

# Home Insurance



## Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Safehome

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?** Safehome provides home insurance cover for your main home, providing protection to you for the common risks associated with owning your own property.



### 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
- ✓ Temporary Accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy
- ✓ 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
- ✓ Impact involving an aircraft, aerial device, vehicle, train or animal
- ✓ Falling trees, branches, aerials
- ✓ Alternative Accommodation
- ✓ Accidental Damage
- ✓ Fire Brigade charges
- ✓ Liability cover including that of domestic employees & child minding for up to 2 children

#### Optional Extensions & Covers

- Personal Possessions outside the Home, for example, a wedding ring
- Home Office Extension
- Caravan cover
- Cover for your bicycle



### What is not insured?

- ✗ Any incident, cause or event not outlined in your policy (booklet & schedule)
- ✗ Excess: this is the first amount of any claim that you must pay. This is outlined on your Policy Schedule with further excesses outlined in the policy document applying to certain cover
- ✗ Accidental bodily injury, death, disease or illness of any member of your household
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Some events are not insured if the property is unoccupied for more than 45 days, for example, escape of water, stealing or attempted stealing
- ✗ 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 deliberately by you or any member of your household
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Damage caused by Pets, insects or vermin
- ✗ Loss by deception unless it is only entry to your home that is gained by deception
- ✗ Loss of money not reported to the Gardai within 24 hours of discovery
- ✗ Loss of cards not reported to the issuing organisation within 24 hours of discovery
- ✗ Consequential (indirect loss) arising indirectly from an insured event
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, pollution or contamination
- ✗ Loss or damage to electronic data



### 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., valuables, alternative accommodation
- ! 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



### Where am I covered?

- ✓ Cover is provided in respect of the property insured by us, at the address shown on your policy schedule
- ✓ Liability cover is provided within the EU & worldwide liability in respect of domestic employees during a temporary visit outside ROI
- ✓ Where personal possessions & pedal cycles are insured under the policy cover is provided within the EU & extended Worldwide for up to 60 days during the period of insurance



### 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 cover commencing
- Please refer to your policy documentation 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 or directly to RSA (if you do not have a Broker)