

Duty of Disclosure – Home Insurance

Bank of Ireland Home Insurance is underwritten and administered by Intact Insurance Ireland DAC.

You are under a duty to answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if we can accept this risk, what terms are applied and what premium is charged.

If You do not answer these questions honestly and with reasonable care and attention, We may use the remedies available to Us under the Consumer Insurance Contracts Act 2019 (and any subsequent amending legislation) including the remedy to cancel the contract, reject a claim or to limit the amount We pay in the event of a claim.

Please note that you are obliged to notify us immediately of a change in the subject matter of the contract, and this includes, but is not limited to, any of the following:

- If the occupancy of the Property changes from what was last declared by You, for example: Your Main Private Dwelling becoming Unoccupied or becoming Your Residential Investment/Tenanted Property or a Holiday Home or if a Holiday Home has changed from family use only to being let during the Period of Insurance.
- If building work is to be done on Your Property which is not routine repair, maintenance or decoration for example: any structural alteration to the Property, extension of the Property or any works that require the Property to be vacated for any period of time.
- If You or any member of Your Household have been convicted of any offence or have any prosecutions pending other than for speeding or parking offences.
- If any part of Your Property will be used for trade, professional or business purposes or becomes a place of employment for any employee other than a domestic employee or a place where commercial goods are stored.