

Duty of Disclosure

Home Insurance is arranged by Bank of Ireland Insurance Services Limited and underwritten and administered by RSA Insurance Ireland DAC ("RSA").

When you apply to take out home insurance, you are required to provide all material information. Material information is any information which is likely to influence RSA's acceptance or assessment of the risk. The questions asked at application stage reflect the type of information we need from you and include, by way of examples, claims made in the past or losses incurred by you or other members of your household, whether named on your policy or not. This type of information may be taken into account when calculating the premiums.

If you don't disclose all material information or disclose inaccurate or false information it could result in:

- Your policy being void
- A claim not being paid
- A request to recover any claim amount paid
- You being liable for additional premiums and/or
- Terms and conditions of the policy being amended

If any of the above were to apply, you may need to disclose it if applying for home insurance in the future and it may affect your ability to get home insurance in the future.

If you have taken out a loan on your property, you may be required to have insurance in place as security for the loan. If you are unable to take out home insurance, it may be a breach of your loan terms.

If you are in any doubt as to whether a fact is material, you should disclose it. If you have any questions you can contact our Customer Support Team on the phone number provided and they will be happy to help.

Home insurance is only available to living individuals.

It is recommended that you keep a record of all information and documents supplied as part of your application for home insurance. By submitting your application you are confirming the information provided is accurate and complete on your own behalf. If you are applying for cover for any other person you are confirming the accuracy and completeness of the information on their behalf and that you have the authority to disclose the information on their behalf.