

Summary of Cover

Home Insurance

Risks Covered

- Fire, explosion and smoke
- Theft or attempted theft (following forcible and violent entry)
- Leakage of water or oil
- Civil commotion and malicious damage
- Impact by aircraft, vehicles or animals
- Storm or flood (excluding gates, hedges and fences)
- Lightning, thunderbolt or earthquake
- Falling trees
- Breakage or collapse of television and radio aerials

Automatic Extensions under Buildings and/or Contents Sections

- Accidental breakage of fixed glass, sanitary fittings and underground services
- Payment of professional fees, site clearance and other costs
- The cost of reasonable alternative accommodation and/or loss of rent whilst the home is uninhabitable because of an insured loss
- Pedal Cycles and Sports Equipment – €600
- Freezer and Refrigerator Contents – €250
- Home Entertainment Equipment – €2,500
- Wedding Presents and Gifts – €12,000
- Locks and Keys – €600
- Replacement of Documents – €250
- Credit, Debit, Charge, Cheque or Cash cards – €2,500
- Mirrors and Glass – €2,500
- Trace & Access – €600
- Loss of Metered Water - €600
- Prams, Pushchairs and Wheelchairs - €600
- Fire Extinguishing Expenses - €250
- Personal Money – €500
- Contents in the open – €500
- Contents whilst temporarily away from your home – 20% of the contents sum insured

Liability

The policy covers your legal liability:

- As owner if you have insured your Buildings
- As occupier, as tenant and personal liability if you have insured your Contents

Valuables

Furs, jewellery, articles containing precious metals or stones, gold or silver articles, curios, clocks, watches, personal adornments, works of art, paintings, pictures, stamp, coin or medal collections. These are insured as part of your contents subject to the following limits:

- Any single item: €2,500 or 5% of the amount insured on contents, whichever is less
- Total Amount: One-third of the amount insured on contents but not exceeding €20,000 in respect of jewellery (unless in an approved safe)

Optional Wider Cover

Wider cover is available at an additional premium for:

- Buildings on an All Risks basis (for buildings under 25 years)
- Accidental Damage cover for Contents
- Personal Possessions on an All Risks basis
- Personal Accident for any member of your household
- Home Worker Extension

Important

The description of the insurance must be regarded only as an outline. The policy is a legal document and as such defines the insurance cover in precise terms. A specimen may be inspected upon request.