

Your Home Policy Renewal

CHUBB®

Masterpiece®

Your Home Policy renewal

Thank you for choosing to insure with Chubb for the past year. It is now time to consider renewing Your policy.

We have made some policy changes that will affect Your policy if You renew with us. A summary of the main changes is provided, but to check the full details of Your own cover, please read Your Policy Schedule and the new Policy Booklet.

Your renewal will be effective from the date shown in Your Policy Schedule.

What information have we provided?

This document, which contains a list of the main policy changes, important renewal information, and a summary of Your statutory rights on the back page.

Your new Policy Schedule, which itemises Your particular insurance requirements, as specified by Your broker, and shows Your premium.

Please note that if You also have a motor policy with Chubb You will receive a separate renewal document. If your home and motor are combined on one policy, You will receive just one Policy Schedule showing the premium for both policies.

What do You have to do

Please read this document carefully

It is important that You do so, to ensure that Your insurance cover remains suitable for You.

Inform Us of any changes to Your circumstances

Your renewal terms are based on the current information we hold about You. On page 3, we ask You if there have been any changes in Your circumstances. You must study this section carefully. Failure to tell Your broker of changes could entitle us to avoid the insurance or to refuse to pay all or part of a claim. You must answer the questions on page 3 honestly and with reasonable care.

Confirm Your decision

Please confirm Your decision whether to renew or not to Your broker. If You don't inform Your broker your policy will automatically renew on the date shown in your Policy Schedule.

If You have any questions, please contact Your broker who will be happy to advise You.

Important information for Masterpiece Policyholders

Buildings and/or Contents and/or Valuable Articles and Annual Travel

Change in Circumstances

If, during the last Policy Period, any of the changes below have taken place, it is essential that You tell Your broker immediately. By allowing policy renewal to proceed without telling Your broker of any such changes, You confirm to us that there have been none. Failure to tell Your broker of changes could entitle us to avoid the insurance or to refuse to pay all or part of a claim. Whether or not there have been any changes, and what they are, are facts we rely upon in deciding whether to renew Your policy and, if so, for what premium and on what terms. You must answer the questions below honestly and with reasonable care.

If You answer 'Yes' to any of the questions below, please contact Your broker to advise.

- Has there been /or are You expecting a change of occupancy to any property listed on Your Schedule (for example, letting out a property)?
- Has there been / or are You expecting there to be any change of use to any property listed on Your Schedule (for example, if used for business or for paying guests)?
- Has there been / or are You expecting there to be any deterioration to the condition of property on Your Schedule including evidence of subsidence, landslip or heave?
- Are You planning on undertaking any building works in the next 12 months expected to cost over €200,000 for property on Your Schedule?
- Have there been any changes to the security arrangements at any property listed on Your Schedule?
- Has there been / or are You anticipating there to be any change to You or Your Family Members' occupations or professions?
- Have You or any Family Member have been convicted and/or charged with any offence (other than a motoring conviction)?

- Have You or any Family Member have been declared bankrupt and/or entered into an individual voluntary arrangement?
- Have there been any incidents which may result in a claim under this policy of which we are not yet aware
- Will Your's, or a Family Member's Valuable Articles be displayed or exhibited at a gallery, museum, art fair or exposition in the next 12 months?

(By Family Member we mean any member of Your household residing with You including any employees.)

Maintaining Your property

Please remember that You must repair any partial loss or damage to Your property and maintain it in a good state of repair. Failure to do this may mean that Your policy cover is affected.

Are Your sums insured and valuations up-to-date?

Our annual indexation figures do not account for an increase in sums insured due to new acquisitions or improvements/additions to Your property (beyond what You have already told us). Please consider whether Your contents and buildings sums insured remain adequate.

Valuations for valuables. We strongly recommend that You have all specified Fine arts revalued at least every 3 years, and all other categories of valuables, including jewellery, every year. If under-insurance is discovered after loss or damage, we will not pay any more than the Agreed Value in Your Schedule - unless the item has been professionally valued within a 3 year period for specified Fine arts, or a 2 year period for all other categories of valuables. We also recommend that You regularly review unspecified valuable articles to ensure that no individual items exceed the applicable single article limit.

Apart from jewellery, specified valuable articles can be added up to a value of €100,000 per item without the need for a professional valuation to be sent to us. For jewellery, this limit is €50,000.

For items above these limits, we can increase the values immediately, provided a professional valuation is sent to us or Your broker within 30 days of the addition.

Information about Your premium adjustments

Amendments made to Your Policy resulting in a prorata additional or return premium of less than €40 (excluding levy) will not be charged or refunded.

Important information regarding annual travel cover under this policy.

There have been some changes made to your annual travel cover which can be found overleaf.

If You, or a member of Your covered family, is over 75 and Annual Travel is included on Your Policy Schedule, then please contact Your broker to discuss Your options. Failure to notify Your broker or Us may reduce any claims settlement or result in any loss not being covered under the Annual Travel Cover section of Your Policy. Please note that We don't record all dates of birth.

Summary of policy changes

This document summarises the amended covers in the Masterpiece Home policy. The full details are available in the policy booklet.

The changes apply to:

- Renewal business from 31st December 2024

Amendments

Policy Section	Amended Cover	Summary Information
House Cover	Excess	Unless stated otherwise, a basic Excess listed in the Policy Schedule applies to each and every covered loss but it does not apply to an individual covered loss of more than €25,000 under Your Policy . Previously, the basic Excess did not apply to an individual covered loss of more than €15,000.
Contents Cover	Excess	Unless stated otherwise, a basic Excess listed in the Policy Schedule applies to each and every covered loss but it does not apply to an individual covered loss of more than €25,000 under Your Policy . Previously, the basic Excess did not apply to an individual covered loss of more than €15,000.

The statutory details You need to know

What are my cancellation rights?

Your cancellation within the cooling off period

To cancel **You** should initially contact **Your** insurance broker, or **You** can contact **Us** directly. **You** have a statutory right to cancel **Your Policy** for any reason within 14 days of receipt of **Your Policy** documentation, or 14 days from the effective date of the **Policy**, whichever is the later. Upon cancellation **You** must return to **Us** the Certificate of Insurance the Insurance Disc. In the absence of **Your** Certificate of Insurance and Insurance Disc, **You** must complete and return a Lost Certificate and Lost Disc Declaration to **Us**. **We** will refund any premium to **You**, provided no claims have been made. **We** will not repay any premium if a claim / loss has been paid or is outstanding.

Your cancellation outside of the cooling off period

To cancel **You** should initially contact **Your** insurance broker, or **You** can contact **Us** directly. **You** can cancel **Your Policy** at any time and if **You** cancel outside the cooling off period, **You** are entitled to a pro rata refund of premium, provided no claims have been made. **We** will not repay any premium if a claim / loss has been paid or is outstanding. Upon cancellation **You** must return to **Us** the Certificate of Insurance and the Insurance Disc. In the absence of **Your** Certificate of Insurance and Insurance Disc, **You** must complete and return a Lost Certificate and Lost Disc Declaration to **Us**.

What are my data protection rights?

Chubb uses personal information which **You** supply to **Us** or to **Your** Insurance broker in order to write and administer this **Policy**, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about **You** (for example, your age, health, details of assets, claims history) where this is relevant to the risk **We** are insuring or to a claim **You** are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide your policy or to store your information. **We** also use a number of service providers, including a credit reference agency, who will also have access to your personal information subject to our instructions and control. The agency records our enquiries but your credit rating is not affected.

In addition we would like to contact you by post to provide information and advice that you may find beneficial in managing your insurance risk requirements and also your insurance renewals. This would include keeping you informed of other products, service and offers that may be of interest to you. If you would prefer not to receive these communications please contact us at privateclientservices@chubb.com

You have a number of rights in relation to **Your** personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use **Your** personal information. For more information, **We** strongly recommend you read **Our** user-friendly Master Privacy, available here: <https://www.chubb.com/ie-en/footer/privacy-policy.html>. You can ask is for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com