

Home Insurance



Insurance Product Information Document

Company: Zurich Insurance plc

Product: Home Protector

Registered in Ireland No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a **Home Insurance** product which provides cover for loss or damage to your buildings and/or contents.

Buildings - provides cover for the structure of the home, domestic outbuildings and permanent fixtures.

Contents - provides cover for household goods and personal belongings.

NB. Provision exists to extend this policy to allow you as the owner to let your property to tenants under a minimum 6 month tenancy agreement or to use your property as a holiday home by your own family.

Important: Cover and restrictions will vary depending on which option you have chosen.



What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, storm, flood, subsidence and theft or attempted theft

Buildings cover includes

- ✓ The cost of rebuilding up to the sum insured shown in the schedule
- ✓ Liability as owner of your property up to a limit of €1,300,000
- ✓ Underground Pipes and Cables

Contents cover includes

- ✓ Liability as occupier of your home up to a limit of €1,200,000
- ✓ Personal Liability up to a limit of €1,300,000
- ✓ Temporary removal of contents up to 15% of contents sum insured
- ✓ Title Deeds up to €650
- ✓ Liability as a tenant up to 10% of the contents sum Insured
- ✓ Contents in the open up to €500
- ✓ Accidents to domestic employees up to €2,600,000

Optional covers available at additional cost

- Accidental damage
- All Risks / Personal Possessions



What is not insured?

- ✗ The first amount of any claim (known as the excess) in addition to any voluntary excess amount you have chosen:
 - €650 for escape of water and oil
 - €1,250 for subsidence
 - €75 All Risks
 - €75 Freezer
 - €350 for all other claims (owner occupied)
 - Additional €200 standard policy excess for Let Properties
- ✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause
- ✗ Any criminal or deliberate act by you or your family
- ✗ Storm or flood damage to fences, gates, hedges
- ✗ Storm or flood damage caused by frost, subsidence, Ground heave or landslip
- ✗ Theft or malicious damage caused by someone lawfully on the premises
- ✗ Contents valued in excess of €4,000 for any one article, set or collection without prior agreement
- ✗ Poor or faulty workmanship and/or materials



Are there any restrictions in cover?

- ! The cover is significantly reduced if the property is unoccupied for more than 30 days
- ! If the sums insured are inadequate we will reduce the amount we will pay for claims by the same ratio as the underinsurance
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



Where am I covered?

- ✓ The Buildings and/or Contents at the address shown in the schedule.
- ✓ All Risks/Personal possession in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and elsewhere for 60 days.
- ✓ Liability to the public as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 30 days



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. change address, having building works, change in occupancy or change in the use of the home).
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Do all you can to reduce any costs, damage, injury or loss
- Maintain your property in a good condition.
- Pay the premium on time.
- Tell us about any claims within 30 days of occurrence.
- Give us the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid or a claim may not be paid if we do not have the correct information.



When and how do I pay?

You can pay your premium as a one off sum or speak to your Insurance Broker about instalment options



When does the cover start and end?

Your cover will start and end on the dates stated on your policy schedule.



How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you may return it within 14 days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full.