

HOME OWNERS POLICY DOCUMENT

INSURED BY



IN ASSOCIATION WITH



D O L M E N
UNDERWRITING

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this certificate, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the **schedule**.

When drawing up this certificate, **we** have relied on the information and statements which **you** have provided in the proposal form and or statement of facts on the date shown in the **schedule**.

The insurance relates ONLY to those sections of the certificate which are shown in the schedule as being included.

SEVERAL LIABILITY NOTICE

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to extend to their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

The written authority (which number is shown in the **schedule**) allows **Dolmen Insurance Brokers Limited T/A Dolmen Underwriting** to sign and issue this certificate on behalf of the insurer detailed in the authority.

Premiums are subject to Government Levy and/or contribution where applicable.

Insurance Act 1990

All monies which become or may become payable by the Company under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990

Stamp duty has been or will be paid to the Revenue commissioners in accordance with the provisions of Section 113 of the Finance Act 1990.

All monies referred to and/or due under this Policy are expressed in and/or payable in Euro.

Introduction

This certificate of insurance, **schedule** and any **endorsement** applying to **your** certificate form **your** Home Insurance document. This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **your insurance agent** immediately if this document is not correct or if **you** would like to ask any questions.

Wherever the following words appear in this insurance they will have the meanings shown below.

You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the home .
We / us / our/the insurer	AXA Insurance dac.
Your Insurance Agent	The insurance agent who placed this insurance on your behalf.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.
Buildings	<ul style="list-style-type: none">• The home and its decorations• fixtures and fittings attached to the home• permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks <p>you own or for which you are legally responsible within the premises named in the schedule.</p>
Premises	The address which is named in the schedule .
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Contents	Household goods and personal property, within the home , which are your property or which you are legally responsible for. Contents includes: <ul style="list-style-type: none">• tenant's fixtures and fittings• radio and television aerials, satellite dishes, their fittings and masts which are attached to the home• property in the open but within the premises up to €650 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)• money and credit cards up to €650 in total• visitors contents up to €1250 in total• deeds and registered bonds and other personal documents up to €750 in total• Wedding & Christmas Gifts 10% of contents sum insured• gold, silver, gold and silver plated articles, jewellery and furs up to €5000 or 20% of the sum insured for contents whichever is less, within the private dwelling• domestic oil in fixed fuel oil tanks up to €750 <p>Contents does NOT include:</p> <ul style="list-style-type: none">• motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories• any living creature• any part of the buildings• any property held or used for business purposes• any property insured under any other insurance.

Bodily injury

Bodily injury includes death or disease.

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Valuables

- jewellery
- furs
- gold, silver and silver plated articles
- pictures.

Personal possessions

Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to **you**

Personal possessions does NOT include:

- **money and credit cards**
- pedal cycles.

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens
all held for private or domestic purposes.

Credit Cards

- **credit cards**, charge cards, debit cards, bankers cards and cash dispenser cards.

Ireland

Ireland shall mean The Republic of Ireland

Europe

'**Europe**' will include:

- all Mediterranean Islands;
- all countries with a Mediterranean shoreline;
- the Canary Islands;
- Madeira;

and journeys between these countries.

Unoccupied

You have not been in the **home** overnight

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair
2. This **policy** is based on the factual information **you** provided. These facts are represented by the answers you have given to questions **we** have asked and/or the **proposal form you** completed and/or the **statement of facts we** last issued. If any of these facts have changed **you** must let **us** know immediately otherwise cover may not operate
3. If **you** are not sure whether or not certain facts are important, please ask **us**.
We have the right to accept or decline changes to **your policy** and **we** may charge an additional premium including an administration charge.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Cancellation clause

1. **We** can cancel this insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long his insurance has been in force.
2. **You** can cancel the policy, just advise us by phone or in writing. **We** will refund premium on the following basis:
If **you** request cancellation within 14 working days of the date upon which **we** inform **you** the policy has been incepted, **we** will refund the full premium.
Otherwise, **we** will issue a refund based on the unused days left to run on the policy, provided no claims have been made on **your** policy. **We** will not refund **your** premium if **you** are paying it under an instalment scheme (unless **you** made an overpayment).

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from or any consequential loss
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:-

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) War Exclusion

any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Date Change Clause

We will not pay for any equipment, integrated circuit, computer chip, computer software and any other computer related equipment which fails to recognise correctly the date change to the year 2000 or any other date change.

d) Biological & Chemical Contamination

1. Loss or destruction of or damage to any property whatsoever, or an loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

Directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

Terrorism; and/or steps taken to prevent, suppress, control or reduce the consequences of an actual attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion 'terrorism' means any act(s) of any person(s) or organisation(s) involving:

The causing, occasioning or threatening of harm of whatever nature and by whatever means;

Putting the public or any section of the public in fear;

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

e) Electronic Data Exclusion Clause

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature

Directly or indirectly caused by or contributed to by or arising from

Computer viruses, erasure or corruption of electronic data;

The failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

f) Existing and Deliberate Damage

We will not pay for loss or damage

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by you or any member of your home
- due to consequential loss of any kind or description.

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

1. **you** must notify **your insurance agent** as soon as reasonably possible giving full details of what has happened.
2. **you** must provide **your insurance agent** with written details of what has happened within 30 days and provide any other information **we** may reasonably require.
3. **you** must immediately forward to **your insurance agent**, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
4. **you** must inform the Gardai as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (section two-J).

3. Fraudulent claims

If **you** or anyone acting for you:

- Makes a claim under the policy, knowing the claim is false or misleading; or
- Makes a claim for any loss or damage deliberately caused by you;
- In connection with a claim makes a statement to us or anyone acting on our behalf, knowing the statement is not true;
- In connection with a claim sends us or anyone acting on our behalf a document, knowing the document is false;

We may take one or more of these actions as well as our other rights:

- **We** will not pay the claim.
- **We** may avoid the policy with effect from the date of the fraudulent claim or fraudulent act
- **We** will not return your premium.

If you commit a fraudulent act on any other policy, then we may:

- cancel this policy
- consider letting the appropriate law enforcement authorities know about the circumstances.

4. Claims Retention

- **We** will not hold any retentions for claims less than €20,000.
- Where **we** agree to pay your claim and the settlement amount is greater than €20,000 but less than €40,000, **we** reserve the right to withhold up to 5% of the final payment 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.
- Where **we** agree to pay your claim and the settlement amount is €40,000 or more, **we** reserve the right to withhold up to 10% of the final payment 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.

IN THE EVENT OF A CLAIM

PLEASE CONTACT THE CLAIMS HELPLINE ON 01 8022220

Section one

Buildings

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, smoke, lightning, explosion or earthquake	for smoke damage caused by fireplaces or smog from agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates, fences & hedges
4. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section one b) for loss or damage to the component or appliance from which water escapes c) for loss or damage resulting from domestic appliances other than those specifically detailed under this section of the policy d) for loss or damage resulting from egress of water from water beds or fish tanks e) loss or damage caused by wear and tear, rust or gradual deterioration f) for loss or damage to swimming pools g) for loss or damage to walls, ceilings, electrics, decoration and tiles caused by egress of water from shower units and baths through seals and grouting. h) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days i) for loss or damage resulting from accidental overflow of sanitary ware other than as covered under an accidental damage extension to the policy. j) for loss or damage caused by faulty workmanship
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) for remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by us d) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days
6. theft or attempted theft	a) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) for loss or damage caused by You or Your Household

Section one

Buildings (continued)

7. collision by any vehicle or animal	a) for loss or damage caused by domestic pets.
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious damage and vandalism	a) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days b) for loss or damage, swimming pools, tennis courts, drives, patios and terraces, gates, fences, hedges lawns, trees shrubs, plants & walls c) by any person lawfully on the premises or any person invited on the premises by you or a member of your household
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) the first €2,500 of every claim f) for loss or damage caused by coastal erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions h) for damage caused by bedding down of new structures of settlement of newly made up ground
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts b) any amount exceeding €2,000 any one loss any item fixed above 35 feet from the ground
11. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences unless the Private Dwelling House is affected by the same event

Section one

Buildings (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
A) the cost of repairing accidental damage to <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs all forming part of the buildings	a) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days
B) Damage to Underground Services The cost of repairing accidental damage to <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables which you are legally responsible for	a) for loss or damage due to wear and tear, rust or any gradually operating cause or frost. b) for loss or damage caused by faulty materials, design, workmanship, or as a consequence of any alterations, renovations or repairs
C) <ul style="list-style-type: none"> • loss of rent due to you which you are unable to recover • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the buildings cannot be lived in following loss or damage which is covered under section one 	any amount over 20% of the sum insured for the buildings damaged or destroyed
D) expenses you have to pay and which we have agreed in writing for <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements following loss or damage to the buildings which is covered under section one 	a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage
E) Fire Brigade Charges – We will pay the cost of the charges made on you by a Local Authority in accordance with the Fire Service Act 1981 for Fire Brigade attendance as the result of any incident involving fire affecting the buildings in circumstance which give rise to a valid claim under this policy	More than €1,000 in any period of insurance . If you claim for such loss under sections one and two, we will not pay more than €1,000 in total
F) Trace & Access We will pay the costs of removing and replacing any part of the buildings necessary to repair a household heating and water system which has caused an escape of water	Loss or damage to the component or appliance from which the water or oil escapes. More than €750
G) Sale of The Home anyone buying the home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner	if the buildings are insured under any other insurance

Section one

Accidental damage to the buildings

The following applies only if the **schedule** shows that Accidental Damage to the **buildings** is included.

What is covered	What is not covered
This extension covers the following	We will not pay
accidental damage to the buildings	<ol style="list-style-type: none">a) for loss or damage or any proportion of damage which we specifically exclude elsewhere under section oneb) for the buildings moving, settling, shrinking, collapsing or crackingc) for loss or damage while the home is being altered, repaired, cleaned, maintained or extendedd) for loss or damage while the home is lent, let or sublete) for the cost of general maintenancef) for loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causeg) for loss or damage arising from faulty design, specification, workmanship or materialsh) for loss or damage from mechanical or electrical faults or breakdowni) for loss or damage caused by dryness, dampness, extremes of temperature or exposure to light)j) for loss or damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanksk) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contaminationl) for any loss or damage to outbuildings and garages which are not of standard constructionJ) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days

Conditions that apply to section one (**buildings**) only

Settling claims

How **we** deal with your claim

1. If **your** claim for loss or damage is covered under section one, **we** will pay the full cost of repair or reinstatement as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

Section two

Contents

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, smoke, lightning, explosion or earthquake	for smoke damage caused by fireplaces or smog from agricultural or industrial operations
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	a) for property in the open b) for loss or damage cause by frost
4. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section one b) for loss or damage to the component or appliance from which water escapes c) for loss or damage resulting from domestic appliances other than those specifically detailed under this section of the policy d) for loss or damage resulting form egress of water from water beds or fish tanks e) for loss or damage caused by wear and tear, rust or gradual deterioration f) for loss or damage to swimming pools g) for loss or damage to walls, ceilings, electrics, decoration and tiles caused by egress of water from shower units and baths through seals and grouting. h) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days i) for loss or damage resulting from accidental overflow of sanitary ware other than as covered under an accidental damage extension to the policy. j) for loss or damage caused by faulty workmanship
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) for remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by us d) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days
6. theft or attempted theft	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days c) for loss or damage caused by You or Your Household d) any amount over €3,000 or 5% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages

Section two

Contents (continued)

7. collision by any vehicle or animal	a) for loss or damage caused by domestic pets.
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days b) for loss or damage, swimming pools, tennis courts, drives, patios and terraces, gates, fences, hedges lawns, trees shrubs, plants & walls c) by any person lawfully on the premises or any person invited on the premises by you or a member of your household
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) for loss or damage caused by bedding down of new structures of settlement of newly made up ground
10. falling trees, telegraph poles or lamp-posts	For loss or damage caused by trees being cut down or cut back within the premises

Section two

Contents (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders <p>all situated within the home</p>	<p>a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>b) for loss or damage to tapes, records, cassettes, discs or computer software</p> <p>c) for mechanical or electrical faults or breakdown</p> <p>d) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware <p>forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for</p> <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>a) for the cost of repairing, removing or replacing frames</p> <p>b) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days</p>
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where you are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store</p> <p>(iii) Accidental Damage cover whilst moving home subject to contents being packed and moved by professional contractors</p>	<p>a) for contents outside the Republic of Ireland</p> <p>b) for money or credit cards</p> <p>c) any amount over 20% of the sum insured under section two for contents in a furniture store</p>
<p>D) up to twelve months rent you have to pay as occupier if the buildings cannot be lived in following loss or damage which is covered under section two</p>	<p>any amount over 10% of the sum insured under section two for the contents of the buildings damaged or destroyed</p>
<p>E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the buildings cannot be lived in following loss or damage which is covered under section two</p>	<p>any amount over 10% of the sum insured under section two for the contents of the buildings damaged or destroyed</p>

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under section two</p>	<p>a) any amount over 10% of the sum insured under section two for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are not furnished enough to be normally lived in</p>
<p>G) Loss of Oil The cost of oil lost from the domestic heating installation following accidental damage to any part of the domestic heating installation</p>	<p>a) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days</p> <p>We will not pay more than €750</p>
<p>H) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for as tenant only</p>	<p>a) for loss or damage due to wear and tear or any gradually operating cause</p>
<p>I) The accidental death of you and/or your family permanently residing in Your Home as a result of</p> <p>A) Fire, Lightning, Explosion.</p> <p>B) Assault by thieves in the building or on the street</p> <p>C) Travelling as a fare paying passenger in a train, bus, licensed taxi, hackney or airplane where death occurs within three calendar months of when the injury occurred.</p> <p>For the following amounts</p> <ul style="list-style-type: none"> • €10,000 for each insured person over sixteen years of age, • €5,000 for each insured person under sixteen years of age, at the time of death 	

Section two

Contents (continued)

<p>K) Door Locks costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys</p>	<p>any amount over €650 in total</p>
<p>L) Fire Brigade Charges We will pay the cost of the charges made on you by a Local Authority in accordance with the Fire Service Act 1981 for Fire Brigade Attendance as the result of any incident involving fire affecting the buildings in circumstance which give rise to a valid claim under this policy</p>	<p>more than €1,000 in any period of insurance. If you claim for such loss under sections one and two.</p> <p>We will not pay more than €1,000 in total</p>
<p>M) Wedding Gifts The cost of replacing Wedding Gifts if they are lost or damaged by any cause insured under this section while in Your Home for a period of one month after the wedding day of you or a member of You Household</p>	<p>For loss of damage which you/Your Household are covered for under another contract of insurance</p> <p>Any amount over 10% of contents sum insured</p>
<p>N) Christmas Gifts The Contents Sum Insured is automatically increased by 10% during the months of December and January</p>	<p>We will not pay more than 10% of contents sum insured</p>
<p>O) Unauthorised use of Credit Cards Financial loss resulting from the unauthorised use of bank cash cards, debit cards, charge, cheque and /or credit cards anywhere within the Geographical Limits and Worldwide up to 60 days in any one Period of Insurance</p>	<p>For loss not reported to the issuing organisation within 24 hours of discovery of loss</p> <p>For losses occurring due to the credit card(s) not being used in accordance with the conditions of the use of the issuing house</p> <p>We will not pay more than €1,250</p>

Accidental damage to **contents**

The following applies only if the **schedule** shows that accidental damage to **contents** is included.

What is covered	What is not covered
<p>This extension covers</p>	<p>We will not pay</p>
<p>accidental damage to the contents within the home</p>	<p>a) for damage or any proportion of damage which we specifically exclude elsewhere under section two</p> <p>b) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon</p> <p>c) for damage caused by chewing, tearing, scratching or fouling by animals</p> <p>d) any amount over €1,000 in total for porcelain, china, glass and other brittle articles</p> <p>e) for money, credit cards, documents or stamps</p> <p>f) for damage to contact, corneal or micro corneal lenses</p> <p>g) for damage while the home is lent, let or sub let</p> <p>h) for damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause</p> <p>i) for damage arising out of faulty design, specification, workmanship or materials</p> <p>j) for damage from mechanical or electrical faults or breakdown</p> <p>k) for damage caused by dryness, dampness, extremes of temperature and exposure to light</p> <p>l) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination</p> <p>J) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days</p>

Section two

Contents (continued)

Conditions that apply to section two (**contents**) only

Settling claims

How **we** deal with your claim

1. If **you** claim for loss or damage to the **contents we** will at **our** option repair, replace or pay for any article covered under section two.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new;
- and
- **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

IN THE EVENT OF A CLAIM

PLEASE CONTACT THE CLAIMS HELPLINE ON 01 8022220

Section three

Accidents to Domestic Staff

This section applies only if the **contents** are insured under section two.

What is covered	What is not covered
We will indemnify you	We will not indemnify you
for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule	for bodily injury arising directly or indirectly <ul style="list-style-type: none">• from any vehicle in Canada or the United States of America• from any vehicle used for racing, pace making or speed testing• from any communicable disease or condition• in Canada or the United States of America after the total period of stay has exceeded 60 days in the period of insurance

Limit of insurance

We will not pay more than **€3,000,000** for any one accident or series of accidents arising out of any one event, inclusive of costs and expenses which **we** have agreed in writing.

Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<p>We will indemnify you</p>	<p>We will not indemnify you for any liability</p>
<p>(i) as owner or occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance,</p> <p>OR</p> <p>(ii) as a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening anywhere in the world during the period of insurance</p>	<p>a) for bodily injury to</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person who at the time of sustaining such injury is engaged in your service <p>b) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service <p>d) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 60 days in the period of insurance</p> <p>e) rising directly or indirectly out of any profession, occupation, business or employment</p> <p>f) which you have assumed under contract and which would not otherwise have attached</p> <p>g) arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> i) any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Control of Dogs Act 1986 v) ownership, possession use or discharge of firearms other than Sporting Guns where you or any member of your household is currently authorised by a Fire Arm Certificate under the Firearms Act 1925 and/or subsequent Act(s) in respect of each firearms possession, use or carriage and such firearm(s) are stored separately for ammunition in a safe <p>(Exclusions continued over the page)</p>

Section four

Legal Liability to the Public (continued)

Part A (continued)

What is covered	What is not covered
	We will not indemnify you for any liability
	h) in respect of any kind of pollution and/or contamination other than: <ul style="list-style-type: none">• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and• reported to us not later than 60 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident i) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises j) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted

Part B

We will pay for

sums which **you** have been awarded by a court in the Republic of Ireland and which still remain outstanding three months after the award has been made provided that:

- Part A(ii) of this section would have indemnified **you** had the award been made against **you** rather than to **you**
- there is no appeal pending
- **you** agree to allow **us** to enforce any right which **we** shall become entitled to upon making payment

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:-
more than **€3,000,000** in all
- in respect of other liability covered under section four:-
more than **€3,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Valuables and personal possessions

What is covered	What is not covered
This insurance covers	We will not pay
<p>valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<ul style="list-style-type: none"> a) for damage caused by moth, vermin, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount over €1,000 for any one item (including articles forming a pair or set) unless stated otherwise in the schedule or the specification(s) attached to the schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision i) for mobile telephones and computer equipment unless otherwise stated in the specification(s) attached to the schedule j) any amount over €500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant k) any amount over €2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

Conditions that apply to section five (**valuables and personal possessions**) only

How **we** deal with your claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item consists of articles forming a pair or set with an insured value of €1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged article forming part of such pair or set.
 - **we** will not pay more than a proportion of the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement. However, if **personal possessions** are lost or damaged away from the **home** we will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Section six

Domestic freezer cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover	We will not pay
the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action c) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section seven

Pedal cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the following	We will not pay
the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the Republic of Ireland	a) for loss or damage to: <ul style="list-style-type: none">• tyres,• lamps,• accessories, unless the cycle is stolen or damaged at the same time b) for loss or damage due to wear and tear or any gradually operating cause c) for damage from mechanical or electrical faults or breakdown d) for loss or damage while the cycle is used for racing or pace making or is let out on hire or is used other than for private purposes e) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft f) more than €1,000

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section eight

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section five of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">theft or accidental loss of moneyany amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the geographical limits shown in the schedule , provided that <ul style="list-style-type: none">within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; andyou have complied with all other conditions under which your credit card(s) were issued to you	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) for loss or damage while the home is not furnished enough to be normally lived in or unoccupied for more than 35 consecutive days

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Endorsements

The following endorsements only apply if they are shown in the policy schedule

DOL0001 - MINIMUM SECURITY ENDORSEMENT

We will not pay for loss or damage by theft or attempted theft from the Property unless the under noted minimum protections are fitted:

External Doors: Fitted with a five lever mortice deadlock / or a deadlocking night latch / or key operated integral multi point locking system.

Sliding Patio Doors: Fitted with a key operated security lock.

Windows: Fitted with key operated security locks or other effective locking mechanism on all ground and accessible first floor windows (waived if alarm is installed).

DOL0006 – HOTEL & MOTEL ENDORSEMENT

This Insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms unless kept in a locked hotel safe.

DOL0007 - THEFT LIMITATION ENDORSEMENT

This insurance does not cover theft or attempted theft other than as a result of violent or forcible entry or exit to or from the home.

DOL0021 - SUBSIDENCE, LANDSLIP OR HEAVE EXCLUSION ENDORSEMENT

This Insurance does not cover Subsidence or heave of the site upon which the buildings stand or landslip as shown in number 9 of sections one (buildings) and two (contents). Furthermore if this exclusion is applied cover in respect of Alternative Accommodation is excluded.

DOL0048 - FLOOD EXCLUSION ENDORSEMENT

The insurance excludes claims resulting from:

The escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir canal, dam;

Inundation from the sea; or

Flood resulting from storm or any other peril other than escape of water from fixed water tanks, apparatus or pipes.

DOL0110 - YOUR BANK AND OR BUILDING SOCIETIES INTEREST ENDORSEMENT

The rights of the bank or building society who provided your mortgage will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were aware of such action. The bank or building society must write and tell us as soon as they become aware of extra premium which you will have to repay them

DOL0144 – CHIMNEY CLAUSE

It is a condition precedent that all chimneys and flues are kept in a good state of repair and cleaned once every 12 months (Insurers will require appropriate evidence in support). In the event of either a chimney or flue fire no payment will be made unless compliance with this condition precedent is met.

DOL0145 - FLAT ROOF ENDORSEMENT

This insurance excludes loss or damage caused by ingress of water unless as a result of an insured peril. It is further noted that the roof must be inspected every two years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired within 30 days of said inspection.

DOL0154a – PERSONAL POSSESSIONS

Valuations are required for items of jewellery/ watches over €3,000.

The original valuation must include -

- The clients name and address, which should match our policy record.
- The valuation must be from an E.U. company and in English Language.
- Value of the individual item(s) including a running total on each a page.
- Name and address of the valuer.
- The date valuation was carried out must be within last 12 months of policy inception
Or being noted mid-terms and then every 5 years.
- a Full description of the item including details such as size, number and type of all main features.
- Model & Serial Number, particular with regards to prestige brands such as Rolex, Ebel, Patek etc.

If the valuation is not received after 30 days from notification of the claim, we reserved the right to refuse the claim.

DOL0165 - SETTINGS & MOUNTINGS CLAUSE (2)

It is a condition that all jewellery / watches valued €10,000 and over are inspected at least once every 2 years by a qualified professional jeweller and any defects immediately rectified and a receipt of the inspection obtained.

DOL0166 - ALARM CLAUSE

This insurance does not cover theft or damage as a result of theft or attempted theft when you have left the premises without an authorised occupant unless:

- a) at all such time the intruder alarm has been put into full and effective operation.
- b) the intruder alarm provides protection to all external doors and accessible windows.
- c) the intruder alarm is to EN 50131 (IS199) standard and is kept in full working order and fully maintained (including its methods of signalling) throughout the period of insurance.

DOL0171 – RIDE ON LAWMOWER CLAUSE

It is hereby noted and agreed that this insurance excludes theft of the ride on lawnmower specified in the schedule of insurance whilst in the open and must be kept locked to an immovable object whilst in a locked outbuilding.

DOL0203 - RENOVATED CONDITION

It is a condition precedent that any property built prior to 1920 must have undergone a full refurbishment (rewired, replumbed and re-roofed) since 1970 as stated in the policy statement of fact. In the event of a loss arising under the policy no payment will be made unless this condition precedent has been met.

Notice to the insured

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to Irish Law.

Any enquiry or complaint should be addressed in the first instance to **your Insurance Agent**

If **you** are not satisfied with the way a complaint has been dealt with should then contact the following:

Managing Director
Dolmen Insurance Brokers Ltd T/A Dolmen Underwriting
Butterly Business Park
Artane
Dublin 5
Tel 01 8022300

Dolmen Insurance Brokers Ltd T/A Dolmen Underwriting is regulated by the Central Bank of Ireland

If, after following the above procedure, **your** complaint has not been resolved to **your** satisfaction, **you** have the right to refer the matter to the Financial Ombudsman Service, at the following address:

Financial Services Ombudsman
Lincoln House, Lincoln Pl, Dublin 2
Tel No. 01 6620899

AXA Insurance dac, Registered in Ireland number 136155. Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1. AXA Insurance dac is regulated by the Central Bank of Ireland.

In all communications the policy/certificate number appearing in line one of the **schedules** should be quoted.