

# Home Insurance

## Insurance Product Information Document

Company: Zurich Insurance plc

Product: Home Solutions

Registered in Ireland No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743

**This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full 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.

**Buildings** - provides cover for the structure of the home, domestic outbuildings and permanent fixtures.

**Contents** - provides cover for household goods and personal belongings.

**Important:** Cover and restrictions will vary depending on which option you have chosen.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, storm, flood, subsidence and theft or attempted theft
- ✓ Home Emergency Assistance

##### **Buildings cover 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 €1,300,000
- ✓ Underground Pipes and Cables

##### **Contents cover includes**

- ✓ Contents replacement – up to the sum insured to repair or replace your contents as new
- ✓ Liability as occupier of your home up to a limit of €1,300,000
- ✓ Personal Liability up to a limit of €1,300,000
- ✓ Temporary removal of contents up to 15% of contents sum insured
- ✓ Title Deeds up to €650
- ✓ Liability as a tenant up to 10% of the contents sum Insured
- ✓ Contents in the open up to €500
- ✓ Accidents to domestic employees up to €2,600,000

##### **Optional covers available at additional cost**

- Accidental damage
- All Risks / Personal Possessions



#### What is not insured?

- ✗ The first amount of any claim (known as the excess) in addition to any voluntary excess amount you have chosen. Refer to your policy documentation.
- ✗ 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
- ✗ Storm or flood damage caused by frost, subsidence, ground heave or landslip
- ✗ Theft or malicious damage caused by someone lawfully on the premises
- ✗ Contents valued in excess of €5,000 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
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.
- ! Other restrictions and exclusions may apply. Please refer to your policy documentation for details.



## Where am I covered?

- ✓ The Buildings and/or Contents at the address shown in the schedule.
- ✓ All Risks/Personal possession in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and elsewhere for 60 days.
- ✓ Liability to the public as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 30 days



## What are my obligations?

It is your responsibility to:

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of sums insured or occupancy)
- Take reasonable steps to safeguard the property against loss and damage
- Pay the premium or premium instalments on time
- Tell us about any incidents connected to this insurance at the latest within 30 days of their occurrence, including where any incident is likely to give rise to a claim
- Provide all information and assistance that we may require
- Do all you can to reduce any costs, damage, injury or loss

Your policy may not be valid or a claim may not be paid if we do not have the correct information.



## When and how do I pay?

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



## When does the cover start and end?

Your cover will start and end on the dates stated on your policy schedule.



## How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period"). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

You can otherwise cancel your policy at any time by contacting your broker. We will cancel the policy when we receive instructions from your broker. Please note that if you cancel in the first year of insurance (outside the Cooling-off Period) a cancellation fee of €75 will apply.