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High Risk Items	✓ 50% CSI, AOI up to higher of €7,500 and 10% CSI	✓ 50% CSI, AOI up to higher of €7,500 and 10% CSI	✓ 20% CSI, AOI up to higher of €7,500 and 10% CSI	✓ 50% CSI, AOI up to higher of €7,500 and 10% CSI	✓ 20% CSI, AOI up to higher of €7,500 and 10% CSI
Accidental Damage (Buildings)	✓ Standard Cover	✗ Not Covered	✗ Not Covered	✗ Not Covered	✓ Standard Cover
All Risks Cover:					
Specified All Risk Items	✓ Optional Cover Available	✓ Optional Cover Available	✗ Not Covered	✓ Optional Cover Available	✗ Not Covered
Unspecified All Risks	✓ Minimum Coverage €2500 Maximum Coverage €10000	✓ Minimum Coverage €2500 Maximum Coverage €10000	✗ Not Covered	✓ Minimum Coverage €2500 Maximum Coverage €10000	✗ Not Covered
Single Article Limit	✓ Maximum Any One Item: €1500	✓ Maximum Any One Item: €1500	✗ Not Covered	✓ Maximum Any One Item: €1500	✗ Not Covered
Pedal Cycle Limit	✓ Maximum €400 unspecified with €150 Excess	✓ Maximum €400 unspecified with €150 Excess	✗ Not Covered	✓ Maximum €400 unspecified with €150 Excess	✗ Not Covered
Mobile Home/Caravan	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered
















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General Benefits:					
Trace & Access Limit	✓ Maximum €1000 with no excess, includes water & oil.	✗ Not Covered	✓ Maximum €1000 with no excess, includes water & oil.	✗ Not Covered	✓ Maximum €1000 with no excess, includes water & oil.
Temporary Alternative Accommodation	✓ Up to 20% of Buildings Sum Insured Up to 20% of Contents Sum Insured	✓ Up to 20% of Contents Sum Insured	✓ Up to 10% of Buildings Sum Insured	✓ Up to 20% of Contents Sum Insured	✓ Up to 10% of Buildings Sum Insured
Temporary Removal of Contents	✓ Up to 20% of Contents Sum Insured	✓ Up to 20% of Contents Sum Insured	✗ Not Covered	✓ Up to 20% of Contents Sum Insured	✗ Not Covered
Removal of Squatters	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered
Personal Accident	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered	✗ Not Covered
Fridge/Freezer Contents	✓ Up to €2000 – Domestic Fridge Freezer Only	✓ Up to €2000 – Domestic Fridge Freezer Only	✗ Not Covered	✓ Up to €2000 – Domestic Fridge Freezer Only	✗ Not Covered
Paying Guests & Childminding	✓ 3 children & 2 paying guests	✓ 3 children & 2 paying guests	✗ Not Covered	✓ 3 children & 2 paying guests	✗ Not Covered

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Visitors Property	✓ Up to €750	✓ Up to €750	✗ Not Covered	✓ Up to €750	✗ Not Covered
Public/Legal Liability	✓ Up to €3,000,000	✓ Up to €3,000,000	✓ Up to €3,000,000	✓ Up to €3,000,000	✓ Up to €3,000,000
Home Office Equipment	✓ Up to €4000 (Excluding Business Liability Cover)	✓ Up to €4000 (Excluding Business Liability Cover)	✗ Not Covered	✓ Up to €4000 (Excluding Business Liability Cover)	✗ Not Covered
New for Old	✓ Yes	✓ Yes	✓ Yes	✓ Yes	✓ Yes
Floor Coverings	✓ Deduction for wear and tear/loss in value	✓ Deduction for wear and tear/loss in value	✓ Deduction for wear and tear/loss in value	✓ Deduction for wear and tear/loss in value	✓ Deduction for wear and tear/loss in value
Debris Removal, Architect Fees & Building Regulations	✓ No Inner Limit	✗ Not Covered	✓ No Inner Limit	✗ Not Covered	✓ No Inner Limit
Clean Up Expenses (Oil)	✓ Maximum €3000	✓ Maximum €3000	✓ Maximum €3000	✓ Maximum €3000	✓ Maximum €3000
Entertainment Equipment	✓ No Limit	✓ No Limit	✓ No Limit	✓ No Limit	✓ No Limit
Glass Breakage (Accidental Damage) - Windows	✓ No Limit	✗ Not Covered	✗ Not Covered	✗ Not Covered	✓ No Limit For Family use, Not covered for lets

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Accidental Breakage to Mirrors, Glass tops to furniture and fixed glass in furniture	✓ Up to €1300	✓ Up to €1300	✓ Up to €1300	✓ Up to €1300	✓ Up to €1300
Loss Of Central Heating Oil	✓ No Limit Incl Theft and Accidental Damage	✓ No Limit Incl Theft and Accidental Damage	✓ No Limit Incl Theft and Accidental Damage	✓ No Limit Incl Theft and Accidental Damage	✓ No Limit Incl Theft and Accidental Damage
Emergency Helpline and Assistance	✓ 24 hr Emergency Helpline & Assistance cover - provided by MAPFRE. Max €300 per Emergency Max 3 Callouts per period of insurance.	✓ 24 hr Emergency Helpline & Assistance cover - provided by MAPFRE. Max €300 per Emergency Max 3 Callouts per period of insurance.	✓ Standard 24 hr Emergency Helpline & Assistance cover - provided by MAPFRE. Max €300 per Emergency Max 3 Callouts per period of insurance.	✓ 24 hour emergency helpline only (Insured pay all associated call out costs).	✓ Standard 24 hr Emergency Helpline & Assistance cover - provided by MAPFRE Max €300 per Emergency Max 3 Callouts per period of insurance.
Fatal Accident Benefit (INS + SP)	✓ Up to €6500	✓ Up to €6500	✗ Not Covered	✓ Up to €6500	✗ Not Covered
Money Limit	✓ Up to €750	✓ Up to €750	✗ Not Covered	✓ Up to €750	✗ Not Covered
Credit Card Limit	✓ Up to €1275	✓ Up to €1275	✗ Not Covered	✓ Up to €1275	✗ Not Covered
Loss of Keys/ Lock Replacement	✓ Up to €800	✓ Up to €800	✓ Up to €800	✓ Up to €800	✓ Up to €800

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Fire Brigade Charges	 Up to €2500	 Up to €2500	 Up to €2500	 Up to €2500	 Up to €2500
Jury Duty	 €50 per day up to a maximum of €700, Covers Spouse or Partner who is permanently living with the insured even if policy not in joint names	 €50 per day up to a maximum of €700, Covers Spouse or Partner who is permanently living with the insured even if policy not in joint names	 Not Covered	 €50 per day up to a maximum of €700, Covers Spouse or Partner who is permanently living with the insured even if policy not in joint names	 Not Covered
Contents in the open/Garden	 Up to €1000	 Up to €1000	 Up to €1000	 Up to €1000	 Up to €1000
Satellite Dishes/Aerials	 No Limit (Including in Buildings Sum Insured)	 Not Covered	 No Limit (Including in Buildings Sum Insured)	 Not Covered	 No Limit (Including in Buildings Sum Insured)
Title Deeds	 Up to €1000	 Up to €1000	 Up to €1000	 Not Covered	 Up to €1000
Wedding Gifts	 20% of Contents Sum Insured for 30 days before and 30 days after wedding	 20% of Contents Sum Insured for 30 days before and 30 days after wedding	 Not Covered	 20% of Contents Sum Insured for 30 days before and 30 days after wedding	 Not Covered

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Xmas Gifts	 20% of Contents Sum Insured for 30 days before and 30 days after Christmas	 20% of Contents Sum Insured for 30 days before and 30 days after Christmas	 Not Covered	 20% of Contents Sum Insured for 30 days before and 30 days after Christmas	 Not Covered
Domestic Employee Liability	 Up to €3,000,000	 Up to €3,000,000	 Up to €3,000,000	 Up to €3,000,000	 Up to €3,000,000
Ride on Lawnmowers	 No Material Limit and no user age limit. Usage restricted to domestic use only	 No Material Limit and no user age limit. Usage restricted to domestic use only	 Not Covered	 Not Covered	 No Material Limit and no user age limit. Usage restricted to domestic use only
Claim Retention	 Up to 25% (Could be subject to change due to CICA), please refer to your policy booklet for more information	 Up to 25% (Could be subject to change due to CICA), please refer to your policy booklet for more information	 Up to 25% (Could be subject to change due to CICA), please refer to your policy booklet for more information	 Up to 25% (Could be subject to change due to CICA), please refer to your policy booklet for more information	 Up to 25% (Could be subject to change due to CICA), please refer to your policy booklet for more information
Claims Notification Period	 ASAP	 ASAP	 ASAP	 ASAP	 ASAP
Underground Pipes and Cables	 No Limit	 Not Covered	 No Limit	 Not Covered	 No Limit
Employee Personal Belongings	 Up to €750	 Up to €750	 Not Covered	 Up to €750	 Not Covered

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Tenants Liability	 Not Covered	 Not Covered	 Not Covered	 Maximum 20% Contents Sum Insured	 Not Covered
Sports Equipment:	 Any one Item – Maximum €1500	 Any one Item – Maximum €1500	 Not Covered	 Any one Item – Maximum €1500	 Not Covered
Landlords Liability	 €3,000,000 Standard Property Owners Liability & Public Liability covers apply	 €3,000,000 Standard Property Owners Liability & Public Liability covers apply	 €3,000,000 Standard Property Owners Liability & Public Liability covers apply	 €3,000,000 Standard Property Owners Liability & Public Liability covers apply	 €3,000,000 Standard Property Owners Liability & Public Liability covers apply






Owner Occupier

Contents Only

Let To Tenants

Contents Only (Tenant)

Holiday Home

	Excesses				
Standard Excess	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000
All Risk Excess	 €150	 €150	 Not Covered	 €150	 Not Covered
Escape Of Water Excess	Standard Excess €850 Other Excess Available: €600/€850/€1100/€1350	Standard Excess €850 Other Excess Available: €600/€850/€1100/€1350	Standard Excess €850 Other Excess Available: €600/€850/€1100/€1350	Standard Excess €850 Other Excess Available: €600/€850/€1100/€1350	Standard Excess €850 Other Excess Available: €600/€850/€1100/€1350
Escape of Oil Excess	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000	Standard Excess €500 Other Excess Available: €250/€500/€750/€1000
Subsidence Excess	€1000 – Does not change if customer chooses other excess combinations	€1000 – Does not change if customer chooses other excess combinations	€1000 – Does not change if customer chooses other excess combinations	€1000 – Does not change if customer chooses other excess combinations	€1000 – Does not change if customer chooses other excess combinations

Owner Occupier

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Optional Extra Benefits					
NCD Protection Plus	✓ Optional	✓ Optional	✓ Optional	✓ Optional	✓ Optional
Accidental Damage	✓ Optional	✓ Optional	✗ Not Covered	✓ Optional	✓ Optional (Family Use Only)
Home Emergency Assist	✓ Standard	✓ Standard	✓ Optional	✓ 24 Hour Emergency Helpline (insured pay all associated callout costs)	✓ Optional