



## Insurance Product Information Document

**Company: Prestige Underwriting Services (Ireland) Limited**

**Product: Coverall**

Prestige Underwriting Services (Ireland) Limited is regulated by the Central Bank of Ireland. Registered in Ireland. Company Registration Number 119908. Registered address: Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Ireland. This policy is underwritten by AmTrust International Underwriters DAC is regulated by the Central Bank of Ireland.

This document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation and contact your broker or agent should you have any questions or to amend the details we hold.

## What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings and/or contents.



### What is insured?

#### Loss of or damage to your Buildings and/or Contents including personal possessions caused by-

- ✓ Fire and resultant smoke damage
- ✓ Storm, flood or weight of snow
- ✓ Escape of water from fixed water tanks, apparatus or pipes
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Oil or metered water
- ✓ Loss of rent/alternative accommodation
- ✓ Replacement locks

#### The policy also covers

**Legal Protection** – up to €50,000 for adviser's costs for certain types of legal action(s) as detailed in your policy document and your insurance schedule

**Home Emergency Assistance** – when sudden or unexpected Breakdown of, or damage to, the plumbing and drainage system which will result in internal liquid damage to your Property. This includes leaking pipes, blocked drains, water tanks, and blockages in toilet waste pipes or leaking radiators

#### Under the Buildings Section (if you have chosen this cover)

- ✓ Accidental damage to fixtures and fittings
- ✓ Property owners liability

#### Under the contents Section (if you have chosen this cover)

- ✓ The cost of replacing frozen food spoilt in a fridge or freezer caused by a fail or rise in temperature or contamination by refrigerant fume
- ✓ Accidental loss of or damage to pedal cycles valued up to €500
- ✓ Public liability



### What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss damage or liability arising out of the activities of contractors
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage caused by vermin, insects, pets or domesticated animal
- ✗ Loss damage or liability arising as a result of the home being used for illegal activities

#### Legal Protection

- ✗ We won't cover events that started before the policy began.
- ✗ We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ We won't cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than €150. We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.

#### Home Emergency Assistance

- ✗ Primary Heating Systems which have not been maintained in line with manufacturers specifications
- ✗ Replacement of items within the Property which is necessitated as a result of normal wear and tear



## Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Loss of rent/alternative accommodation is limited to 20% of the buildings/contents sum insured as shown on your schedule
- ! A limit of €500 per claim and €2,500 in any one period of insurance applies in respect of replacement locks
- ! We will pay up to 50% of the cost of replacing any undamaged item which form part of a pair, set or suite for which a claim has been accepted by us
- ! We will pay up to €2,500 for any one item (including articles forming part of a pair or set) unless shown as a specified item on your schedule

### Legal Protection Insurance

- ! There is a 90 day qualifying period for claims for Employment Disputes, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.

### Home Emergency Assistance

- ! There is a limit of four assistances per Period of Insurance
- ! The dwelling should be maintained in a good state of repair



## Where am I covered?

- ✓ You are covered against any loss, damage or liability occurring at the home

### Under the Legal Protection Section

- ✓ Claims which arise, or where proceedings are brought in The Republic of Ireland

### Under the Home Emergency Assistance Section

- ✓ You will be covered in the place of residence named in the home insurance schedule, comprising private dwelling and attached garage

### Under the Contents Section (if you have chosen this cover)

- ✓ Public liability will indemnify you for any charges which you become legally liable to pay in respect of any accidental bodily injury, death or disease or damage to property which occurs anywhere in the world
- ✓ Loss of or damage to items under the personal possessions section is covered worldwide
- ✓ We will pay the cost of repairing or replacing pedal cycles belonging to you (if shown as a specified item on your schedule) following loss or damage caused by theft or attempted theft, or accidental damage occurring anywhere in Ireland and Europe



## What are my obligations?

- To ensure that all information provided by you is accurate and complete to the best of your knowledge
- To comply with all endorsements applicable to this policy as shown on your policy schedule
- To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- To maintain the property in a good state of repair at all times
- To ensure that your sums insured represent the full reinstatement value of the buildings and/or contents
- To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property

### Under the Legal Protection Section

- You must notify claims as soon as possible once you become aware of the insured event and within no more than 180 days of you becoming aware of the insured event, or 45 days for claims relating to Identity Fraud
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us
- You must gain our consent before incurring any legal advisers' costs

### Under the Home Emergency Assistance Section

- Advise us of any facts which may influence our decision to accept your risk (known as material facts) as soon as you are aware of them.
- Use reasonable precautions to ensure your dwelling remains in a good state of repair
- Comply with our claims conditions in the event of a claim



## When and how do I pay?

Please contact your broker or agent for information on how to pay



## When does the cover start and end?

The period of insurance is stated on your policy schedule



## How do I cancel the contract?

You may cancel this policy within 14 days of receipt of your policy documents or the start date of the period of insurance, whichever is the latter (the cooling off period).

If cover has not commenced a full refund will be given, if cover has commenced we will refund the premium paid for the period of unused cover.

There will be no refund of premium in the event you have made or are in the process of making a claim in the current period of insurance.

To cancel your policy you must notify your broker or agent

**Your policy is administered by Prestige Underwriting Services (Ireland) Limited on behalf of the following Insurers:**

**Buildings and Contents** - AmTrust International Underwriters

**Home Emergency** - MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros, S.A. trading as MAPFRE ASSISTANCE Agency Ireland

**Legal Expenses** - Arranged by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited