

Home Insurance for your Holiday Home or Residential Investment Property

1890 604 604

www.bankofireland.ie

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Policy Cover At a Glance

This Insurance is for

- **Your Home Buildings,**
- The **Contents of Your Home**
- Any other insurance risks **You** have specified that have been included in the **Policy Schedule.**

This insurance **Policy** will cover **You** in the event of fire, **Storm**, flood and stealing. **Accidental Damage** only applies if specifically included on the **Policy Schedule.**

Item	Key Covers	Key Exclusions
<p>Buildings (Full details of all covers in Section 1 Buildings) The Home and its domestic outbuildings, garages, drives, footpaths, walls, patios, satellite/aerials</p>	<ul style="list-style-type: none"> • Fire, Storm & Flood • Stealing or attempted stealing • Accidental Damage • Vandalism • Subsidence 	<ul style="list-style-type: none"> • Accidental Damage excluded when the property is lent or let • Loss or Damage occurring after Your Home has been Unoccupied for more than 45 days • Gradual ingress / seepage of water • Wear & tear • Storm cover does not apply to fences & gates
<p>Contents (Full details of all covers in Section 2 Contents) All Contents of Your Home owned by any member of Your Household or for which they are responsible</p>	<ul style="list-style-type: none"> • Fire, Storm & Flood • Stealing or attempted stealing • High Risk Items covered for 20% of the Contents Sum Insured with 10% of the Contents as a single article limit • Contents in the garden 	<ul style="list-style-type: none"> • Wear and tear • Accidental Damage and stealing when Your property is lent or let • Loss or Damage occurring after Your Home has been Unoccupied for more than 45 days • Gradual ingress /seepage of water

Policy Cover At a Glance (continued)

Item	Key Benefits	Key Exclusions and reasons why claims are not paid
<p>Benefits that apply to the Whole Policy</p>	<ul style="list-style-type: none"> • Liability • Nil surcharge if premium is paid by monthly instalment • 24hr emergency help line service • Cooling off period of 30 days • Total High Risk Items up to 20% of Contents Sum Insured 	<ul style="list-style-type: none"> • Wear & Tear as Your Policy is not a maintenance contract • Storm damage to fences and gates • Defective and faulty workmanship • Loss or Damage occurring after Your Home has been Unoccupied for more than 45 days • Matching of items • If you have not disclosed previous claims or convictions this may invalidate Your Policy

How to change/cancel your cover – (see page 29 for full details)

If **You** need to make any changes to the detail of **Your Policy** or if **You** have any further queries, simply call **Us** on LoCall - 1890 604 604.

Should **You** wish to cancel **Your Policy** **You** may do so by giving seven days notice in writing to Bank of Ireland Insurance Services Ltd. or calling Bank of Ireland Insurance Services Ltd. on 1890 604 604. Note Calls are recorded.

Making a claim – (see pages 37-40 for full details)

Should **You** need to make a claim please inform Bank of Ireland Insurance Services Claims Unit at RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16. Telephone 1890 604 604, Facsimile (01) 671 7541 as soon as possible for advice on how to proceed with **Your** claim.

Holiday Home and Residential Investment Property

The Contract of Insurance

Thank you for choosing Bank of Ireland for your home insurance needs.

The **Policy** is evidence of the contract between the insurer RSA Insurance Ireland Limited and **You**, the **Policyholder**.

The **Policy**, the **Schedule** and any **Endorsements** are to be read as one document and any word or expression used with a specific meaning appears in bold text and has the same meaning wherever it appears.

The insurer will provide under those Sections which are shown in the **Schedule** the insurance described in the **Policy** during any **Period of Insurance**.

The Conditions which appear in the **Policy** or in any **Endorsement** are part of the contract and must be complied with. They are where their nature permits Conditions precedent to your right to recover under the **Policy**.

This **Policy** provides wide cover but no insurance policy can protect **You** against every loss. For example, **You** cannot claim when the only damage is wear, tear or deterioration caused by normal everyday use.

RSA is a registered business name of RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. The underwriter is RSA Insurance Ireland Limited which is a member of the RSA Group. RSA Insurance Ireland Limited, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. Tel: 1890 290 100. Outside Ireland Tel:+ 353 1 290 1000



Philip Smith
Chief Executive Officer
RSA Insurance Ireland Limited

Bank of Ireland Insurance Services Ltd. will issue policies and collect premiums on behalf of the Insurer.

Premiums are subject to Government Levy and/or contributions where applicable. In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which become or may become due and payable by the insurer under this **Policy** shall be payable and paid in the Republic of Ireland.

Stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 113 of the Finance Act 1990.

All monies referred to and/or due under this **Policy** are expressed in and/or payable in Euro.

RSA Insurance Ireland Limited will manage claims.

RSA Insurance Ireland Limited underwrite **Your** insurance **Policy**.

RSA Insurance Ireland Limited is registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland.

This **Policy** is arranged through Bank of Ireland Insurance Services Limited.

Bank of Ireland Insurance Services Ltd. regulated by the Central Bank of Ireland is a member of the Bank of Ireland Group.

Bank of Ireland Insurance Services Ltd.
PO Box 1850
Dublin 24
Telephone 1890 604 604
Facsimile (01) 236 1740

Customer Service

We are committed to providing **Our** customers with a high standard of service at all times.

Complaints Procedure

Bank of Ireland Insurance Services wants to give **You** the best possible service. If **You** have any complaint concerning **Your** insurance, **You** should contact **Us** immediately by writing to the Managing Director, Bank of Ireland Insurance Services Ltd., P.O. Box 382, Tuam Road, Galway or phoning Us on 1890 608 608. Alternatively, you may write to the Director, Broker Management Centre, RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16.

If **You** are still dissatisfied, **You** may write to The Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. LoCall 1890 882090.

Your Insurer is a member of both the Financial Services Ombudsman scheme and the Irish Insurance Federation.

Contract Law

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

Holiday Home and Residential Investment Property

This is **Your Policy** which covers **Your Holiday Home** or **Residential Investment Property** as declared by **You**.

It sets out the details of the contract **You** have made with **Us**. The **Proposal** or Declaration which **You** made to **Us** are incorporated in and form part of this contract.

PLEASE READ **YOUR POLICY** THOROUGHLY TO MAKE SURE THAT IT MEETS ALL **YOUR** REQUIREMENTS. IF IT DOES NOT, **YOU CAN SEND IT BACK TO US WITHIN 30 DAYS, AND WE WILL NOT CHARGE YOU ANY PREMIUM PROVIDED YOU HAVE NOT MADE ANY CLAIM DURING THE 30 DAY PERIOD. SHOULD YOU DECIDE TO RETURN THE POLICY TO US, YOU WILL NOT BE ABLE TO MAKE A CLAIM AT A LATER DATE.**

We confirm that **We** will insure **You** in the terms set out in this **Policy** for any period for which **You** offer **Us Your** premium and **We** accept it.

The **Schedule** and any **Endorsements** are all part of **Your Policy** and shall be considered as one document. Check **Your Schedule** to find out which Sections **You** have insured and read them along with **Your Policy**. **You** should also pay particular attention to the Conditions and Exclusions set out on Pages 27-36 as these apply to all Sections.

You must tell **Us** immediately of any changes in the information **You** have given **Us** in **Your Proposal** or any other changes which affect this insurance. For example, if **You** make any alteration to **Your** property, which makes losses more likely to happen or more serious if they do or if **You** move house. If **You** do not let **Us** know **You** could invalidate **Your Policy**. Remember to tell **Us** if **You** plan to leave **Your Home Unoccupied** for more than 45 consecutive days and what additional safety measures **You** are going to take since there is some reduction in cover in these circumstances.

Section 1

Buildings

Section 1 – Buildings

This cover does not apply unless shown on the Schedule.

The Maximum Amounts Payable under Paragraphs 1 and 2 of this Section are shown on Page 12

PARAGRAPH 1 - COVER

We insure the **Buildings** against **Damage** by the following causes:

a Fire, Explosion, Lightning, Earthquake

We will not pay for:

- The **Excess** shown in the **Schedule**

- **Damage** caused by the direct application of heat

b Smoke

c Escape of water or oil from any fixed water or heating installation or domestic appliance

- **Damage** to the component or appliance from which the water or oil escapes
- Loss or **Damage** to walls, ceilings and/or tiles caused by the gradual ingress or seepage of water from shower units, baths, permanently sited hot tubs, saunas or other sanitary fixtures
- Loss or **Damage** to any fixed domestic heating installation, due to wear and tear, rust or gradual deterioration
- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days
- Remediation to a standard which will pose a risk to health or property or carried out by a contract or not approved by **Us**

d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

e Falling trees or branches

- **Damage** to tennis courts
- The cost of removing a tree or branch unless the **Buildings** are damaged at the same time

f Falling aerials, satellite aerials, their fittings or masts

- Any loss where **We** make a payment under Section 2 Contents Paragraph 1 Cover f

g Riot, Civil Commotion, Strike, Labour or Political Disturbance

h Malicious persons or vandals

- **Damage** caused by **You** or **Your Household** or any person lawfully in the **Home**
- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

i **Storm** or Flood

- **Damage** to gates, hedges, fences or tennis courts
- **Damage** caused by frost
- Loss or **Damage** due to wear and tear and gradual deterioration
- Loss or **Damage** to roofs constructed with torch-on or bituminous felt exceeding 10 years of age or other felt exceeding 5 years of age

j **Subsidence** or **Ground Heave** of the site beneath the **Buildings** or **Landslip**

- The first €1000 of each claim
- **Damage** to outdoor swimming pools, permanently sited hot tubs, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless **Your Home**, or its domestic outbuildings or garages, is damaged at the same time

(The Conditions and Exclusions which apply to your whole policy are shown on Pages 29-35)
All words in bold text are defined on pages 23-25

Buildings

We insure the **Buildings** against the following causes:

j **Subsidence** or **Ground Heave** of the site beneath the **Buildings** or **Landslip**
(continued)

k Stealing or attempted stealing

l Rent and Alternative Accommodation

If the **Residential Property** is made uninhabitable by any cause insured by paragraphs a-k **We** will pay:

- the rent the **Policyholder** would have received but has lost (including up to two year's ground rent)
- **Reasonable** additional costs of comparable accommodation incurred by the owner or lessee of the **Residential Property** during the period necessary to restore the **Residential Property** to habitable condition

m Accidental Damage

1 Accidental Damage

This cover does not apply unless shown on the **Schedule**

2 Accidental breakage of glass or sanitary ware fixed to and forming part of **Your Home**

We will not pay for:

The **Excess** shown in the **Schedule**

- **Damage** caused by bedding down of structures or **Settlement**
- **Damage** to solid floor slabs or **Damage** resulting from their movement unless the foundations beneath the external walls of **Your Home** are damaged at the same time
- **Damage** caused by coastal or river erosion
- **Damage** resulting from:
 - i demolition or structural repairs or alterations to the **Buildings**
 - ii faulty workmanship or the use of defective materials in the **Buildings**

- Loss or **Damage** caused by **You** or **Your Household** or **Resident**
- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- Excluding any amount exceeding 10% of the **Sum Insured** on **Buildings** applicable at the time the loss or **Damage** occurred, subject to any Inflation Protection adjustment.
- Any loss resulting from delays caused by or directly relating to incorrect Planning or other permissions attaching to the **Buildings** at the time of the loss
- Costs which **You** incur without **Our** written permission

- **Damage**

- a Whilst **Your Home** or any part of it is lent to any persons other than a member of **Your Household**
- b Whilst **Your Home** or any part of it is let to tenants or occupied by paying guests
- c Caused by Settlement or shrinkage
- Any loss or **Damage** specifically excluded elsewhere in Section 1 – Buildings

- **Damage** occurring while **Your Home** has been left **Unoccupied** for more than 45 consecutive days

PARAGRAPH 2 - ADDITIONAL COVER

We also provide insurance for:

a **Damage** to Underground Services **Accidental Damage** to cables and underground services supplying the **Buildings**

b Water and Heating Installations **Damage** to any fixed domestic water or heating installation caused by freezing

We will not pay for:

The **Excess** shown in the **Schedule**

- **Damage** which **You** are not legally responsible to repair

- **Damage** occurring while **Your Home** has been left **Unoccupied** for more than 45 consecutive days

Buildings

PARAGRAPH 2 - ADDITIONAL COVER

We also provide insurance for:

We will not pay for:
The **Excess** shown in the **Schedule**

c Sale of the **Home**

If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by paragraphs a-k in this Section up to the date of completion, provided the **Buildings** are not otherwise insured

d Fire Brigade Charges

We will pay the cost of the charges made on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as a result of any incident involving fire affecting the **Buildings** in circumstances which give rise to a valid claim under this **Policy**

- Any amount which **We** are to pay under Section 2 Contents Paragraph 2 Additional Cover d

e Trace & Access

We will pay the cost of removing and replacing any part of the **Buildings** necessary to repair a household heating or water system which has caused an escape of water

- Loss or **Damage** to the component or appliance from which the water or oil escapes
- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 1

Index linking

The **Sum Insured** on **Buildings** will be adjusted monthly in line with the House Rebuilding Cost Index prepared by the Department of the Environment. Where there has been an inflationary increase above the House Rebuilding Cost Index or if this index is not available **We** will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** (Subject to a minimum increase of 5%).

Protection after loss

The **Sum Insured** on **Buildings** will continue to be index linked following loss or **Damage** by any cause listed in this Section while the **Buildings** are being reinstated, provided **You** take all **Reasonable** steps to ensure that the reinstatement is carried out without undue delay.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 1

Provided the **Damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable

- 1 If the damaged parts of the **Buildings** can be repaired or replaced, **Your Home** is in good repair and the **Sum Insured** is not less than the cost of rebuilding the **Buildings**, inclusive of **Fees** and **Removal of Debris**, **We** will pay **You** –
 - i The cost of any work which needs to be done to repair the damaged parts of the **Buildings** or replace them with articles of similar quality
 - ii **Fees**
 - iii **Removal of Debris**
 - iv **Local Authority Requirements**
- 2 If the damaged parts of the **Buildings** cannot be economically repaired or replaced, **We** will pay the reduction, solely due to the **Damage**, in the market value of the **Buildings** prior to the **Damage**
- 3 Maintenance
Your Policy does not cover **You** for the cost of gradual deterioration – It is not a maintenance contract. It is a Condition of the **Policy** that **You** keep **Your** property in good order and take **Reasonable** steps to avoid loss or **Damage**.

Buildings

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 1 (CONTINUED)

4 If the **Buildings** are not in good repair or If at the time of the **Damage** the **Sum Insured** is less than the full rebuilding cost **We** may make a deduction for wear and tear, depreciation or **Betterment**

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

- | | |
|--|---|
| 1 Buildings including Fees, Removal of Debris and Local Authority Requirements | - The Sum Insured |
| 2 Satellite Aerial | - €700 |
| 3 Fire Brigade Charges | - €2,000 |
| 4 Trace and Access | - €700 |
| 5 Rent and Alternative Accommodation | - 10% of the Sum Insured on Buildings |

The **Sum Insured** on **Buildings** will not be reduced following payment of a claim.

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

Insurance is provided for any amounts which **You** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or **Damage** to property arising solely as owner (but not **Occupier**) of the **Buildings** or the land belonging to the **Home**

Limit

We will pay up to €3,000,000 in connection with any one incident inclusive of all costs, expenses and solicitors fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

We will not pay for liability directly or indirectly arising from:

- Any injury, death, disease or illness of any member of **Your Household**
- Loss of or **Damage** to property owned, occupied or in the custody or control of any member of **Your Household**
- An agreement unless the liability would have existed without the agreement
- **Your** employment, business or profession
- The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)
- Injury to any person in **Your** employment
- Bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- Accidental loss of or **Damage** to property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- The costs of management, removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- Any incident or incidents where **We** may become legally liable to pay under Section 2 Contents Paragraph 5

If **You** should die, **Your** legal personal representatives will have the protection of this cover.

Section 2

Contents

Section 2 – Contents

This cover does not apply unless shown on the Schedule.

The Maximum Amounts Payable under Paragraphs 1 and 2 of this Section are shown on Page 18

PARAGRAPH 1 - COVER

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

a	Fire, Explosion, Lightning, Earthquake	- The Excess shown in the Schedule - Damage caused by the direct application of heat
b	Smoke	
c	Escape of water or oil from any fixed water or heating installation or domestic appliance	- Damage to the component or appliance from which the water or oil escapes - Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days - Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by Us
d	Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal	- Loss or Damage unless the Buildings are damaged at the same time
e	Falling trees or branches	
f	Falling aerials, satellite aerials, their fittings or masts	- Any loss where We make a payment under Section 1 Buildings Paragraph 1 Cover f
g	Riot, Civil Commotion, Strike, Labour or Political Disturbance	
h	Malicious persons or vandals	- Damage caused by You or Your Household or persons lawfully in the Home - Loss or Damage occurring after Your Home has been Unoccupied for more than 45 consecutive days
i	Storm or Flood	- Deep Freezer contents
j	Subsidence or Ground Heave of the site beneath the Buildings , or Landslip	- The first €1000 of each claim - Damage caused by bedding down of structures or Settlement of made up ground - Damage to solid floor slabs or Damage resulting from their movement unless the foundations beneath the external walls of Your Home are damaged at the same time - Damage caused by coastal or river erosion - Damage resulting from i) demolition or structural repairs or alterations to the Buildings ii) faulty workmanship or the use of defective materials in the Buildings

Contents

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

k Stealing or attempted stealing

We will not pay for:

- The **Excess** shown in the **Schedule**

- Loss by deception, unless it is only entry that is gained by deception
- Loss or **Damage** caused by **You** or **Your Household**
- Loss while **Your Home** or any part of it is lent to any persons other than to a member of **Your Household** or let to tenants, or occupied by paying guests, unless force is used to gain entry into or exit from **Your Home** or its domestic outbuildings or garages
- Loss of **Money** from **Your Home** unless force is used to gain entry into or exit from **Your Home**
- Loss of **Money** from outbuildings or garages
- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

i **Accidental Damage** to **Contents** owned by any member of **Your Household** or for which they are responsible
This cover does not apply unless shown on the **Schedule**

Damage

- a Whilst **Your Home** or any part of it is lent to any persons other than a member of **Your Household**
- b Whilst **Your Home** or any part of it is let to tenants or occupied by paying guests
- c Caused by **Settlement** or shrinkage
- d Caused solely by mechanical, electrical or computer failures or breakdowns or breakages
- e Caused to **Personal Effects** and **Money**
- f Deterioration of food
- g Any loss or **Damage** specifically excluded elsewhere in Section 2 - Contents

ii Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture

Damage occurring while **Your Home** has been left **Unoccupied** for more than 45 consecutive days

PARAGRAPH 2 - ADDITIONAL COVER

We also provide cover against:

We will not pay for:

- a **Contents** in the Garden
Loss of or **Damage** to the **Contents** by any cause insured under this Section occurring within the boundaries of the land belonging to **Your Home**
- b Loss of Oil
The cost of oil lost from the domestic heating installation following **Accidental Damage** to any part of the domestic heating installation
- c Moving House
Loss or **Damage** to **Contents** in transit by land from **Your Home** for permanent removal to another **Home** within the **Geographical Limits** by professional removal contractors

- The **Excess** shown on the **Schedule**

- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days
- Loss of or **Damage** to **Money**

- Loss occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

- Loss or **Damage** to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers
- Loss or **Damage** to **Contents** in or in transit to or from any depository

Contents

PARAGRAPH 2 - ADDITIONAL COVER (continued)

We insure the **Contents** against loss or **Damage** by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

d Fire Brigade Charges

We will pay the cost of the charges levied by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as a result of any incident involving fire affecting the **Contents** in circumstances which give rise to a valid claim under this **Policy**

- The **Excess** shown in the **Schedule**

- Any amount which **We** are to pay under Section 1 Buildings Paragraph 2 Additional Cover d

e Door Locks

Replacement and installation of locks of any external door of **Your Home** or any garage or domestic outbuildings or any domestic safe or burglar alarm keyswitch if the keys have been lost or damaged

- Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

f Clean up Expenses

The cost of cleaning up expenses, which **You** have to pay, following the escape of oil from the domestic heating installation

- Landscaping costs

- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days

g Reinstatement of Title Deeds

The cost of replacing the Title Deeds to **Your Home** if they are lost or damaged by any cause insured under this Section while in **Your Home** or lodged with **Your Building Society, Bank or Solicitor**

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 2

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage change in the Durable Household Goods Section of the Consumer Price Index. Where there has been an inflationary increase above the Durable Household Goods Section of the Consumer Price Index or if this index is not available **We** will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of the **Policy**, but the renewal premium will be calculated on the revised **Sums Insured** (Subject to a minimum increase of 5%).

The **Sum Insured** should be reviewed periodically by **You** because changes in these indices may not be sufficient for **Your Contents**.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2

Following insured **Damage**, **We** will settle **Your** claim as explained below:

- 1 Where the **Damage** can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise replacement with an item of similar quality
- 3 Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
- 4 Where **We** have offered repair or replacement but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced

(The Conditions and Exclusions which apply to your whole policy are shown on Pages 29-35)
All words in bold text are defined on pages 23-25

Contents

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2 (continued)

- 5 **We** will make a deduction for wear, tear and depreciation in respect of the following items
- clothing, furs, household linen and fabrics
 - TV, audio, video, computer, recording equipment and ancillary material including CDs, tapes, records and software
 - floor coverings
- 6 Where the replacement or repair of any item results in an increase in the value of that item or if at the time of the loss or **Damage** the **Sum Insured** is less than the cost of replacing all the **Contents** as new less an allowance for wear and tear on household linen and clothing **We** may make a deduction in respect of **Betterment**

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

1 Contents	- The Contents Sum Insured shown in the Schedule subject to the following limits: - Money €130 - Satellite Aerials €700
2 Door Locks	- €400
3 Contents in the Garden	- €400
4 Clean Up Expenses	- €2,000
5 High Risks Items	- 20% of Contents Sum Insured - Single Article Limit 10% of Contents Sum Insured
6 Fire Brigade Charges	- €2,000
7 Reinstatement of Title Deeds-	- €700

The **Contents Sum Insured** will not be reduced following payment of a claim

PARAGRAPH 5 - THIRD PARTY LIABILITY

Insurance is provided for any amounts which **You** or any member of **Your Household** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or **Damage** to property arising:
 - a as **Occupiers** (but not owners) of the **Buildings** or the land belonging to the **Home**
 - b in any other personal capacity
 - c as an employer of any **Domestic Employee** in the Republic of Ireland or Worldwide during a temporary visit under 45 days duration Limit

We will pay:

up to €3,000,000 in connection with any one incident inclusive of any costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

We will not pay for liability arising directly or indirectly from:

- Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
- Loss of or **Damage** to property owned or in the custody or control of any member of **Your Household**
- Any incident or incidents where **We** may become legally liable to pay under Section 1 Buildings Paragraph 5
- An agreement unless the liability would have existed without the agreement
- The employment, business or profession of any member of **Your Household**
- The transmission of any communicable/transmissible/ infectious disease by any member of **Your Household**
- Bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**

Contents

GENERAL EXCLUSIONS TO PARAGRAPH 5 (continued)

We will not pay for liability arising directly or indirectly from:

- Accidental loss of or **Damage** to property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- The costs of management, removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos Containing Materials**
- Injury, death, disease or illness (other than to a **Domestic Employee**) or **Damage** arising out of
 - i The ownership of land or buildings by any member of **Your Household**
 - ii The occupation of land or buildings by any member of **Your Household** other than the **Buildings** or the lands belonging to the **Home**
 - iii Any incident or incidents where **We** may become legally liable to pay under Section 1 Buildings Paragraph 5
 - iv The use of horses outside the **Home**
 - v Mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and invalid wheelchairs), lifts, boats (other than hand propelled boats), hovercraft, jetski, aircraft, trailers or caravans owned by or in the custody or control of any member of **Your Household**
 - vi Ownership, possession or use of dangerous dogs as specified in regulations made under the Control of Dogs Act 1986 or amendments thereof if such ownership, possession or use is not in accordance with the provisions of such regulations
 - vii Ownership, possession use or discharge of guns other than sporting guns provided that such firearms are stored separately from ammunition in a safe designed for such use and stored and used solely by the **Policyholder** or carried by an adult authorised by the **Policyholder** and the **Policyholder** is currently authorised by a Firearm Certificate granted under the Firearms Act 1925 and/or subsequent Act(s) in respect of each firearm possession, use or carriage.

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover.

(The Conditions and Exclusions which apply to your whole policy are shown on Pages 29-35)
All words in bold text are defined on pages 23-25

Definitions of terms used in Your Policy

Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

Definitions are listed in Alphabetical Order

Accidental Damage	Damage immediately caused by external means other than a deliberate act of the Policyholder
Asbestos	Asbestos shall mean crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals
Asbestos Containing Material	Asbestos Containing Materials shall mean any material containing Asbestos or Asbestos Dust
Asbestos Dust	Asbestos Dust shall mean fibres or particles of Asbestos
Betterment	Increase in value following repair or replacement
Buildings	The Home and its domestic outbuildings, garages, greenhouses, sanitary fixtures, swimming pools, permanently sited hot tubs, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges, fences, aerials, satellite aerials and fittings and masts, including landlords fixtures and fittings to the Buildings , fitted wooden or laminated flooring, kitchen, bathroom and bedroom units and their Integrated Appliances all on the same site
Contents	<p>All property including Valuables, Clothing, Personal Effects and Money in Your Home or its domestic outbuildings, garages or greenhouses owned by any member of Your Household or for which they are legally responsible</p> <p>Fixtures and fittings for which You are responsible as Occupier of the Buildings including aerials, satellite aerials and their fittings and masts</p> <p>Visitors and Domestic Employees Personal Effects not otherwise insured</p> <p>Property Not Covered:</p> <ul style="list-style-type: none"> - Buildings including fitted wooden or laminated flooring built-in kitchen, bathroom and bedroom units and their Integrated Appliances - Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached - Plants, trees and shrubs in the garden - Living creatures - Money and stamps belonging to Resident Domestic Employees or paying guests - Securities, certificates (other than savings certificates and documents) - Property used or held for business or professional purposes - Property more specifically insured by another Policy
Damage	Physical harm immediately caused by an insured peril
Domestic Employee	Any person under a contract of service with You which is solely for private domestic duties including gardeners, persons carrying out repair work, other temporary or casual employees, other than contractors or persons engaged solely for the purposes of demolition, non maintenance alterations, extensions, redecoration or renovations to any part of the Home
Endorsement	An amendment to Your Policy
Excess	The amount shown in Your Schedule which You pay for any one incident resulting in a claim

Definitions (continued)

If claims are made under two or more Sections for loss or **Damage** resulting from the same cause at the same time, only one **Excess** will be deducted from the total amount of the claim payment

If the amount of the claim is in excess of the limit of the **Sum Insured** in respect of such claim, the **Excess** will be deducted from such limit

Family	The spouse, de facto spouse, children (including adopted and foster children) parents or other relatives of the Policyholder who normally reside in the Home
Fees	Architects, surveyors and other professional Fees which You have to pay in connection with repairing or reinstating the Buildings Fees not covered: - Those which You have to pay to prepare a claim - Those which You incur without Our permission
Geographical Limits	Member States of the European Union
Ground Heave	Upward movement or expansion of the site on which the Building stands due to the removal of load from it or to actions within the site itself.
High Risk Items	Television, personal computer, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, mobile phones, furs, pictures, works of art, curios and collections.
Holiday Home	A house, bungalow or self-contained purpose-built apartment at the address shown in the Schedule which is not Your main residence and used solely for recreational and non-business purposes.
Home	The house, bungalow or self-contained purpose built apartment at the address shown in the Schedule
Integrated Appliances	Devices designed for a specific task which are fitted to or form part of the Buildings or of fittings to the Buildings
Landslip	Downward movement of sloping ground resulting from the action of self-weight stresses and imposed loadings exceeding the available strength of the ground.
Local Authority Requirements	The additional costs You have to pay to meet Local Authority Requirements when repairing or reinstating Damage to the Buildings Costs not covered: Any cost for complying with requirements or regulations of which You are aware before the loss or Damage occurred
Material Fact	Any information or circumstance concerning You , the cover or the property to be insured which may effect the Terms or Conditions or the premium payable in respect of the Insurance. If You are in any doubt as to whether the information may be material such information should be disclosed
Money	Cash, bank and currency notes, cheques, Money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens Property not covered: - Securities and certificates (other than savings certificates and documents) - Promotional vouchers, lottery and raffle tickets - Money held for business or professional purposes
Motor Vehicle	Any mechanically or electrically propelled or assisted conveyance, except ride-on lawnmowers or invalid wheelchairs

Definitions (continued)

Occupier	Someone who lives in the Home with the owners permission or has legal control over the Home
Period of Insurance	The period starting and ending on those dates shown in Your Schedule and for any following period but only if We accept Your renewal premium
Personal Effects	Property normally worn, carried or used about the person in everyday life
Policy	The documents consisting of Your Proposal , this Policy booklet, Your Schedule and any Endorsements
Policyholder	Whoever is named in the Schedule as the Policyholder
Proposal	Any information which describes You , any details specific to You or the property and all material information relevant to the cover which You have requested, supplied by You or on Your behalf
Reasonable	Using sound or moderate judgement without making unfair demands
Removal of Debris	Any amount We agree to pay for removing debris, demolishing, propping or shoring up parts of the Buildings which have been damaged
Resident	The owner, lessee or tenant of any apartment, house, maisonette or self contained purpose built apartment at the address shown in the Schedule and any member of such person's Family normally living in the Residential Property
Residential Investment Property	A house, bungalow or self-contained purpose-built apartment at the address shown in the Schedule which is not Your main residence and rented to tenants for private living accommodation and non-business occupancy
Residential Property	Any house, maisonette or self contained purpose built apartment together with its garages and domestic outbuildings of which We have been advised and accepted the risk
Schedule	The document which describes You and the Sum Insured and any details of Your Policy that are specific to You
Settlement	The downward movement of the site on which the Buildings stand due to the application of superimposed loading from the Buildings
Storm	Violent atmospheric disturbance with strong winds which is capable of causing Damage to a building which is in sound condition and good repair
Subsidence	The downward movement of a site on which the Buildings stands, from causes unconnected with loading from the Buildings
Sum Insured	The amount for which each type of property is insured as shown in the Schedule or as notified to You
Unoccupied	Not lived in by You or any member of Your Household or by any other person with Your permission
Valuables	Jewellery, watches, furs, pictures, clocks, collections of coins, medals or stamps and any property made of precious metal
We/Us/Our/ The Company	RSA Insurance Ireland Limited
You/Your	Whoever is named in the Schedule as the Policyholder
Your Household	You , Your Family (including Your spouse or defacto spouse and all children and their spouses or defacto spouses) who normally live with You , Your resident Domestic Employees

Conditions which apply to the whole Policy

Conditions Which Apply to the Whole Policy

1 Notification of a Claim

You must notify **Us** when **You** become aware of a claim under **Your Policy** as soon as possible (Refer to Page 37). If there has been stealing, attempted stealing, vandalism, loss or any malicious act **You**, must tell the Gardai or Local Law Enforcement Agency as soon as possible.

You must at **Your** own expense provide **Us** with all details and evidence **We** reasonably request, including written estimates and proof of ownership and value.

Do not dispose of any damaged items until **We** have had the opportunity to inspect them.

Any writs, summons, other legal documents, letters of claim or other correspondence served on **You** or any member of **Your Household** in connection with a claim must be sent to **Us** as soon as possible. **You** must not answer this correspondence without **Our** written consent. **We** will not unreasonably withhold **Our** consent.

2 Conduct of the Claim

You must give **Us** whatever information or assistance **We** reasonably request and must not admit, deny, negotiate or promise to pay any claim without **Our** written consent. **We** will not unreasonably withhold **Our** consent. **We** may enter any **Building** where loss or **Damage** has occurred and deal with the salvage but no property may be abandoned to **Us**.

3 Fraud

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by **You**, any member of **Your Household** or anyone acting on **Your** or their behalf to obtain benefit under **Your Policy**, then all benefits under **Your Policy** will be lost.

4 Alteration in Risk

You must notify **Us** as soon as possible of any alteration in risk which materially affects **Your Policy**.

Material information would include any special feature of **Your** property or member of **Your Household** which makes losses more likely to happen or more serious if they do.

We may reassess **Your Policy** cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms

being quoted, a claim being rejected or reduced, or **Your Policy** being invalid.

Where any change to the cover provided by **Your Policy** and agreed by **Us**, results in additional premium payable by **You** to **Us** of not more than €3, inclusive of levy, then **We** will not charge **You** in respect of such additional premium.

Where any change to the cover provided by **Your Policy** and agreed by **Us**, results in a return premium due to **You** from **Us** of not more than €3, inclusive of levy, then **We** will not refund **You** in respect of such return premium.

5 Precautions

The electricity supply and wiring systems must be properly installed so as to comply with acceptable safety standards and maintained in a safe condition.

You and any member of **Your Household** must take all **Reasonable** steps to prevent or minimise loss, **Damage** or accidents and maintain the insured property in a sound condition and good repair.

6 Annual Premium Cancellation

You may cancel **Your Policy** by giving Bank of Ireland Insurance Services Ltd. written instructions or by calling Bank of Ireland Insurance Services Ltd. on 1890 604 604. Note Calls are recorded.

We may cancel **Your Policy**. If **We** cancel **Your Policy**, **We** will write to **You** at **Your** last known address confirming that all cover will cease 14 days after the date of **Our** letter.

If **Your Policy** is cancelled either by **You** or **Us**, **You** will receive a full refund of premium for any unexpired period of cover.

7 Monthly Premium Cancellation

You may cancel **Your Policy** by giving Bank of Ireland Insurance Services Ltd. written instructions or by calling Bank of Ireland Insurance Services Ltd. on 1890 604 604. Note Calls are recorded. **You** should also instruct **Your** Bank to cancel **Your** Direct Debit arrangement.

In the event of **Your** default in paying any instalment on the date it becomes due all cover under this **Policy** will cease from such date.

If **Your Policy** is cancelled under this Condition, **We** will stop applying for **Your** monthly premium.

Conditions Which Apply to the Whole Policy (continued)

8 Other Insurance

Where a claim is covered under **Your Policy** and this claim is covered by any other insurance, **We** will only pay **Our** rateable proportion.

9 Subrogation

Before or after **We** pay **You** or the member of **Your Household's** claim under **Your Policy**, **You** or the member of **Your Household** must, if **We** ask **You** to, take or allow **Us** to take in **Your** or the member of **Your Household's** name, all the steps needed to enforce **Your** or the member of **Your Household's** rights against any other person, including the defence or settlement of any claim or the pursuit of a claim in any person's name.

We will pay any **Reasonable** costs and expenses involved.

Exclusions which apply to the whole Policy

Exclusions Which Apply to the Whole Policy

We do not insure:

1 Matching of Items

The cost of replacing any undamaged items or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or **Damage** occurs:

- Within a clearly identifiable area or to a specific part and
- Replacements cannot be matched

2 Existing and Deliberate Damage

- Any loss or **Damage** occurring before cover starts or arising from an event before cover starts
- Loss or **Damage** caused deliberately by **You** or any member of **Your Household** or any **Occupier** of the **Home**

3 Loss of Value

Depreciation or loss in value of property other than that specified in Section 1 – **Buildings**, Paragraph 4 – Claim Settlement, sub-Paragraph 2 if the claim is to be settled on this basis.

4 Wear and Tear, Maintenance, Breakdowns and Gradually Operating Causes

- Wear and tear, rusting or corrosion
- Wet or dry rot, fungus, mildew or any other gradually operating cause
- Frost (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions (other than lightning, **Storm**, flood or earthquake)
- **Damage** caused by cleaning, repairing, restoring, renovating or dyeing
- The cost of maintenance and normal decoration
- Failure of double glazing seals
- Mechanical, electrical or electronic computer failures or breakdowns or breakages
- **Damage** caused by assembling or dismantling of any apparatus

5 Pets, Insects and Vermin

- **Damage** caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible
- **Damage** caused by vermin and insects

6 Loss by Deception

- Loss by deception unless it is only entry into **Your Home** that is gained by deception

7 Defective and Faulty Workmanship

- Loss or **Damage** caused by faulty workmanship
- Loss or **Damage** caused by defective design or the use of defective materials

8 Business Use

- Property used or held for business or professional purposes
- **Money** used or held for business or professional purposes

9 Money, Credit, Charge, Cheque, Debit and Cash Card Losses

- Loss of **Money** not reported to the Gardai or Local Law Enforcement Agency within 24 hours of discovery
- Losses of cards not reported to the issuing organisation within 24 hours of discovery

10 Consequential Losses

Consequential loss of any kind or description incurred by **You** or any member of **Your Household**

11 Radioactive Contamination and War Risks

Any loss of or **Damage** to property, legal liability, expense, consequential loss or bodily injury which is directly or indirectly caused by or arising from or contributed to by

- a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- c) war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- d) any action in controlling, preventing, suppressing or in any way relating to c) above
- e) the release or threat of release of germs, disease or other chemicals or biological contagions or contaminants
- f) the use or threat of use of any nuclear device or radioactive substance

Exclusions Which Apply to the Whole Policy (continued)

If **The Company** alleges that by reason of this Exclusion any liability, loss, **Damage**, cost or expense is not covered by this **Policy** the burden of proving the contrary shall be **Yours**.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

12 Sonic Bangs

Loss or **Damage** caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

13 Property Excluded or More Specifically Insured

- Property more specifically insured by another **Policy**
- Motor vehicles, trailers, caravans, boats, vessels, hovercraft, aircraft and their respective parts or accessories while attached other than motorised gardening equipment

14 Confiscation

Loss or **Damage** by delay, confiscation, detention, seizure or any attempt there at by any lawful authority

15 Electronic Data

Any loss **Damage** breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from

- the failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information, command or instruction whether or not such had been programmed into the equipment
- interruption of or interference with data in electronic equipment resulting in the loss, destruction or corruption transmission or corruption of data
- the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like.
- unauthorised access to a system or data

Definition

For the purpose of this Exclusion data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware

16 Pollution or Contamination

Any loss or **Damage** of any kind caused directly by pollution or contamination which

- a) was the result of an intentional act or
- b) was not caused by a sudden incident or
- c) did not occur during any **Period of Insurance**

17 Residential Investment Property

We will not be liable for any **Damage** or loss occurring at the **Home** whilst the **Home** is **Unoccupied** unless

- a) such unoccupancy is for a period of not more than 45 consecutive days
- b) weekly inspections thereafter of the **Home** are made by the **Policyholder** or the **Policyholder's** representative
- c) during the period of unoccupancy the water, gas and (if no intruder alarm is installed) electricity supply must be turned off at the mains unless the Alarm system or Central Heating system is dependant on the supply.
- d) the water and heating system is drained or the **Home** must be fitted with an operating thermostatically controlled heating system, set to not less than 5 degrees Celsius.

We will not be liable for any **Damage** or loss caused by Stealing or attempted Stealing unless such occurred with forcible and violent entry

We will not be liable for any **Accidental Damage** or loss to **Buildings** or **Contents**

We will not indemnify the **Policyholder** under Section 1 Buildings in respect of any liability at law other than

- a) liability of the **Policyholder** as owner of the **Home** and its land
- b) liability of the **Policyholder** as an employer solely for the purpose of the maintenance of or repairs to the **Home** excluding demolition, alterations, extensions, redecoration or renovations to any part of the **Home**.

18 Holiday Home Insurance

- 1) When not in residence, cover for Stealing or attempted Stealing is excluded on **High Risk Items** except for television and audio equipment up to €1,000, any one item €400
- 2) When the **Home** is **Unoccupied** for more than 48 hours it is a Condition of the insurance that:

Exclusions Which Apply to the Whole Policy (continued)

- a) All external doors must be secured with 5 lever mortice deadlocks, or equivalent locks
- b) All accessible windows excluding bedroom windows must be secured with key operated window locks
- c) Intruder alarms, where installed, must be put into operation

When the **Home** is **Unoccupied** for more than 15 days it is a Condition of the insurance that

- d) Regular inspections of the **Home** are made by the **Policyholder**, neighbours, relatives or managing agents
 - e) The water supply is turned off at the mains
 - f) The gas supply is turned off at the mains unless required for central heating
- 3) From 1st November to 31st March annually:
The water supply must be turned off at the mains and the water and heating system drained or the property must be fitted with an operating thermostatically controlled heating system which maintains a temperature of not less than 5 degrees Celsius

Where the Conditions and Precautions set out in Paragraphs 2) and 3) are fully complied with the Exclusion of Loss or **Damage** occurring after **Your Home** has been **Unoccupied** for more than 45 consecutive days will not apply

Making a Claim

Making A Claim

"WHAT DO I DO IF MY PROPERTY IS LOST OR DAMAGED?"

Naturally **We** hope **You** won't have any accidents or misfortune, but if **You** do, the following advice might be useful.

- Take any emergency action which may be necessary to protect **Your** property from further **Damage** e.g. switch off the gas, electricity and water. If **You** have to arrange for a contractor to carry out emergency work, please keep the repair account which **We** will need to see.
- Inform Bank of Ireland Insurance Services Claims Unit at RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16. Telephone 1890 604 604, Facsimile (01) 671 7541 as soon as possible for advice on how to proceed with **Your** claim. **You** will be asked to complete a claim form and/or provide all relevant information in relation to the incident and provide the relevant estimates/valuations/receipts.
- Check **Your Policy** wording carefully, to see if the loss or **Damage** is covered. **Your Policy** lists the events (e.g. **Storm** or **Stealing**) which are covered and not covered and also any general Exclusions or Conditions which apply to **Your** whole **Policy**.
- Remember that **Your Policy** is not a maintenance contract and does not cover any loss or **Damage** caused by normal wear and tear - no Insurance **Policy** does. Remember too that the amount **You** are entitled to claim may be reduced if **Your** property has not been properly maintained.
- **We** have arranged a 24 hour Emergency Helpline Service to give **You** immediate access to the experts who will solve **Your** emergency.
Call 1850 213 111 any time.

"I THINK I AM COVERED - WHAT DO I DO NOW?"

If the damaged item can be cleaned or repaired

- Items such as carpets, soft furnishings etc., may often be capable of being cleaned or repaired. If **You** contact **Us** by telephone **We** can make the necessary arrangements for specialist attention.

"IS THERE ANYTHING ELSE I SHOULD DO?"

- Please do not dispose of damaged items before **We** have had the opportunity to inspect them.
- Report any incident involving loss, stealing, malicious **Damage** or hit and run **Damage** to the Gardai or Local Law Enforcement Agency.
- If someone is making a claim against **You** or any of **Your Household** for any injury to them or **Damage** to their property, **You** must send **Us** full details, in writing, immediately. Any letters or legal documents **You** receive should be sent to **Us**, unanswered, without delay. It is most important that **You** leave **Us** to deal with the matter on **Your** behalf and do not get involved in any correspondence or conversation with the other person.

"HOW WILL THE CLAIMS UNIT DEAL WITH MY CLAIM?"

Our aim is to deal with **Your** claim promptly, efficiently and fairly. At all times **We** will try to provide **You** with the highest standard of service. If **You** have any comment or complaint or if **Our** service has not met **Your** expectations please do let **Us** know. Depending on the type of claim and value involved **We** may:

- Contact **You** by telephone or letter to progress **Your** claim.
- Arrange for one of **Our** claims team to personally call on **You**.
- Appoint an independent Loss Adjuster to deal with **Your** claim on **Our** behalf.

If an item is lost or damaged beyond repair, **We** have a network of suppliers who can provide a fast and efficient replacement service.

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