Householders Policy Summary

Significant features and benefits

This is a summary of the policy and does not contain the full terms and conditions of the cover. You can find full details in the policy booklet, please let us know if you would like us to send you a copy.

Buildings	Contents
The home shown on the schedule including domestic outbuildings, garages, greenhouses, solar panels, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings.	Household goods, valuables*, sports equipment, personal belongings (not including mobile phones and accessories). If you are a tenant we also cover fixtures and fittings and interior decorations (owned by you).

What you are covered for:

- Fire
- Theft or attempted theft
- Subsidence
- Vandalism or malicious acts
- Escape of oil or water
- Falling trees or aerials
- Storm or flood

Extra benefits included as standard	Buildings	Contents
Home emergency assistance – 24 hours access to a network of approved contractors and up to €250 to cover the cost of call out, labour and parts for emergency repairs involving, plumbing, blocked drains, electrics, locks and keys, roof damage and external glazing.	**Applies to policies with both buildings & contents cover**	
Home emergency 24 hour helpline	✓	✓
Alternative accommodation (up to 15% of sum insured)	✓	✓
Fire brigade charges up to €2,000	✓	
Property owners liability	✓	
Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings	✓	
Access for repairs in the event of a leak up to €650	✓	
Loss of heating oil up to €750		✓
Money up to €500 & credit cards up to €1,500		✓
Home office equipment up to €3,500		✓
Frozen foods up to €700		✓
Contents in outbuildings up to €5,000		✓
Visitors' personal belongings up to €1,000		✓
Replacement locks up to €650		✓
Pedal cycles up to €300 per bicycle		✓
Title deeds cover up to €750		✓
Jury service cover - €25 per day, up to €700		✓
Public liability, tenants liability and liability to domestic employees		✓
Fatal injury benefit - €5,000		✓
Accidental damage cover for TV, video, audio & computer equipment (max €2,000 per item)		✓
Accidental breakage of mirrors, glass in hobs, plate glass table tops, fixed glass in furniture		✓
Wedding and Christmas gifts (increased by 10% of contents sum insured)		✓

Optional cover - The following cover is available in addition to the standard cover

	Buildings	Contents
Accidental Damage - Extends cover to include accidental damage to the buildings, contents or both (whichever selected) within the home.	Optional	Optional
All Risks – Provides cover for loss or damage to - Specified Items : any item specified in the schedule Unspecified Items: personal belongings up to the selected limit (max €1,500 per item) outside the home (anywhere in Europe and up to 60 days in any one period of insurance for the rest of the world)		Optional

***Valuables** - Jewellery, items of gold, silver or other precious metals, timepieces, photographic equipment, binoculars, works of art, antiques, furs, musical instruments, collections of stamps, coins or medals, TV, video, audio and computer equipment.

Significant exclusions or limitations

A summary of the most significant exclusions are listed below. For full details, please refer to the policy booklet.

We will not pay for the first amount of each claim (known as 'the excess) as listed below unless stated otherwise in the policy booklet.

Buildings/Contents (see Sections one and two)

Standard policy excess	€250
Pedal Cycles	€125
Escape of water excess	€500
Subsidence excess	€1000

All Risks (cover away from the home) (see section three)

Standard excess	€125

Home emergency assistance – we will only pay for work that is an emergency repair and that has been authorised through the home emergency assistance helpline. An emergency repair is a repair necessary to make your home safe and to prevent further loss or damage by the covered emergencies. The excess will not apply to claims under this section and will not affect your no-claims discount. (see section five)

Unoccupancy - After your home has been unoccupied for 30 days or more we will not pay for:

- Theft or attempted theft
- Vandalism and malicious damage
- Damage to fixed glass, mirrors or sanitary ware
- Loss of or damage to valuables* and money
- Water or oil leaking from any fixed heating or water installation
- Damage to domestic appliances caused by freezing

Claims payments - If we have agreed to pay your claim and the total amount to be paid under this section is more than €3,000, we may keep up to 30% of the payment until the reinstatement work is complete. We will consider the work as complete when we have received and checked the final invoices and, if necessary, carried out a final inspection of the work. The inspection may be carried out by us or a representative we appoint. (See section four Buildings, How we settle claims).

Valuables - We will not pay more than 30% of the contents sum insured for valuables* and more than €2,000 for any one item of valuables* unless it has been specified on the schedule and a valuation supplied. If a valuation was not received prior to cover then it must be produced at the time of claim. The valuation or receipt must be from before the loss or damage. (see section two)

We will not cover:

- loss or damage caused by war, riot, revolution, acts of terrorism or any similar event
- any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- damage to walls, ceilings or tiles caused by water leaking from shower units and baths through seals and grouting
- motor vehicles (other than ride on lawnmowers), boats, aircraft, pedal cycles, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones and accessories, contact lenses or hearing aids
- property owned or used for business purposes

Cancellation rights

You may cancel your policy at any time by notifying us. If you cancel your policy in the first year of insurance within the first 14 days, you will be charged an administration fee of €25 and a charge for the time your policy was active. If you cancel your policy in the first year of insurance after 14 days, we will work out your refund based on our cancellation rates as shown below. Please refer to your policy booklet for further details.

Period of cover no more than									
1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	9 months	over 9 months
80%	70%	60%	50%	45%	35%	25%	20%	10%	Nil
Percentage refund of annual premium									

If you cancel your policy after the first year, we will refund your premium for any period of insurance remaining, less an administration fee of €25.

If you cancel your policy following a claim on your policy there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on **1850 85 8530**.