

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A.

Product: Home Share

LLOYD'S INSURANCE COMPANY S.A. IS A BELGIAN LIMITED LIABILITY COMPANY (*SOCIÉTÉ ANONYME / NAAMLOZE VENNOOTSCHAP*) WITH ITS REGISTERED OFFICE AT BASTION TOWER, MARVELDPLEIN 5, 1050 BRUSSELS, BELGIUM AND REGISTERED WITH BANQUE-CARREFOUR DES ENTREPRISES / KRUISPUNTBANK VAN ONDERNEMINGEN UNDER NUMBER 682.594.839 RLE (BRUSSELS). IT IS AN INSURANCE COMPANY SUBJECT TO THE SUPERVISION OF THE NATIONAL BANK OF BELGIUM. ITS FIRM REFERENCE NUMBER(S) AND OTHER DETAILS CAN BE FOUND ON www.nbb.be
UMR: B1966P18161BAA

Company: MAPFRE ASSISTANCE Agency Ireland Product: Home Emergency Assistance

MAPFRE ASISTENCIA COMPAÑÍA DE SEGUROS Y REASEGUROS, S.A. TRADING AS MAPFRE ASSISTANCE AGENCY IRELAND IS AUTHORISED BY DIRECCIÓN GENERAL DE SEGUROS Y FONDOS DE PENSIONES DEL MINISTERIO DE ECONOMÍA Y HACIENDA, IN SPAIN, AND IS REGULATED BY THE CENTRAL BANK OF IRELAND FOR CONDUCT OF BUSINESS RULES.
THE PRINCIPAL PLACE OF BUSINESS OF MAPFRE ASSISTANCE AGENCY IRELAND IS AT IRELAND ASSIST HOUSE, 22 -26 PROSPECT HILL, GALWAY. MAPFRE ASSISTANCE AGENCY IRELAND CONDUCTS BUSINESS IN IRELAND IN ACCORDANCE WITH THE CODE OF CONDUCT FOR INSURANCE UNDERTAKINGS PUBLISHED BY THE CENTRAL BANK OF IRELAND. REGISTERED IN REPUBLIC OF IRELAND. REG No 903874.

This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is provided in the actual policy documentation

What is this type of Insurance?

This is a **Home Insurance** product which provides cover for loss or damage to your buildings and/or contents.

Provision exists to extend this policy to allow you to host Airbnb guest(s) whilst enjoying the full benefits of the policy. However any loss, damage or liability caused by or to an Airbnb guest(s) is more specifically insured by Airbnb Host Guarantee or Host Protection and is not covered under this policy.



What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, storm, flood, subsidence and theft or attempted theft
- ✓ Home Emergency Assistance available 24/7 up to €250

Buildings cover (if shown on your Schedule) includes

- ✓ The cost of rebuilding up to the sum insured shown in the schedule
- ✓ Liability as owner of your property up to a limit of €2,000,000
- ✓ Underground Pipes and Cables up to €5,000

Contents cover (if shown on your Schedule) includes

- ✓ Liability as occupier of your home up to a limit of €2,000,000
- ✓ Personal Liability up to a limit of €2,000,000
- ✓ Temporary removal of contents up to 20% of contents sum insured
- ✓ Title Deeds up to €500
- ✓ Contents in the open up to €1,000
- ✓ Accidents to domestic employees up to €2,000,000

Optional covers available at additional cost

- Personal possessions outside the home
- Accidental damage
- Loss of Airbnb income up to €250



What is not insured?

- ✗ The first amount of any claim (known as the excess) in addition to any voluntary excess amount you have chosen:
 - €500 for escape of water and oil
 - €2,000 for subsidence
 - €250 for all other claims
- ✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause
- ✗ Any criminal or deliberate act by you or your family
- ✗ Storm or flood damage to fences, gates, hedges, domestic fixed fuel-oil tanks, swimming pools, tennis courts, driveways, patios and terraces.
- ✗ Theft or malicious damage caused by someone lawfully on the premises
- ✗ Contents valued in excess of €4,000 for any one article, set or collection without prior agreement
- ✗ Poor or faulty workmanship and/or materials



Are there any restrictions in cover?

- ! The cover is significantly reduced if the property is unoccupied for more than 30 days
- ! If the sums insured are inadequate we will reduce the amount we will pay for claims by the same ratio as the underinsurance
- ! An excess of €750 will apply if your alarm is not fully operational when your home is unoccupied
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



Where am I covered?

- ✓ The Republic of Ireland

Optional Personal Possessions cover applies anywhere in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and not more than 60 days while elsewhere in the world



What are my obligations?

Your premium is based on the information you provide when you are taking out the policy and the information you provide must be honest, accurate and complete.

If your circumstances change, you must inform us immediately. If you are not sure whether you need to inform us you should contact your Insurance Broker for advice. If the information you provide is not honest, accurate and complete the policy may be invalid and your claim may not be dealt with.

You must take care of your property and take all practical precautions to avoid loss or damage.

When a claim or possible claim occurs, You must notify Us as soon as possible but no later than 14 days.



When and how do I pay?

You can pay your premium as a one off premium or speak to your Insurance Broker about instalment options



When does the cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The period of insurance will be shown in your policy schedule.



How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you are entitled to cancel it within 14 days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full.

You are entitled to cancel this policy after the cooling-off period by notifying Your Insurance Broker in writing. Any refund of premium paid by You will be calculated at a proportional daily rate depending on how long the policy has been in force, unless You have made a claim or have a claim pending in which case We reserve the right to retain the full premium. If cancellation is at Your request (after the cooling-off period), We will deduct the Home Emergency Assistance premium of €9.33 and if cancelled during the first year of insurance an administration charge of €75, will be deducted from any refund due to you.