

Benchmark Home Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Benchmark Holiday Home

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. These include your proposal form or statement of fact, policy document and schedule. Please ensure that you read them carefully.

What is this type of insurance? Benchmark Holiday Home provides insurance cover for your Holiday Home. It provides protection for the common risks associated with owning your own Holiday Home



What is insured?

- ✓ Property Damage / Loss: Loss or damage to your property provided it is caused by an event that has been outlined in your policy
- ✓ Loss of Rent: Loss of rent following loss or damage caused by an event outlined in your policy – provided you have informed us via the Statement of Fact of the short-term rental use at the property
- ✓ Liability to Others: Damage, injury or illness caused to others as a result of ownership or occupation of the property insured

Note The maximum amount payable is the sum insured which is outlined on your schedule. Inner policy limits may also apply which is outlined in your policy document

Main Features & Benefits

- ✓ Fire, Smoke, Explosion, Lightning
- ✓ Storm & Flood
- ✓ Escape of water & oil
- ✓ Stealing or attempted stealing
- ✓ Malicious persons or vandals
- ✓ Subsidence, Ground Heave, Landslip
- ✓ Falling trees, branches, aerials
- ✓ Accidental breakage of glass
- ✓ Alternative Accommodation
- ✓ Fire Brigade charges
- ✓ Clean Up Expenses
- ✓ Title Deeds
- ✓ Visitors & Guests Property
- ✓ Door Lock Replacement

Optional Extensions & Covers

- Accidental Damage Cover



What is not insured?

- ✗ Any incident, cause or event not outlined in your policy (booklet & schedule)
- ✗ Some events are not insured if the holiday home is unfurnished e.g. escape of water,
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Stealing (or attempted stealing) unless involving entry or exit by forcible or violent means, where the property is let
- ✗ Malicious damage or vandalism by any person lawfully on the premises or invited onto the premises by you or a member of your household or by a tenant
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Consequential (indirect loss) arising indirectly from an insured event
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, biological & chemical contamination, confiscation
- ✗ Accidental bodily injury, death, disease or illness of any member of your household or employees of you or members of your household (excluding domestic employees)
- ✗ Excess: this is the first amount of any claim that you must pay
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Matching of items: we will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- ✗ Loss or damage caused by Storm to roofs constructed with torch on felt exceeding 10 years of age.



Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined on your schedule
- ! Inner policy limits apply to some covers, for e.g., fire brigade charges, door locks replacement
- ! In the event of a claim covered under the policy, we reserve the right to use our Managed Repair Network of Building Contractors. Where we agree to pay you, we reserve the right to make staged payments and to withhold final payment until all works are complete, invoices submitted, and work is inspected by us. The percentage of final payment withheld will not exceed 30% of the overall settlement amount
- ! If in the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the Under Insurance Clause will apply which will reduce the settlement amount proportionate to the level of under insurance
- ! When the property is unoccupied, some covers are excluded unless certain requirements are satisfied first, for example, turning off the water



Where am I covered?

- ✓ Cover is provided in respect of the property insured by us, at the address shown on your policy schedule



What are my obligations?

Keep us informed

- Notify us of any changes to the property insured or details previously provided to us

Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the property in a sound condition

Ensure you have adequate cover to meet your needs

- Review the amounts for which you have insured your property regularly. It is your duty to ensure your property is adequately insured
- Check the cover provided under your policy regularly to ensure it continues to meet your needs, reviewing all policy documentation as terms, specific to you and your cover, will be outlined on your policy schedule

Do the following in the event of a claim

- Notify us as soon as you become aware of a claim
- Notify the Gardai if there has been a theft, attempted theft, loss or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident ensuring not to respond without our consent
- Do not dispose of any items for which you are making a claim until we have inspected them



When and how do I pay?

- Payment is to be made prior to commencing cover
- Please contact your broker for details on the payment options available to you



When does the cover start and end?

Please refer to your policy schedule for details on the period of cover



How do I cancel the contract?

- You may cancel your policy by providing a written instruction to your Broker