

# Buildings and Contents Insurance

## Insurance Product Information Document

**Company: Prestige Underwriting Services (Ireland) Limited**

**Product: Prestige ROI Home (Enhanced)**

This policy is administered by Prestige Underwriting (Ireland) Limited and arranged on behalf of AmTrust Europe Limited. Prestige Underwriting Services (Ireland) Limited are registered in Ireland. Reg No: 119908. Registered office: Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Ireland.

AmTrust Europe Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust Europe Limited are registered in England under Company Registration Number 202189, registered office: Market Square House, St James's Street, Nottingham, Nottinghamshire, NG1 6FG.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker or agent should you have any questions or to amend the details we hold.

### What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings and contents. Cover is also provided in respect of property owners liability and public liability.



#### What is insured?

- ✓ Loss or damage caused by fire and resultant smoke damage
- ✓ Loss or damage caused by storm, flood or weight of snow
- ✓ Loss or damage caused by escape of water from fixed water tanks, apparatus or pipes
- ✓ Loss or damage caused by theft or attempted theft
- ✓ Loss or damage caused by malicious acts
- ✓ Loss or damage caused by subsidence, landslip or heave
- ✓ Loss of oil or metered water
- ✓ Loss of rent/alternative accommodation
- ✓ Accidental damage to fixed glass, double glazing, solar panels, sanitary ware, ceramic hobs
- ✓ Trace & Access charges
- ✓ Fire Brigade Charges
- ✓ Replacement locks
- ✓ Property owners liability
- ✓ Public liability



#### What is insured? Continued...

##### Optional Cover

- away from the home
- The cost of replacing frozen food spoilt in a fridge or freezer caused by a fall or rise in temperature or contamination by refrigerant fumes
- Accidental damage
- Accidental loss of or damage to pedal cycles



#### What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage caused by vermin, insects or pets

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### Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Loss of rent/alternative accommodation is limited to 10% of the buildings sum insured as shown on your schedule
- ! A limit of €1,270 per claim and €1,270 in any one period of insurance applies in respect of metered water
- ! A limit of €500 per claim in respect of Trace and Access
- ! A limit of €3,175 per claim and €3,175 in any one period of insurance applies in respect of Fire Brigade charges
- ! Valuable items under Contents is covered up to 33.1/3% of Contents sum insured, as shown in your schedule, but limited to 5% per single item



### Where am I covered?

- ✓ At the home you're insuring – as long as it is within the Republic of Ireland
- ✓ Contents Away from the home (within the republic of Ireland)
- ✓ Optional Accidental damage cover only applies inside your home
- ✓ If you purchase optional valuables and personal possessions cover, you'll be insured anywhere in the world



### What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the property
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



### When and how do I pay?

Please contact your broker or agent for information on how to pay



### When does the cover start and end?

The period of insurance is stated on your policy schedule



### How do I cancel the contract?

To cancel your policy you must notify your broker or agent