damage caused by war and related events, including war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, acts of terrorism, or any similar event.
- any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- damage caused by water leaking from shower units, baths and/or any other sanitary fittings through seals and grouting
- motor vehicles (other than ride on lawnmowers), boats, drones, electric bicycles, e-scooters, aircraft, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones, and accessories, contact lenses or hearing aids
- property owned or used for business purposes
- loss or damage caused by faulty workmanship, defective materials including sulphides such as but not limited to pyrite and/or mica or faulty design
- loss, damage or liability caused by communicable diseases
- loss, damage or liability caused by failure of computers and electrical equipment, information technology hazards and cyber risks

Cancellation rights

You may cancel your policy at any time by contacting us by phone or in writing. If you cancel within the first 14 working days of a new business or renewal policy, we will refund your premium for any period of insurance remaining. If you cancel your policy at any other time, we will refund your premium for any remaining period of insurance, less an administration fee. Your cancellation administration fee is shown in your schedule of insurance. Please refer to your policy booklet for further details on cancellations.

Making a claim

In the event of any accident or loss you should call our Claims Department on 01 5534020.