

# Home Insurance

## Insurance Product Information Document

Company: Liberty Insurance

Product: Home Insurance Policy



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This document provides a summary of the key information relating to our Home insurance policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation. You can find the policy booklet at [www.libertyinsurance.ie](http://www.libertyinsurance.ie)

### What is this type of insurance?

This is insurance for your home which can cover buildings, contents and items away from the home, if selected by you. Unless we say otherwise in your policy schedule you are covered for fire, storm, flood, escape of oil, escape of water, theft, subsidence, vandalism and falling trees or aerials.



#### What is insured?

##### Buildings benefits:

- ✓ Damage to buildings (up to sum insured noted in your schedule)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Temporary accommodation costs (up to 15% of the sum insured)
- ✓ Access for repairs due to a water or oil leak (up to €650)
- ✓ Legal liability to others (up to €2.6 million)
- ✓ Accidental damage to glass
- ✓ Emergency home repairs (where you have selected both buildings and contents cover)
- ✓ Fire Brigade Charges (up to €2,000)

##### Contents benefits:

- ✓ Damage to or theft of belongings in the home (up to sum insured noted in your schedule)
- ✓ Money in the home (up to €500)
- ✓ Home office equipment (up to €3,500)
- ✓ Content in outbuildings (up to €5,000)
- ✓ Valuables such as jewellery, items of precious metals, works of art and musical instruments with in the home
- ✓ Fire Brigade charges (up to €2,000)

##### Optional extras:

All risks cover  
Accidental damage to buildings and contents

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet



#### What is not insured?

- ✗ General wear and tear
- ✗ 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
- ✗ Failure of computers and electrical equipment
- ✗ Mobile phones, motor vehicles, caravans, trailers and hearing aids
- ✗ After your home has been unoccupied for 30 days or more, we will not provide cover for: theft, vandalism, accidental damage, money, escape of water, escape of oil or damage to frozen food
- ✗ Any loss or damage caused by, faulty workmanship, defective and or faulty materials or defective and or faulty design.



#### Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage) for each claim. This excess is shown in the policy schedule
- ! Valuables such as jewellery and works of art are subject to limits that can be found in the policy booklet
- ! Emergency Home Repair covers four repairs per policy of insurance, up to €260 per visit
- ! Liability cover applies to valid claims in connection with the risk address only



## Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule
- ✓ For cover on personal belongings away from the risk address, they must be insured on an all risk basis



## What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You, or any other insured person, must co-operate with our investigations
- You must tell us of any previous claims in past 5 years
- You must make sure that your sum insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to [www.scsi.ie](http://www.scsi.ie)
- You must pay your premium(s) on time and in full
- You must take all reasonable steps to keep the home in a good condition and take all reasonable steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example if your home becomes unoccupied, if you change address or if you make structural changes to your home
- As soon as you know about any loss, damage or accident you must contact us straightaway by calling Lo-Call 1850 85 85 30 and provide us with all relevant information
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Síochána immediately



## When and how do I pay?

You can pay for your insurance when taking out the policy over the phone or online at [www.libertyinsurance.ie/manage-my-policy](http://www.libertyinsurance.ie/manage-my-policy). You can pay the premium by credit card, debit card or direct debit.



## When does the cover start and end?

The contract starts from the date selected by you. The start and end date of your policy will be outlined in your schedule. The term of the policy is 12 months unless otherwise agreed with us.



## How do I cancel the contract?

You can cancel the policy at any time by telling us in writing or over the telephone. If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.

If you cancel your policy in the first year of insurance after the first 14 days, we will work out your refund based on our cancellation rates outlined in the policy wording.

If you want to cancel your policy after the first year, we will refund your premium for any period of insurance less an administration fee as outlined in the policy booklet.