

Home Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Home Insurance

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to You is provided in Your other documents. These include Your proposal form or statement of fact, policy document and schedule. Please ensure that You read them carefully.

What is this type of insurance? Home Insurance arranged by Bank of Ireland Insurance Services and underwritten exclusively by RSA Insurance Ireland DAC provides insurance cover for Your main private Home and/or for the Contents within Your Property



What is insured?

The policy covers:

Loss or Damage caused by sudden and unforeseen events such as:

- ✓ Fire, explosion, lightning, earthquake
- ✓ Storm or flood
- ✓ Subsidence, Ground Heave, Landslip
- ✓ Stealing or attempted stealing
- ✓ Escape of water or oil
- ✓ Malicious persons or vandals
- ✓ Falling trees or branches
- ✓ Impact involving an aircraft, aerial device, vehicle, train or animal
- ✓ Fire brigade charges up to €2,500
- ✓ Home Emergency Assist – 24hrs/365 days a year service in the event of a home emergency

Buildings cover includes:

- ✓ Buildings Damage – up to Sum Insured to repair or rebuild Your Property
- ✓ Accidental Damage on Buildings
- ✓ Liability to others: Damage, injury or illness caused to others as a result of ownership of the property insured up to €3,000,000
- ✓ Damage to underground services, Accidental Damage to cables or underground services supplying the Buildings
- ✓ Water and heating installations Damage to any fixed domestic water or heating installation caused by freezing
- ✓ Trace & access up to €1,000
- ✓ Rent & alternative accommodation: the cost of having to move Home following loss or Damage caused by an event outlined in Your Policy – 20% of Buildings Sum Insured

Contents cover includes:

- ✓ Contents in the garden up to €2,000
- ✓ Deep freezer Contents up to €2,000
- ✓ Door locks up to €800
- ✓ Jury duty €50 per day up to €1,000
- ✓ Liability to others: Damage, injury or illness caused to others as occupier of the property up to €3,000,000
- ✓ Liability cover including that of domestic employees, child minding for up to 3 children and up to 6 paying guests
- ✓ Loss of money €750
- ✓ Contents temporarily removed, for example, students at college (up to 20% of contents sum insured)
- ✓ Rent & alternative accommodation: the cost of having to move Home following loss or Damage caused by an event outlined in Your Policy – 20% of Contents Sum Insured



What is not insured?

- ✗ Any incident, cause or event not outlined in Your Policy (booklet & Schedule)
- ✗ Excess: this is the first amount of any claim that You must pay. This is outlined on Your Policy Schedule with further excesses outlined in the policy document applying to certain cover
- ✗ Accidental bodily injury, death, disease or illness of any member of Your Household
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Some events are not insured if the property is unoccupied for more than 45 consecutive days, for example, escape of water or oil, stealing or attempted stealing
- ✗ Matching of items: we will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Damage caused by pets, insects or vermin
- ✗ Loss by deception unless it is only entry to Your Home that is gained by deception
- ✗ Loss of money not reported to the Gardai within 24 hours of discovery
- ✗ Consequential (indirect loss) arising indirectly from an insured event
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, pollution or contamination
- ✗ Accidental loss or Damage to property, 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
- ✗ No cover for Accidental Damage under Buildings/Contents while Your Home or any part of it is lent to any persons other than a member of Your Household or let to tenants or occupied by paying guests
- ✗ Loss or Damage caused deliberately by You or any member of Your Household
- ✗ Loss of cards not reported to the issuing organisation within 24 hours of discovery
- ✗ Loss or Damage to electronic data
- ✗ Any loss of or damage which is directly or indirectly caused by or arising from or contributed to by the growing, manufacturing, processing, storing or possession of any illegal substances or items of any kind

Optional extras

Accidental Damage to Contents
Personal Possessions and pedal cycle(s) cover outside the Home
Home office extension – 20% of Contents Sum Insured
Caravan cover



Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined on Your Schedule
- ! Inner policy limits apply to some covers, for e.g., valuables, alternative accommodation
- ! In the event of a claim for contents a deduction will be made for wear, tear and depreciation in respect of items such as clothing, TV's, and floor coverings
- ! In the event of a claim, we may not be obliged to pay You the full amount until repair, replacement or reinstatement works have been completed and specified documentation has been furnished to us. Where such conditions apply, we can defer a) 5% of the claim settlement amount in a case in which the claim settlement amount is less than €40,000 or b) 10% in a case in which the claim settlement amount is €40,000 or more. In the handling of a claim, we reserve the right to use our Managed Repair Network of Building Contractors.
- ! In the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the underinsurance clause will apply which will reduce the settlement amount proportionate to the level of underinsurance



Where am I covered?

- ✓ Cover is provided in respect of the property insured by us, at the address shown on Your Policy Schedule
- ✓ Liability cover is provided within the EU & worldwide liability in respect of domestic employees during a temporary visit outside ROI
- ✓ Where personal possessions & pedal cycles are insured under the policy cover is provided within the EU & extended worldwide for up to 60 days during the period of insurance



What are my obligations?

Keep us informed

- Refer to Your Statement of Fact regarding the duty of disclosure and changes that need to be advised to Us.

Take care of Your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the property in a sound condition

Ensure You have adequate cover to meet Your needs

- Review the amounts for which You have insured Your property regularly. It is Your duty to ensure Your property is adequately insured
- Check the cover provided under Your Policy regularly to ensure it continues to meet Your needs, reviewing all policy documentation as terms, specific to You and Your cover, will be outlined on Your Policy Schedule

Do the following in the event of a claim

- Notify us within a reasonable time from when You become aware of an incident/loss that could give rise to a claim
- Notify the Gardaí/local law enforcement agency if You have items stolen or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident ensuring not to respond without our consent
- Do not dispose of any items for which You are making a claim until we have inspected them



When and how do I pay?

Payment is to be arranged prior to cover commencing by one of the following options:

- Instalments: pay Your premium monthly at no extra cost. Alternatively, You can pay with a single instalment. No form filling required, simply call 01 290 1958 with Your bank current account details to set up a direct debit
- Credit or debit card: call 01 290 1958 with Your card details to pay by credit or debit card



When does the cover start and end?

- Please refer to Your Policy Schedule for details on the period of cover



How do I cancel the contract?

- You may cancel Your Policy by writing to Bank of Ireland Insurance Services Limited, PO Box 12888, Dublin 17 or call 01 290 1958