

# Assumptions

These are about you, any member of your household and your property for the purposes of providing you with Home Insurance for your **Main Property Dwelling**.

Unless otherwise declared by you and accepted in writing by the insurance underwriter, you agree that the following Assumptions are accurate. If you cannot agree to these Assumptions we will be unable to provide you with a quote.

- ▶ The property is your main residence, occupied by you and members of your household as your principal private residence.
- ▶ The property is not used for any business or professional purposes apart from child minding for up to two children or providing accommodation for up to six paying guests.
- ▶ The property is maintained in a good state of repair.
- ▶ The property is not used to store commercial goods.
- ▶ The property is not used as the place of employment for any employee other than Domestic Employees.
- ▶ The property has never shown signs of, or suffered damage from, subsidence, heave, landslip, coastal or river erosion.
- ▶ The property is not within 200 metres of any property that has been subject to subsidence, heave, landslip, coastal or river erosion.
- ▶ The property has never suffered damage due to flooding.
- ▶ The property is not within 100 metres of any property or development which has been subject to flooding.
- ▶ The property is not within 100 metres of any lake, river, stream, canal, sea, or any other body of water.
- ▶ The property is built solely of brick, stone or concrete.
- ▶ The property is roofed with slates, tiles, concrete, metal (other than corrugated iron), asphalt, mineral felt or torch on felt provided the proportion of the roof covered with mineral felt or torch-on felt is less than 50% of the total roof area.
- ▶ The property or any part of it is not a protected or listed building.
- ▶ The property is not currently under construction, renovation, extension, repair or redecoration (excluding minor internal decoration work such as painting and wallpapering).
- ▶ The property is not subdivided, a flat or a bedsit.
- ▶ You or any member of your household have never been convicted of, or have any prosecutions pending, for any offence (other than speeding or parking offences).
- ▶ You or any member of your household have never been refused insurance or had insurance cancelled or special terms or conditions imposed by any insurer (for example, increased excesses or policy loadings).

Home Insurance is arranged by Bank of Ireland Insurance Services Limited and is underwritten by RSA Insurance Ireland DAC.