

Household Insurance

Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Household Insurance

KennCo Underwriting Limited is registered in Ireland, no. 454673, with registered offices at 5 – 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the proposal form or statement of fact, schedule, policy document and the terms of business.

What is this type of insurance?

This is a home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and your contents such as furniture, electronics and personal belongings.



What is insured?

- ✓ A number of sudden and unforeseen events such as fire, theft, storm, flood, escape of water and subsidence
- ✓ Accidental damage to both buildings and contents as standard
- ✓ Family legal protection covering a range of legal issues including contract disputes, identity theft, clinical negligence, employment disputes, property and tax protection
- ✓ Access to a range of helplines including legal advice and counselling

Buildings Cover Includes:

- ✓ The cost of rebuilding up to the sum insured in the schedule
- ✓ Loss or damage to your buildings as a result of fire, lightning, explosion, earthquake
- ✓ Loss or damage resulting from escape of water or oil
- ✓ Theft or attempted theft
- ✓ Subsidence or ground heave
- ✓ Alternative accommodation
- ✓ Fire Brigade charges up to €2,000
- ✓ Cover for damage to your garden up to €2,000
- ✓ Trace and access to discover the source of a leak up to €1500

Contents Cover Includes:

- ✓ The contents in your home up to the sum insured in the schedule
- ✓ Loss or damage to your contents as a result of fire, lightning, explosion, earthquake
- ✓ Loss or damage resulting from escape of water or oil

- ✓ Theft or attempted theft
- ✓ Subsidence or ground heave
- ✓ Accidental damage to glass and sanitary fittings up to €2,000
- ✓ Loss of keys up to €500
- ✓ Increased cover by 20% for weddings and Christmas
- ✓ Freezer food cover up to €750
- ✓ Fatal accident benefit up to €10,000
- ✓ Money cover up to €650
- ✓ Unauthorised credit card use up to €900

Optional Extras:

Personal Effects/All Risks cover including:

- ✓ Cover for unspecified personal effects up to a maximum of €1,000 for any one item
- ✓ Cover for specified personal effects up to €50,000 with a maximum of €15,000 for any one item



What is not insured?

- ✗ Wear and tear or costs for maintenance of the property insured
- ✗ Reduction in value of your property not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism



Are there any restrictions on cover?

- ! If your home is unoccupied for more than 30 days, certain restrictions apply. Please see the full policy wording
- ! Theft, vandalism and malicious damage is not covered if caused by you, your guests or tenants
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set suite or matching design
- ! If you are under insured at the time of a loss, we may only pay a proportion of the claim



Where am I covered?

- ✓ The Republic of Ireland, Northern Ireland, England, Scotland, Wales, Isle of Man and the Channel Islands



What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must comply with all the conditions set out in the policy
- You must tell us about any accident or event which may give rise to a claim as soon as possible



When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with your broker for full payment options



When does the cover start and end?

- The policy is for a period of one year, unless otherwise stated. Your exact policy start and end dates will be shown on your certificate and schedule



How do I cancel the contract?

- You can cancel this contract at any time by writing to us or your broker with your cancellation instructions. If there is no claim on the policy during the current period, we will return part of your premium