

# Contents Insurance

## Insurance Product Information Document

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

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

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 contents. Cover is also provided in respect of 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 metered water
- ✓ Alternative accommodation
- ✓ Fire Brigade charges
- ✓ Replacement locks
- ✓ Public liability



#### 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



#### Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Alternative accommodation is limited to 10% of the contents sum insured shown on your schedule or €3,000 whichever is lower if the buildings are damaged or destroyed
- ! A limit of €320 per claim applies in respect of replacement locks
- ! A limit of €1,270 per claim and €1,270 in any one period of insurance applies in respect of loss of metered water charges
- ! 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 20% of Contents sum insured, as shown in your schedule, but limited to 5% per single item or €2,000, whichever is lower

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### Where am I covered?

- ✓ At the home you are insuring – as long as it is within the Republic of Ireland



### 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