



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

## What is this type of insurance?

This is a home insurance policy. It provides cover for loss or damage to your private dwelling and/or Contents including personal belongings.

**NOTE: This policy does not cover loss or damage caused by escape of water.**



### What is insured?

**Loss of or damage to your Buildings and/or Contents including personal possessions caused by:**

- ✓ Fire, smoke, lightning, explosion or earthquake
- ✓ Storm or flood
- ✓ Riot, civil commotion, malicious damage
- ✓ Escape of oil
- ✓ Subsidence
- ✓ Stealing or attempted stealing
- ✓ Falling trees or branches
- ✓ Impact by vehicle or aircraft
- ✓ Emergency home assistance (up to €500 for roofs, €250 otherwise)

#### The policy also covers

Under the **Buildings** Section (if you have chosen this cover)

- ✓ Accidental damage to underground services
- ✓ Debris removal & rebuilding fees (up to 10% of the building sum insured)
- ✓ Breakage of fixed glass or sanitary ware
- ✓ Loss of rent receivable (up to 20% of the building sum insured) except where cause is due to escape of water
- ✓ Replacement locks (up to €750)
- ✓ Fire brigade charges (up to €2600)
- ✓ Finding a leak (up to €750)
- ✓ Alternative accommodation (up to 20% of the building sum insured) (except where requirement is due to escape of water)
- ✓ Your Legal Liability to the Public as the property owner and/or as occupier (if Contents cover selected) up to €3m

Under the **Contents** Section (if you have chosen this cover)

- ✓ Contents in the open (up to €750)
- ✓ Money cover (up to €750)
- ✓ Credit card cover (up to €1500)
- ✓ Your legal liability to domestic employees up to €3m

**For an additional premium cover can be extended to include:**

- Accidental damage to Buildings or Contents
- Personal possessions cover outside the home
- Frozen food
- Bicycles
- Personal accident
- Caravan cover



### What is not insured?

- ✗ Damage due to escape of water
- ✗ Wear and tear
- ✗ Any act of fraud or collusion
- ✗ The first portion of any claim (known as an excess). The excess will depend on the type of loss as follows:
  - Subsidence €5000
  - All other claims (where an excess applies) €250.



### Are there any restrictions on cover?

- ! A limit of 10% of the Contents sum insured applies to property kept in garages or outbuildings
- ! The single article limit for valuables is 5% of the Contents sum insured or €5000 (whichever is greater).
- ! Any claim for loss of valuables cannot exceed 1/3 of the Contents sum insured.
- ! Cover is restricted while the home is unoccupied or unfurnished for 40 days in a row or more.
- ! Claims settlement amount retention - property claims: Where we agree to pay your claim, a certain percentage of the final payment may be retained, until the repair, replacement or re-instatement works are completed and validated through the submission of a final invoice and (where required by AXA) a final inspection report.
  - up to 5% if the settlement amount is less than €40,000
  - up to 10% if the settlement amount is €40,000 or more



## Where am I covered?

- ✓ On or within the insured property
- ✓ Cover is provided for Contents temporarily removed from your home (but within Ireland or the UK and up to 20% of the Contents sum insured)
- ✓ If you have extended cover for personal belongings and valuables this is worldwide but restricted to 60 days outside of Europe



## What are my obligations?

- You have a duty to answer all questions posed by us, or our agent, honestly and with reasonable care
- You must ensure your sums insured represent replacement costs (to avoid the effects of under-insurance)
- You must keep your property in good order
- You must tell us if you move house or are carrying out structural alterations
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us if you have been convicted of any indictable criminal offence, any offence involving dishonesty or fraud, or any offence against property



## When and how do I pay?

Ask your broker for payment option information.



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You must give us or your broker a written instruction.

If you cancel your policy within 14 working days of the date upon which we, or our agent, inform you the policy has been incepted, we will refund your entire premium.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.