

# We'll beat your Home Insurance renewal by €50\*



## Our Price Promise

It's simple, we'll save you at least €50 on your home insurance renewal.\*

## Our Offer

Our promise applies to new Home insurance customers buying a buildings and contents insurance policy for owner-occupied or buy-to-let properties. Written proof of your renewal offer from your current insurer, showing like-for-like cover, is required. If we can't beat your existing renewal, offering the same cover, the difference plus €50 will be paid back to you within 60 days of your policy start date.

- ▶ Minimum premium of €210 (inclusive of 5% government levy) applies.
- ▶ Offer ends on 30 September 2020 and is available for the first year only.

## Price Promise Payback Process

If your insurance renewal with your existing insurer isn't already €50 lower than the offer arranged for you by Bank of Ireland Insurance Services, simply follow these two steps to request your payback.

### Step 1

#### Check that you are eligible for a payback

- ▶ You're eligible if you've Buildings & Contents Home Insurance for an owner-occupied or buy-to-let property and cover is on a like for like basis with your previous insurers renewal.

For full terms and conditions see below

### Step 2

#### Request your payback

- ▶ If you're eligible, simply email the renewal documents from your previous insurer to us within 30 days of your Home Insurance policy's start date to the following address: [boiservice@ie.rsagroup.com](mailto:boiservice@ie.rsagroup.com)
- ▶ Make sure you include your new Home Insurance policy number on the renewal documents (this number is available in your policy confirmation email or online in your insurance wallet. [insuranceboi.com/#/login](https://insuranceboi.com/#/login))

For full terms and conditions see below

Once we've reviewed your renewal documents and confirmed that you're eligible we'll let you know, by letter, that your payback has been processed.

All payments will be processed within 60 days of your Bank of Ireland policy's start date and issued to you by electronic funds transfer if you are a Direct Debit customer or by cheque if you have paid in full.

The "Price Promise" Terms and Conditions are outlined below, if you are unable to provide the required information or to comply fully with the Terms and Conditions, you will not qualify for a payback.

## Terms & Conditions\*

### Bank of Ireland Insurance Services Limited (BIIS): Home Insurance Price Promise Terms & Conditions:

This offer only applies to new Home insurance customers buying a buildings and contents insurance policy for owner-occupied or buy-to-let properties;

This offer and your quotation are subject to RSA's standard underwriting criteria;

This offer does not apply to properties where flood or subsidence cover has been excluded or where additional terms have been applied for flood or subsidence;

Your insurance renewal with your existing insurer must match the cover levels arranged by your BIIS insurance quotation, including the sums insured for Buildings & Contents, Accidental Damage, Specified All Risks and Policy Excess;

Subject to the qualifying criteria, we promise to beat the renewal premium offered by your existing insurer and save you at least €50, provided that you buy the BIIS policy;

If the quotation is dearer than your existing insurer, we will pay you back the difference plus €50;

If the quotation is the same as your existing insurer, we will pay you back €50;

If the quotation is less than €50 cheaper than your existing insurer, we will pay you the difference to make up the value of €50;

If the quotation is more than €50 cheaper than your existing insurer, you are not eligible for a payback.

Minimum premium of €210 (inclusive of 5% government levy) applies.

Your premiums will be based on your initial quotation and any payback will only apply once the qualifying criteria are satisfied;

To qualify for the offer you must send us your renewal offer, showing existing cover levels and premium details from your current insurer. You should email these documents to us at [boiservice@ie.rsagroup.com](mailto:boiservice@ie.rsagroup.com) within 30 days of buying your policy;

If you do not provide your renewal offer or if it does not meet the qualifying criteria, you will not be eligible for the 'Price Promise' payback. In some circumstances we may require sight of the original renewal offer;

The payback, where it applies, will be paid into the bank account from which your premium instalments are paid (for Direct Debit customers) or by cheque (for customers who have paid in full) no more than 60 days after the policy start date, provided that the policy has not been cancelled during this period and that all instalment payments are up to date;

If the policy is cancelled, for any reason, within 12 months of the start date, we reserve the right to reclaim any payback made by virtue of this offer;

Policy terms and conditions apply and we recommend that you view them at [bankofireland.com](http://bankofireland.com)

This offer, which ends on 30 September 2020, is available to new policies, for the first year only.