Your Home Insurance

Policy Document (Republic of Ireland)

Liberty Insurance®

Useful telephone numbers –

Claims 24-hour helpline
1800 77 1800

Call this 24-hour number if you need to report a claim on your policy.

Emergency repair 24-hour helpline
1800 209 300

If your home is in need of an emergency repair, we can provide help 24hrs a day, 365 days a year. Call this number to be put in contact with reliable tradespeople such as a plumber or electrician. (see page 6 for more details).

Policy changes or questions

Please contact your insurance broker if your circumstances change and you need to update your policy or if you have a question.

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Introduction

We, **Liberty Insurance,** agree to provide insurance to you, the policyholder named in the policy schedule, for events which happen during any period of insurance for which you have paid, or have agreed to pay, the premium. We will insure you against loss, damage or liability which happens during the period of insurance under the terms, exclusions and conditions of this policy and any endorsements.

Please read this Policy Document and your Schedule carefully to ensure that it provides the cover You require. If the information is not accurate or does not meet the cover required please contact us so that we can help you.

On behalf of Liberty Insurance

Stuart Trotter
Ireland Country Manager, Western European Markets

Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Liberty Insurance is registered in Ireland, registration number 904632. You can contact the Central Bank of Ireland on 0818 681 681.

Definitions

Accidental damage – sudden and unexpected damage which is not caused deliberately.

Buildings – the private home at the address shown in the schedule. This includes domestic outbuildings, solar panels, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings including home electric vehicle charging points, all within the boundaries of the home. Your home must be built of brick, stone or concrete and roofed with slate, tiles or asphalt unless described differently under any endorsement (other than greenhouses, summer houses and garden sheds [A small wooden, PVC cladded or metal building used for storing items such as garden tools, bicycles, and other household items]).

Contents – household goods, home office equipment, valuables, sports equipment and personal belongings (not including hearing aids, mobile phones and accessories) that you or a member of your household own or are legally responsible for. We will also cover fixtures and fittings (as long as they are not your landlord's fixtures and fittings) and interior decorations you own if you are the tenant of the building.

Domestic Employee – Any employee of the insured carrying out solely private domestic work at the insured address.

Domestic Outbuildings – sheds, garages greenhouses and other buildings (but not caravans, mobile homes, log cabins/rooms or motor homes), which do not form part of the main buildings of the home and are not used for business purposes.

Endorsement – a variation to the terms of the policy.

Excess – the first amount of a claim which you must pay.

Flood – the escape of water from the normal confines of any natural or artificial water course (other than tanks, apparatus or pipe), lake, reservoir canal, dam or inundation from the sea.

Home – the private residence as shown in the schedule and its outbuildings (all of which are not used for any business purposes other than paperwork, phone calls and computer work).

Home office equipment – personal computers, monitors, laptops, tablets, printers, phone equipment (excluding mobile phones and equipment supplied by or at the request of an employer or in relation to any business purpose).

Insurable Interest – the legal requirement for you as the policyholder to be able to demonstrate an economic loss where the property you are insuring on this policy is lost, destroyed or damaged.

Material Change – answers to any questions asked by us, during the quote process and during the lifetime of the policy, are deemed 'material' to the policy. If the position or answer, in relation to any of these questions, changes you must inform us without delay.

Money – cash, cheques, traveller's cheques, postal and money orders, current postage stamps, National Savings stamps and certificates, Premium Bonds, gift vouchers, travel tickets and trading stamps.

Period of insurance – the period of cover shown in the schedule, and any further

Definitions (continued)

period for which we agree to insure you. For the purpose of the no-claims discount, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

Personal belongings – luggage, clothing, jewellery, watches, sports and musical equipment and items you normally wear or carry with you. All items must belong to members of your household or be your legal responsibility.

Schedule – a document that includes your details, dates of insurance, the property insured and the sums insured. The schedule forms part of this policy.

Terrorism – is defined as any act, or the use or threat of force, including but not limited to:

(a) threat of or actual endangerment of the life of a person(s);
(b) threat of or actual serious violence against any person(s);
(c) threat of or actual damage to any form of property;
(d) creating a serious risk to the health and safety of the public;

which is committed by any person(s) for political, religious or ideological purposes to influence any government or to intimidate, bully, pressurise or to put any member of the public in fear.

Unfurnished – does not contain enough furniture, furnishings or appliances for normal living conditions

Unoccupied – not lived in by a member of your household or anyone authorised by you as your or their permanent address.

Valuables – jewellery, items of precious metals, timepieces, photographic equipment, works of art, antiques, furs, musical instruments, collections of stamps, curios, coins or medals. The most we will pay is €3,000 for any single item and 33% of the contents sum insured in total for these items.

We, us – Liberty Insurance.

Your household – you and all others permanently living with you (apart from tenants or paying guests) at the home.

You, your – the person or people noted in the schedule under 'Proposer(s) Details'.

No-claims discount

For the purpose of the no-claims discount, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

If no claim is made during a period of insurance, we will reduce the renewal premium at the renewal date in line with our no-claims discount scale. You can ask us for details of the no-claims discount scale.

If a claim is made during a period of insurance, your no claims discount may be reduced at the renewal date and we may also load your premium.

You cannot transfer your no-claims discount to anyone else.

Protection against inflation

To help protect you against inflation we may adjust the sum insured in line with indexes such as the House Building Cost Index prepared by the Department of the Environment and the Durable Household Goods Section of the Consumer Price Index prepared by the Central Statistics Office.

- The adjustments apply to your buildings and contents sum insured but not to any limits that apply.
- If the index falls, your sum insured will stay at the same level.
- When you renew your policy, your premium will be based on the adjusted sum insured.

You should not rely on this inflation protection or index linking alone. We strongly recommend that you review your Sum Insured on an ongoing basis as you are responsible for ensuring that this is adequate for your needs.

Adequate sums insured

It is your responsibility to ensure your sums insured are adequate. If your sums insured are not adequate you must advise us. For buildings the sum insured should cover the total cost of reinstating the buildings. For contents, valuables and personal belongings the sum insured should cover the cost of replacing all the items as new.

If you do not have sufficient cover for these sections you will not have enough cover in the event of a claim. For example, if the amount you have insured on your policy is equal to 75% of the full value, then you will only receive 75% of any claim.

Making a claim

If you need to make a claim, the main steps are outlined below. It is important that you also read the claim conditions under section 'Conditions which apply to the whole policy'.

- Check your schedule and policy booklet which tells you what is covered and read the claims conditions under section 'Conditions which apply to the whole policy'.
- Inform the Gardai immediately in the case of theft, attempted theft or malicious damage and get a copy of the Garda report.
- Contact us immediately on the claims 24-hour helpline.
- While we can agree some claims over the phone, we may need to ask you to fill in a claim form and give us further information, or we may want to arrange a visit and inspection.
- You should arrange to have emergency repairs carried out to prevent possible further damage to your property. However, you must not carry out any other repairs or throw away any damaged items. Please refer to the section below to find out how we can help you in an emergency.

Claims 24-hour helpline
1800 77 1800

Emergency repair helpline

If you have a home emergency you can call this helpline at any time and we'll put you in touch with reliable tradespeople (such as a plumber, locksmith, glazier or electrician).

You will have to pay any charges for the tradespeople called out to help you, unless the cost is covered by Emergency Home Repair on your policy. Check your schedule to see if you have Emergency Home Repair, and for details of what is covered please see the Emergency Home Repair section on pages 37 to 39.

If the damage is not covered by Emergency Home Repair or you do not have Emergency Home Repair, you may be able to claim back these charges (less any excess) under your home policy.

We do not accept responsibility for any expenses, resulting loss or legal liability for any loss or damage to property or loss or damage any person suffers arising from using or not using this service.

Please do not use this helpline to report an insurance claim. If you want to report an incident or claim, please contact the claims helpline on 1800 77 1800.

Emergency repair 24-hour helpline
1800 77 1800

Conditions which apply to the whole policy

These general conditions apply to all sections of this policy.

Where we refer to 'you' for the purpose of these conditions it includes your personal representatives.

1 We will only have to make a payment under this policy if:
- **a** all the answers in the proposal for this insurance are true and complete;
- **b** you or any insured person meets the terms, conditions and endorsements of this policy; and
- **c** you or any insured person has proven you have an insurable interest in the property being insured.

Cancellation

2 You may cancel the policy at any time by contacting your broker.

If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.

If you cancel your policy at any other time, we will refund your premium for any remaining period of insurance, less an administration fee of €25.

3 We may cancel the policy, giving you a reason, by sending you 10 days' notice by post or e-mail. We will refund your premium for any period of insurance remaining.

If you pay by instalments, you have agreed to pay the premium on the due date, or dates, as set out in your instalment agreement. If you do not make a payment on time, we can cancel the policy by sending you 10 days' notice by post or e-mail. The refund we pay you will be based on the cancellation rates above. If the amount you have paid at the cancellation date does not cover the premium, we have the right to recover the money that you owe.

We do not refund any amount which is less than €25.

Duty of care

4 You must take all reasonable steps to:
- **a** make sure you keep the buildings in a good condition;
- **b** **(i)** Make sure all locks on the outside doors and windows are in full and effective operation
  (ii) Ensure that, where you have received a discount for having an alarm or it is a condition on your policy, the alarm is set and working when no one is at home. (You should immediately send us copies of any letters you receive that say the Gardaí or other monitoring provider are withdrawing their response to alarms or any warning letters relating to same); and
- **c** avoid injury, loss, destruction or damage.

Policy changes

5 You must tell us about any change of circumstances which may affect your insurance, for example:

a if you change your address;
b if your home has been unoccupied for more than 30 days in a row;
c if you are convicted of, or you are facing possible conviction for, any offence other than a motoring conviction;
d if you plan to make any structural changes to the property, including extensions; or
e if you let your home to tenants or share with lodgers.

If you are not sure whether you should tell us about any change, you should tell us anyway. When you tell us about a change, we may then review your premium and your cover. If you do not tell us about any relevant changes, we may:

- reject or reduce your claim;
- cancel the policy from the date of the change or the last renewal date, whichever is later.

6 If the terms of your policy change in any way, we may charge you an administration fee of €25.

We do not refund any amounts less than €25, and we will not charge any amounts which are less than €25 which arise as a result of a change to the risk.

Claims

7 If any injury, loss or damage is covered totally or partly by any other insurance, we will only make a payment if you have used up all the cover under that policy. This does not apply to the Fatal injury benefits under Section 2.

8 a As soon as you know about any loss, damage or accident, you must phone us and report the incident straightaway (or as soon as possible). We may send you a claim form which you must fill in and return as soon as you can.
b You must not carry out any repairs (other than emergency repairs to limit damage) without our approval, or throw away any damaged items before we have had a chance to see them.
c Following loss or damage as a result of theft, attempted theft or malicious damage, you must contact the Garda straightaway and send us a Garda report. The report must say that the loss or damage was the result of theft, attempted theft or malicious damage.
d You must also let us know, as soon as you know, about any possible prosecution or inquest in connection with any event.
e You must be able to prove your loss. To help with this we may ask you to give us reasonable information such as original receipts, invoices, instruction booklets, bank statements, photographs or any further proof to support your claim.
f You, or any other insured person, must co-operate with our investigations. You must never accept responsibility or offer or promise payment without our written permission.
g We will be entitled to take over and act in your name (or in the name of any other insured person) to defend or settle any claim. We may prosecute, in your name or in the name of any other person (at our expense and for our benefit), to recover compensation from others for anything covered by this policy. We will be able to decide how any proceedings or settlements are handled.
h You must, within a reasonable time, allow us to enter the insured property where

the loss or damage has happened. We may take possession of the property and deal with the salvage (anything that can be saved and used again) in a reasonable way. You must not abandon any property for us to deal with.

i If you make a claim, we are entitled to give information about you and your policy to other people such as suppliers, private investigators and loss adjusters, and instruct them to act on our behalf.

j If you make a claim, we will decide on how best to cover your loss.

Fraud and Misrepresentation

9 You and anyone else acting for you or insured under this policy may lose all rights or partial rights under the policy if you or they:

- **a** provide fraudulent or misrepresentative information when applying for, renewing or amending the policy;
- **b** makes or attempts to make fraudulent claim or exaggerate a claim;
- **c** provide information to support a claim that is not true and complete;
- **d** provide false or stolen documents;
- **e** deliberately fail to tell us of some or all facts relating to a policy or claim;
- **f** make a claim for loss or damage caused by your or their deliberate or criminal act or omission or with your knowledge or involvement; or
- **g** after a claim has been made under this policy, you become aware of information that would either support or impact the validity of that claim you must disclose such information to us.

We may also attempt to obtain a prosecution against you or any person acting for you or insured under this policy. If you provide fraudulent or misleading information, exaggerate a claim or provide false or stolen documents, we may also tell An Garda Siochana, other law-enforcement agencies, other companies in the Liberty Mutual Insurance Group, other insurers and their agents, credit-reference agencies, fraud-prevention agencies, government agencies, regulatory authorities and other organisations concerned with fraud.

Choice of law

10 You and we may choose which law applies to this contract. Unless we agree with you otherwise, this insurance is governed by Irish law.

Currency

11 All money paid under this policy will be paid in euros.

Language

12 Your policy and all communications between you and us will be in English.

Insurance Act 1936

13 All money which becomes due under this policy will be paid in the Republic of Ireland in line with section 93 of the Insurance Act 1936.

Stamp Duties Consolidation Act 1999

14 Stamp duty has been or will be paid to the Revenue Commissioners in line with section 5 of the Stamp Duties Consolidation Act 1999.

Exclusions which apply to the whole policy

These general exclusions apply to all sections of this policy.

We will not provide cover for any of the following.

Radioactive contamination, war, terrorism and sonic bangs

1 Loss or damage to any property, or any loss, expense or legal liability directly or indirectly caused by or contributed to or arising from:
   - **a** ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
   - **b** the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
   - **c** war, riot, revolution, acts of terrorism or any similar event; or
   - **d** pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.

Failure of computers and electrical equipment

2 Any loss or damage caused directly or indirectly from:
   - **a** any personal and business computer, other electrical equipment, part or program failing to correctly recognise any date as its true calendar date; or
   - **b** computer viruses.

Confiscation

3 Loss or damage due to any government, or public or local authority taking, keeping or destroying your property.

Deliberate or existing damage

4 Any loss or damage:
   - **a** caused by any deliberate act by you, a member of your household, your domestic employees (for example, a cleaner) or any other person living in the home; or
   - **b** which happened before or as a result of an event which happened before this cover started.

Consequential loss

5 Loss or damage which happens as a result of a loss covered by this policy.

Matching sets and suites

6 We will not pay for the cost of replacing any undamaged items that form part of a collection, set or suite, or are part of a common design. If there is damage to floor coverings, we will only pay for the cost of replacing the damaged part or, if we can't find a matching part, the floor covering in the room where the damage happened and not undamaged floor coverings in other rooms or areas.

Unoccupancy clause

7 Whenever your home has been unoccupied for 30 days in a row or more, the following terms and conditions apply.
- **a** The insurance will not include loss or damage to valuables or money from the buildings.
- **b** The insurance will not include loss to all other contents and buildings caused by:
  - water or oil escaping from or freezing in any fixed water or heating installation;
  - theft or attempted theft;
  - damage to fixed glass, mirrors and sanitary-ware;
  - riot, civil commotion, labour and political disturbances;
  - malicious damage; or
  - damage to domestic appliances caused by freezing.

Pollution and contamination

8 We will not pay for any loss, damage or liability caused directly or indirectly by pollution or contamination, unless it is caused by:
- **a** a sudden unexpected incident; or
- **b** oil leaking from any fixed heating installation or from any domestic appliance in your home.

Defective and faulty causes

9 Any loss or damage caused by;
- **a** faulty workmanship.
- **b** defective and or faulty design.
- **c** defective and or faulty materials including sulphides such as but not limited to pyrite.

Wear and tear

10 Any loss or damage
- **a** Caused by wear, tear or any gradually operating cause
- **b** The cost of general maintenance.

Mechanical/Electrical Breakdown

11 Any loss or damage
- **a** Caused by mechanical or electrical breakdown
- **b** Caused by the use of faulty or unsuitable materials/design, or faulty workmanship

Business, trade or professional purposes

12 Any loss or damage to any property held or used for any business, trade or professional purposes other than Home office equipment.

Section 1 Buildings

Please read your schedule to see if buildings cover applies.

Part A Standard cover – Buildings

We will insure the buildings against loss or damage caused by the insured risks shown below along with the following:

1 Architects', surveyors', legal and other fees needed to repair or reinstate the buildings, but not fees in preparing a claim, for example, loss assessors or any other expert you hire.

2 Expenses we agree to for:
- **a** removing debris;
- **b** dismantling or demolishing the buildings; and
- **c** shoring up or propping up the buildings.

3 Any costs you have to pay to keep to building or other regulations arising from government legislation or bye-laws of any municipal or local authority (but not if you received notice before the damage happened) but only so far as this applies to damaged parts of the property.

4 The costs you need to pay to return the buildings to their condition when new without taking off any amount for wear and tear. This does not include any costs in rebuilding, repairing or restoring the buildings if they are made either better than or bigger than when new. We will only pay costs if:
- **a** the property insured has been maintained in good repair; and
- **b** the sum insured is enough to cover the cost of rebuilding the buildings as new (at the time of the loss or damage). If the rebuilding or repair is not carried out, we will take off an amount for wear and tear when we pay your claim.

Excess

You must pay the relevant policy excess (the first amount of any claim you make) as shown in the schedule, for each claim unless we say otherwise in the policy.

Insured risks

	What is covered	What is not covered
1	**Fire (including smoke), lightning, earthquake and explosion.**	Loss or damage caused by smog, agricultural, forestry or industrial operations, or anything that happens gradually.
2	**Impact by aircraft or other flying objects or articles dropped from them hitting the home.**	

	What is covered	What is not covered
3	**Theft or attempted theft.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Loss or damage unless violence and force are used to get into or out of the property when any part of the buildings is lent, let or sublet.
4	**Oil escaping from any fixed heating installation.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Damage to the heating installation as a result of wear and tear.
5	**Water escaping from any fixed water or heating installation or from any domestic appliance.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Damage to the water or heating installation or domestic appliance.
		c Damage caused by water leaking from shower units and baths through seals and grouting.
		d Losses due to wear and tear.
6	**Storm or flood.**	**a** Loss of or damage to gates, hedges and fences.
		b Loss or damage caused by frost.
		c Damage caused by wear and tear or anything which happens gradually.
		d The cost of removing fallen trees or parts of them unless they have given rise to a valid claim under this policy.

table continues overleaf

	What is covered	What is not covered
7	**Falling trees or branches.**	**a** Destruction or damage caused by felling or lopping.
		b Destruction or damage caused to fences, gates or hedges.
		c The cost of removing fallen trees or parts of them unless they have given rise to a valid claim under this policy.
8	**Falling radio and television aerials (including satellite dishes), their fittings and masts.**	Loss or damage to the aerials, fittings, dishes and masts themselves.
9	**The buildings being hit by any road or rail vehicle (or anything falling from them) or animal.**	Loss or damage caused by pets.
10	**Riot, civil commotion, labour and political disturbances, vandalism and acts by malicious people.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Destruction or damage by vandalism or malicious acts by you, your household, paying guests or tenants, or by any person legally entitled to be in or on the buildings.
11	**Subsidence, heave or landslip of the site on which the buildings stand.**	**a** Destruction or damage caused by bedding down of any structures, faulty design, inadequate construction of foundations, demolition, structural alteration or structural repair.
		b Septic tanks, fuel tanks, terraces, swimming pools, hot tubs, tennis courts, patios, decked areas, driveways, footpaths, walls, fences, gates and hedges unless the home is also damaged at the same time by the same cause.
		c Solid floor slabs unless the foundations beneath the outside walls are damaged at the same time.
		d Loss or damage caused by the coast or river bank wearing away.

Part B Additional Cover – Buildings

Excess

You must pay the excess (the first amount of any claim you make), as shown in the schedule, for each claim unless we say otherwise in the policy.

	What is covered	What is not covered
a	**Damage to pipes and cables** We will cover accidental damage to underground water, drain, sewage, oil and gas pipes and underground electricity, television and phone cables extending from the buildings to the public mains or septic tanks you are legally responsible for.	
b	**Extension for someone buying your home** If you have agreed to sell your interest in the buildings, the buyer who completes the purchase will have the benefit of the insurance in section 1 up to the date the contract for purchase completes. This does not apply if they have other insurance cover on the building, and it does not affect your or our rights and liabilities.	
c	**Breaking glass** We will cover accidental breakage of all fixed glass and fixed sanitary fittings which form part of the building.	Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
d	**Loss of rent or the cost of alternative accommodation** If your private home or rented property becomes unhabitable because of loss or damage caused by any of the insured risks, we will pay: **i** the amount of rent you would have received if your home was let; or **ii** the reasonable cost of renting similar accommodation for the period you cannot live in your home.	**a** We will not pay more than 15% of the buildings sum insured. **b** Loss of rent if your home is not rented at the time of loss. **c** Any rent owed by tenants to you prior to the loss or after the home is fit to let. The excess will not apply to claims under this section.

table continues overleaf

	What is covered	What is not covered
e	**Access for repairs** We will pay to remove or replace any part of the buildings necessary to repair any fixed domestic water or heating installation where water or oil has escaped.	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row. **b** Damage to the installation or appliance from which the water or oil has escaped. We will not pay more than €650 for any one claim under this section. The excess will not apply to claims under this section.
f	**Fire Brigade Charges** We will pay for Fire brigade charges up to €2,000 to control or extinguish a fire affecting or likely to affect your Buildings, provided that these charges are not covered elsewhere under any other Insurance policy. The most we will pay is €2,000 for any one claim under this policy.	
g	**Title deeds** We will pay the cost of preparing new title deeds for your home if they are lost or damaged by any of the insured risks under Section 1 Part A while in your home or kept by a bank, solicitor or mortgage lender.	We will not pay more than €750 for any one claim. The excess will not apply to claims under this section.
h	**Home Electric Vehicle Charging Points** We will cover accidental damage to your home electric vehicle charging point once installed within the boundaries of your home.	**a** We will not cover loss or damage as a result of electrical breakdown. **b** We will not cover for loss or damage to charging points installed for commercial use. **c** We will not provide cover for loss or damage to any accessories required for use including electric vehicle charging leads. **d** We will not pay more than €1500 for any one claim.

Optional extension

Part C Accidental damage – Buildings

This extension only applies if the schedule shows that you have accidental damage cover for buildings.

Excess

You must pay the excess (the first amount of any claim) you make, as shown in the schedule, for each claim.

What is covered	What is not covered
We will pay for accidental damage to the buildings.	**a** Damage while your home, or any part of it, is lent, let or sublet.
	b Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
	c Damage by wear and tear, atmospheric or climatic conditions, movement, settlement or shrinkage, wet or dry rot, vermin, insects, fungus, electrical or mechanical breakdown or anything which happens gradually.
	d Loss or damage by a cause listed in or specifically excluded by Part A of Section 1 Buildings.
	e Damage by faulty workmanship, materials or design.
	f Damage by chewing, scratching, tearing or fouling by domestic animals.
	g Demolition of, or structural alteration or structural repair to, your buildings, or damage caused by any of these.
	h Damage caused by the process of cleaning, repairing, taking apart, changing or restoring.

How we settle claims

If your buildings are damaged or destroyed by any cause covered by this section, the following will apply;

1 We may pay the cost of work carried out to rebuild, replace or repair your buildings or arrange for your buildings to be rebuilt, replaced or repaired. If we decide to pay a cash amount for the loss or damage, we won't pay more than our suppliers would charge.

2 We will take off an amount for wear and tear if the buildings have not been well maintained.

3 We will not pay the cost of repairing or restoring any undamaged part of the buildings.

4 We will not reduce the sum insured after paying a claim as long as you agree to carry out any recommendations we make to prevent further loss or damage.

The most we will pay will be the sum insured as shown in the schedule (less any excess) and will also depend on any limits shown in the policy. If, at the time of the loss or damage, the sum insured is less than the full rebuilding cost, we may take off an amount to reflect the difference between these amounts. For example, if the sum insured is equal to 80% of the full rebuilding cost, we may pay only 80% of your claim.

If any single event results in a claim under more than one section of the policy, only the highest excess will apply for that event.

If we agree to pay your claim, we may keep a portion of the payment until the repair work is complete. We will not keep more than 5% of the payment for a claim less than €40,000 or more than 10% of the payment for a claim above €40,000. We will consider the work complete when we have reviewed final invoices and carried out a final inspection of the work. The inspection may be carried out by a representative appointed by us.

Once we have settled your claim (less any amount we have kept back), we will agree a date that the reinstatement work should be completed by and the invoices sent to us. If you have not claimed the amount we have kept back after six weeks from the date we settled your claim, we will write to you to remind you of the unclaimed amount and our requirements to release the payment. If you need us to extend the agreed date, you should contact us to let us know. If we do not hear from you before the agreed date, we may close your claim.

If a company has a mortgage on your home

If you have a mortgage with a company (the mortgagee), their interest in this insurance will not be affected by any act you or anyone living in the property commits which increases the danger of loss or damage if the mortgagee is unaware of the act. However, the mortgagee must contact us immediately if they are aware of any act or neglect and they may have to pay an extra premium.

Section 2 Contents

Please read your schedule to see if contents cover applies.

Part A Standard cover – Contents

Excess

You must pay the excess (the first amount of any claim you make) as shown in the schedule, for each claim unless we say otherwise in the policy.

What is covered	What is not covered
We will cover the contents within the home against loss or damage caused by the insured risks shown in this section.	**a** Property more specifically insured elsewhere.
	b Documents or certificates of any kind, other than those listed under the money definition in the policy.
	c Motor vehicles (other than ride-on lawnmowers), electric bicycles and e-scooters, boats, aircraft (other than hand-propelled or model aircraft), drones, caravans, trailers and accessories in or on them, pets, livestock, plants, trees or shrubs, hearing aids,or mobile phones and accessories for them.
	d Property owned or used for business purposes (other than home office equipment).

Limits of the amounts we will pay

We will not pay more than:

1 33% of the total sum insured under this section for valuables as defined on page 3 of this policy wording.

2 €3,000 for any single item of valuables as defined in this policy wording covered under this section unless the item is specifically referred to in the schedule. For items specifically referred to in the schedule, we will need a recent valuation or receipt (if you have not already provided one) if you make a claim. The valuation or receipt must be from before the loss or damage happened.

3 €3,500 for home office equipment.

4 €5,000 for contents in outbuildings.

5 €750 for heating oil.

Insured risks

	What is covered	What is not covered
1	**Fire (including smoke), lightning, earthquake and explosion.**	**a** Loss or damage caused by smog, agricultural, forestry or industrial operations,or anything that happens gradually.
2	**Impact by aircraft or other flying objects or articles dropped from them and hitting the home.**	
3	**Theft or attempted theft.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Loss or damage unless violence or force are used to get into or out of the property when any part of the buildings is lent, let or sublet.
		c Theft by deception, unless deception is used only as a way to get into your home.
		d Theft of contents including pedal cycles from domestic outbuildings unless violence or force are used to get into them.
4	**Oil escaping from any fixed heating installation.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Damage to the heating installation as a result of wear and tear.
5	**Water escaping from any fixed water or heating installation or from any domestic appliance.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Damage to the water or heating installation or domestic appliance.
		c Damage caused by water leaking from shower units and baths through seals and grouting.
		d Damage as a result of wear and tear.

	What is covered	What is not covered
6	**Storm or flood.**	**a** Loss or damage caused by frost.
		b Damage caused by wear and tear or anything which happens gradually.
7	**The buildings being hit by any road or rail vehicle (or anything falling from them) or animal.**	Loss or damage caused by pets.
8	**Falling trees or branches.**	**a** Destruction or damage caused by felling or lopping.
		b The cost of removing fallen trees or parts of them unless they have given rise to a valid claim under this policy.
9	**Falling radio and television aerials (including satellite dishes), their fittings and masts.**	Loss or damage to the aerials, fittings, dishes and masts themselves.
10	**Riot, civil commotion, labour and political disturbances, vandalism and acts by malicious people.**	**a** Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
		b Destruction or damage by vandalism or malicious acts by you, your household, paying guests or tenants, or by any person legally entitled to be in or on the buildings.
11	**Subsidence, heave or landslip of the site on which the buildings stand.**	**a** Destruction or damage caused by any structures bedding down.
		b The coast or river bank wearing away.
		c Faulty design, defective materials including sulphides such as but not limited to pyrite.
		d Poor foundations, demolition, structural alterations or structural repair.

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Part B Additional Cover – Contents

Excess

You must pay the excess (the first amount of any claim you make) as shown in the schedule, for each claim you make unless we say otherwise in the policy.

	What is covered	What is not covered
a	**Money and credit cards within the home** This extension insures: **i** money belonging to you or a member of your household up to €500 (unless we say otherwise in the schedule in any one period of insurance); and **ii** amounts which you may legally have to pay under the terms of any credit card or cash-dispenser card as a result of losing that card and it then being fraudulently used (up to €1,500 unless we say otherwise in the schedule in any one period of insurance).	• Money and cards held for business use. • Shortages due to mistakes or neglect. • Any loss not reported to the Gardai within 24 hours of discovering it. • Any loss you suffer after reporting the loss to the issuing authority. • Liability resulting from: – failure to report to the card-issuing authority immediately (no later than 24 hours) on discovering the loss; – failure to keep to the conditions under which the card is issued; or – from fraudulent use of the card by any person related to you or by a member of your household.
b	**Frozen foods** This extension covers the contents of a deep freeze or refrigerator if they are spoilt, up to €700 unless we say otherwise in the schedule. The cover applies if the loss happens in your home and is caused by: **i** the accidental failure of the freezing unit; **ii** a refrigerant or refrigerant fumes; or **iii** accidental failure of the electricity or gas supply which is not a deliberate act of the supply authority.	• Loss or damage if the deep freeze or refrigerator is more than 10 years old. • Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
c	**Pedal Cycle Away from the home** This extension covers pedal cycles and accessories on them up to €600 for loss or damage away from the home for each cycle. If you have purchased additional pedal cycle cover, this limit is increased up to €1500 with full details shown in your schedule.	**i** Any bicycle left unattended and unlocked away from the home. **ii** Electric bicycles and e-scooters are excluded from loss or damage under this section. The first amount of the claim, as shown in the schedule as 'Pedal cycles' excess of €125 applies to this section of the policy.

	What is covered	What is not covered
d	**TV, video, audio and computer equipment** Accidental damage, while in the home, to TV, video, audio and computer equipment.	**i** Damage to tapes, cassettes, cartridges, records or discs of any kind.
		ii Damage to equipment designed to be portable while it is being transported, carried or moved.
		iii Damage to mobile phones or mobile phone equipment.
		iv Lost, destroyed or corrupted information or programs.
		We will not pay more than €2,000 for any one item.
e	**Visitors' personal belongings** We will pay for loss or damage to your visitors' personal belongings while they are temporarily in your home, where that loss or damage is caused by any of the insured risks under Section 2 Part A of this policy.	**i** Property owned by paying guests.
		ii We will not pay more than €1,000 for any one claim under this section.
		Exclusions to a-e above **i** Damage caused by misuse. **ii** Mechanical or electrical breakdown (except for item b). **iii** Loss or damage by wear and tear, atmospheric or climatic conditions, movement, settlement or shrinkage, wet or dry rot, vermin, insects, fungus or anything which happens gradually. **iv** Damage caused by the process of cleaning, repairing, taking apart, changing or restoring. **v** Damage by chewing, scratching,tearing or fouling by domestic animals. **vi** Property owned or used for business purposes (other than home office equipment).

table continues overleaf

	What is covered	What is not covered
f	**Replacement locks** We will pay the cost of replacing locks (including keys) to any outside door of the home if the keys have been stolen from the home or stolen from a member of your household during an assault.	We will not pay more than €650 for any one claim under this section.
g	**Breaking glass** We will cover accidental breakage of mirrors, ceramic glass in cooker hobs, plate-glass tops to furniture and fixed glass in furniture while in the home.	Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
h	**Contents temporarily moved** Loss of or damage to contents (not including money, TV, audio, video or computer equipment) while they are temporarily moved elsewhere in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands, caused by the insured risks under Section 2 Part A.	**i** Damage by storm or flood to property not in a building. **ii** Theft, other than: • from a bank; • from any building where you or a member of your household is living, employed or involved in business; or • while being moved to or from any bank or safe deposit while in your charge or that of someone you have authorised. **iii** Property moved to be sold, exhibited or to a storage facility. **iv** Property more specifically insured. The accidental damage extension does not apply to this section. We will not pay more than 15% of the contents sum insured for this extension.
i	**Title deeds** We will pay the cost of preparing new title deeds for your home if they are lost or damaged by any of the insured risks under Section 2 Part A while in your home or kept by a bank, solicitor or mortgage lender.	We will not pay more than €750 for any one claim. The excess will not apply to claims under this section.

	What is covered	What is not covered
j	**Tenant's liability** **i** We will cover damage to the buildings and decorations inside for which you are responsible as a tenant if the damage is caused by one of the risks shown in section 1. **ii** We will also cover accidental damage for which you are responsible as a tenant to underground water, drain, sewage and gas pipes and underground electricity and phone cables extending from the buildings to the public mains, including underground television cables and oil pipes.	Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row. We will not pay more than 10% of the contents sum insured for this extension. The excess will not apply to claims under this section.
k	**Loss of rent or the cost of alternative accommodation** If your private home or rented property becomes unhabitable because of loss or damage caused by any of the insured risks we will pay: **i** the rent for which you as a tenant are legally responsible; or **ii** the reasonable cost of other similar accommodation for the period you cannot live in the home; or **iii** the amount of rent you would have received if your home was let.	**a** We will not pay more than 15% of the contents sum insured under this section. **b** Loss of rent if your home is not rented at the time of loss. **c** Any rent owed by tenants to you prior to the loss or after the home is fit to let. The excess will not apply to claims under this section.
l	**Wedding and Christmas gifts** The contents sum insured is automatically increased by 10%: **i** during the month of December only, to cover gifts and extra food and drink for the Christmas season; or **ii** during one month before and one month after the wedding of any member of your household, to cover wedding gifts.	

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	What is covered	What is not covered
m	**Fatal injury benefit** We will pay €5,000 if you, your spouse, civil partner or co-habitant dies, either separately or together, as a result of an injury in the home caused by fire or an assault by intruders. We will only pay this benefit if you, your spouse, civil partner or co-habitant (or both of you) dies within 90 days of the incident.	The excess will not apply to claims under this section.
n	**Jury service** We will pay €25 a day for each day you or your spouse, civil partner or co-habitant are in court for jury service, as long as you give us satisfactory written proof of your jury service. A claim under this section will not affect your no-claims discount.	We will not pay more than €700 for any one claim. The excess will not apply to claims under this section.
o	**Contents in the garden** Loss or damage to contents not in the home but within the boundaries of your home caused by the insured risks listed in Part A of Section 2 Contents.	**i** We will not pay more than €650 for any one claim. **ii** Loss or damage specifically excluded by Part A of Section 2 Contents. **iii** Any pedal cycle left unattended and unlocked within the boundaries of your home.
p	**Fire Brigade Charges** Fire Brigade charges up to €2,000 to control or extinguish a fire likely to affect your Contents, provided that these charges are not covered elsewhere under any other Insurance policy. The most we will pay is €2,000 for any one claim under this policy.	

Optional extension

Part C Accidental damage – Contents

This extension only applies if the schedule shows that you have accidental damage cover for contents.

Excess

You must pay the excess (the first amount of any claim you make) as shown in the schedule of each claim.

What is covered	What is not covered
We will pay for accidental damage to the contents.	**a** Damage while your home, or any part of it, is lent, let or sublet.
	b Loss or damage which happens during any period when the home is unfurnished or unoccupied for more the 30 days in a row.
	c Damage by wear and tear, atmospheric or climatic conditions, movement, settlement or shrinkage, wet or dry rot, vermin, insects, fungus, electrical or mechanical breakdown or anything which happens gradually.
	d Loss or damage by a cause listed in or specifically excluded by Part A of Section 2 Contents.
	e Damage due to faulty workmanship, materials or design.
	f Demolition of, or structural alteration or structural repair to, your buildings or damage caused by any of these.
	g Damage caused by the process of cleaning, repairing, taking apart, changing or restoring.
	h Damage by chewing, scratching, tearing or fouling by domestic animals.
	i Damage to clothing, contact lenses, stamps, hearing aids, plants, food or drink, money or pedal cycles.
	j Cracked, scratched or broken china, marble, porcelain, glass or other similar brittle items.
	k Lost or corrupted information or programs.

How we settle claims

If your contents are damaged by any of the causes covered under this section we can:

- replace them as new with an equivalent item; or
- pay an amount to replace the items as new with an equivalent item.

However, for items that can be economically repaired we will pay the cost of repair or, if we decide, we will arrange for their repair.

We will not reduce the sum insured after we pay a claim as long as you agree to carry out any recommendations we make to prevent further loss or damage.

The most we will pay will be each sum insured as shown in the schedule (less any excess) and will also depend on any limits shown in the policy. If at the time of loss or damage the sum insured is less than the cost of replacing all the contents as new, we may take off an amount to reflect the difference between these values. For example, if the sum insured is equal to 80% of the cost of replacing all the contents as new, we may pay only 80% of your claim.

If any single event results in a claim under more than one section of the policy, only the highest excess will apply for that event.

Section 3 Personal Possessions in or away from the home – 'All risks'

Please read your schedule to see if this cover applies.

Excess

You must pay the excess (the first amount of any claim you make) as shown in the schedule of each claim.

What is covered	What is not covered
We will cover loss of or damage to: **1. any item specified in the schedule up to each sum insured shown in the schedule while in the control of a member of your household;** **2. personal belongings up to each sum insured for unspecified items shown in the schedule (there is a limit of €1,500 for any one item) while in your or a member of your household's control.** **This applies:** **• anywhere in the Republic of Ireland, Northern Ireland, Great Britain, or the Continent of Europe; and** **• elsewhere in the world for up to 60 days in any one period of insurance.**	**a** Items that don't belong to you or a member of your household. **b** Damage caused by misuse. **c** Any sports equipment while you are using it. **d** Damage by wear and tear, atmospheric or climatic conditions, movement, settlement or shrinkage, wet or dry rot, vermin, insects, fungus, mechanical or electrical breakdown or anything which happens gradually. **e** Damage by faulty workmanship, materials or design. **f** Damage by chewing, scratching, tearing or fouling by domestic animals. **g** Any person, authority or agency confiscating or holding your property or attempting to do so. **h** Motor vehicles (including ride-on lawnmowers), boats, aircraft, (to include hand-propelled or model aircraft), drones, pedal cycles, electric bicycles and e-scooters, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones and accessories, money, contact lenses or hearing aids. **i** Property owned or used for business purposes (other than home office equipment).

table continues overleaf

What is covered	What is not covered
	j Damage caused by the process of cleaning, repairing, taking apart, changing or restoring.
	k Cracked, scratched or broken china, marble, porcelain, glass or other similar brittle items.
	l Lost or corrupted information or programs.
	m Theft from an unattended motor vehicle, unless the item is in a locked boot, hidden luggage compartment or glove compartment and force has been used to enter the vehicle – we will also pay no more than €635 in any one incident.
	n Loss or damage by a cause listed in or specifically excluded by Part A of Section 2 Contents.

How we settle claims

When you make a claim for the loss of or damage to any property insured under this section we can choose to:

- replace the item as new with a similar item; or
- pay an amount to replace the item with an equivalent item.

We will not take off an amount for wear and tear as long as the sum insured represents at least the full replacement value of all the property insured.

Where an item is specified in the schedule we will need a valuation or receipt (if you have not already provided one) if you make a claim. The valuation or receipt must be from before the loss or damage and not more than two years old.

The most we will pay will be each sum insured as shown in the schedule (less any excess) and will also depend on any limits shown in the policy.

If any single event results in a claim under more than one section of the policy, only the highest excess will apply for that event.

Section 4 Liabilities

Part A Public liability

What is covered	What is not covered
If the schedule shows that Section 1 Buildings applies, we will cover damages that you are legally liable for as the owner of the buildings for accidents which happen during the period of insurance and that result in: • bodily injury, illness or death of any person other than someone you employ or a member of your household; or • loss of or damage to property not owned or in the control of a member of your household. If you die, your legal representative will have the benefit of this section for any liability you may have for an event covered by this section.	We will not cover any liability arising from: **a** your trade, profession, business (other than as owner of the buildings) or employment; **b** your personal liability not associated with owning the buildings; **c** owning, having or using lifts or vehicles (mechanically or electrically propelled) or electrically assisted pedal cycles; **d** accepting liability under an agreement unless you would have had the liability if the agreement did not exist; **e** transmitting Aids or HIV-related illnesses or any other communicable diseases; **f** owning any animals; **g** owning, having or using any aircraft (other than hand-propelled or model aircraft) drones or watercraft (other than manually-operated rowing boats, punts or canoes), electric bicycles and e-scooters; **h** Asbestos or Asbestos dust; or **i** owning a spa, whirlpool or hot tub unless it is disinfected and maintained in line with the manufacturer's recommendations. We will not pay more than €2,600,000 for any one event. We will also pay the claimant's costs and expenses, and your costs and expenses if we have given our written permission.

Part B Personal liability

What is covered	What is not covered
If the schedule shows that Section 2 Contents applies, we will cover damages that you are legally liable for: **1. as occupier or property owner; or** **2. in your personal capacity anywhere in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands or elsewhere in the world in the course of a visit not planned to last more than 60 days in a row.** **This applies to accidents which happen during the period of insurance and that result in:** **• bodily injury, illness or death of any person other than someone you employ or a member of your household; or** **• loss of or damage to property not owned or in the control of a member of your household.** **If you die, your legal representative will have the benefit of this section for any liability you may have for an event covered by this section.**	We will not cover any liability arising from: **a** your trade, profession, business or employment other than as owner of the buildings; **b** you owning or using any land other than the home; **c** any deliberate or malicious act; **d** owning, having or using lifts, mechanically propelled vehicles (other than pedestrian-controlled gardening tools, motorised wheelchairs or as a passenger on any of these); **e** accepting liability under an agreement unless you would have had the liability if the agreement did not exist; **f** transmitting Aids or HIV-related illnesses or any sexually-transmitted diseases; **g** owning, having or using any aircraft (other than hand-propelled or model aircraft) drones or watercraft (other than model watercraft, manually-operated rowing boats, punts or canoes), electric bicycles and e-scooters; **h** owning, having or using a firearm other than licensed sporting guns and airguns; **i** owning, having or using any dangerous implement (such as chainsaws, blowtorches, welding equipment or any equipment which needs the use of protective clothing) which is being used away from the home; **j** owning or using any animals other than horses, cats or dogs, or any other animals normally domesticated in Ireland; **k** owning or using dangerous dogs as defined in regulations made under the Control of Dogs Act 1986 or any further amendments to that Act if the dogs are not owned or used in line with those regulations; **l** using entertainment equipment or facilities provided by someone else in connection with a social event;

What is covered	What is not covered
	m owning a spa, whirlpool or hot tub unless it is disinfected and maintained in line with the manufacturer's recommendations; **n** any liability for which you must have insurance cover under the terms of the Road Traffic Acts; or **o** Asbestos or Asbestos dust. We will not pay more than €2,600,000 for any one event. We will also pay the claimant's costs and expenses, and your costs and expenses if we have given our written permission.

Part C Liability to domestic employees

What is covered	What is not covered
If the schedule shows that Section 1 Buildings and/or 2 Contents applies, we will cover the following. **We will cover your legal liability for damages, claimants costs and expenses for bodily injury or illness which any domestic employee suffers while in your employment in connection with your Home or any temporary residence in the Republic of Ireland or Northern Ireland. It must also be caused while the policy is in force.**	We will not cover any liability caused by: **a** carrying out structural improvements or alterations; **b** any member of your household, an independent consultant or their employees; or **c** tree felling or lopping. **d** Asbestos or Asbestos dust. **e** Liability arising from transmission of any communicable disease; **f** farming, building, grounds-work, electrical, plumbing, structural or roofing work by independent contractors, consultants or their employees where loss or damage is specifically related to the work for which have been employed. We will not pay more than €2,600,000 for any one event. We will also pay the claimant's costs and expenses, and your costs and expenses if we have given our written permission. We will not be liable under this section for any liability you have under an agreement which you would not have had if the agreement did not exist.

How we settle claims

Maximum limit of our liability

For any incident, we may pay you the maximum amount due under this policy or the rest of any maximum amount if we have already made payments for claims arising out of that accident. When we have paid you this, we will no longer be liable to you for the incident other than for the costs you paid or agreed to pay with our permission before we made the maximum payment. We will not be responsible for any damage you claim to have suffered as a result of our action or neglect in connection with this claim or proceedings.

Cover for your personal representatives

If you die, we will insure your personal representatives for any liability you are responsible for under the terms, conditions and limits of the policy. Your personal representatives must meet any terms and conditions of this policy in the same way.

Section 5 Emergency Home Repair

Please read your schedule to see if you have 'Emergency Home Repair' cover.

We will only cover the cost for repairs we have authorised through the Home emergency helpline

If there is an emergency in your home, we can provide help 24 hours a day, 365 days a year.

Please call the Emergency Helpline on 1800 209 300 and have the following information available:

- property address;
- your policy number;
- a description of the problem;
- a telephone number where you can be contacted.

If you request Emergency Home Repair, it will not affect your no claims discount.

Emergency repair 24-hour helpline
1800 209 300

Definitions

The following definitions apply as well as the definitions on page 3 of your policy.

a **Emergency repair** – work undertaken by an authorised contractor to resolve the emergency by completing a temporary repair or, where possible within the limits of cover, a permanent repair.

b **Emergency** - an Emergency is defined as an unforeseen or sudden occurrence which results in damage to your domestic property demanding immediate action to:
a - render the property safe and/or
b - secure the building against further loss or damage.

c **Home** – (this definition replaces the definition on page 3 for this section (section 5) only - the private residence (excluding outbuildings) at the address shown in the schedule. Your home must be built of brick, stone or concrete and roofed with slate, tiles or asphalt unless described differently under any endorsement.

Cover provided

We will cover the cost of the call-out, labour and materials needed for the emergency repairs set out on page 36, up to a maximum of €260 plus VAT for each emergency. If the cost of the emergency repairs exceeds this amount, you will be responsible for paying the difference. If the damage is covered by your policy and you make a claim, we will refund this amount less any excess.

This is not a maintenance contract for your home. This section covers emergency repairs and does not replace the cover on your home insurance policy.

Insured risks

	What is covered	What is not covered
1	**Broken or damaged piping, leaks from sanitary fixtures and fittings, radiators and fixed water installations in your home. Blockages in drains or toilet waste pipes.**	**a** The repair of damage caused by seepage, leaking or dampness even as a result of broken or damaged piping or other installation.
		b The repair of air-conditioning installations, electric showers, water-filtration units, hot tubs, Jacuzzis, drains and septic tanks outside your home.
		c Shared drainage facilities except within the boundary of your home.
2	**Failure of the electrical supply in your home as a result of a fault or damage to an electrical installation inside the home.**	**a** Repairs to lighting such as (but not limited to) bulbs or fluorescent tubes, free-standing electrical installations such as lamps, home appliances.
		b Alarm or telephone systems.
3	**Your home being made insecure or if you can't get into your house due to loss or theft of keys, or damage to locks, as a result of theft or any other accidental cause, or if a child has locked themselves in a room.**	Any work to: **a** inside doors or fittings; (other than a situation where a child has locked themselves in a room).
		b mechanical shutters or automatic garage doors.
		c outside doors not directly connected to or leading to your home or double glazed units where one pane has remained intact.
4	**Broken glass on outside windows or doors which makes your house unsafe.**	
5	**Storm damage or any other accidental damage to the roof which makes your home unsafe.**	Any item excluded above.
6	**The complete failure or breakdown of either the heating and/or hot water supply provided by the primary heating system in the property.**	Any primary heating system which has not been maintained in line with manufacturers specifications.

Additional services

We can also provide the following services:

Please note any limit outlined below is in addition to the standard limit of €260 +VAT

Urgent message relay

If an emergency occurs within your home, we can relay two urgent messages to a family member at home or abroad.

Emergency services

If you need the phone number of an emergency service, call the Freephone number 1800 209 300 and we will give you the phone number for the hospital, Garda station, fire brigade or 24-hour pharmacy.

Alternative Accommodation

If the property is deemed uninhabitable. We will provide overnight accommodation for 4 people at an establishment of your choice. Subject to a maximum of €50 per person and an overall limit of €200 for any one incident.

Furniture Storage

If your property is deemed uninhabitable, and it is necessary to remove household furniture for security reasons, we will provide 7 days storage for your furniture and transport to and from the security storage location up to a distance of 50km from your home. Subject to a maximum of €200 for any one incident.

General conditions that apply to this section

1 You must keep your home in good condition.

2 You must quote your policy number when you phone for help.

3 We will do our best to arrange a quick service for all emergencies, but we cannot guarantee that there will not be delays in severe weather conditions that continue for a long time or if there is a shortage of tradespersons.

4 We may refuse assistance if there is any risk to the safety and/or security of the attending tradesperson.

5 This section provides home emergency home repair. It does not provide for the cost of normal wear, tear, depreciation or general maintenance.

General exclusions that apply to this section

We will not cover the following.

1 Work that is not an emergency repair as shown on pages 37 and 38.

2 Work that is not in your home.

3 Work carried out without prior approval.

4 Any incident brought about by a willful or deliberate act committed by you or any act you consented to or ought to have known would cause loss or damage.

5 Damage to your contents.

6 For any consequential loss arising from using the assistance services (consequential loss is an additional loss caused by an authorised contractor assisting or failing to assist you).

7 More than four emergencies in any one period of insurance.

8 Any recurring assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault.

9 Any Emergency Home Repair requests if you knowingly provide false or misleading information.

If you have a major emergency which may cause serious damage to property or danger to you or anyone, you should contact the relevant authority or emergency services straightaway.

Endorsements

These endorsements only apply if they are shown in the schedule.

HHD1 – Valuables limit 40%

The valuables limit shown in Section 2 Contents is replaced with 40% of the Contents Sum Insured.

HHD2 – Valuables limit 50%

The valuables limit shown in Section 2 Contents is replaced with 50% of the Contents Sum Insured.

HHD3 – Minimum security warranty

There is no cover for loss of or damage to the insured property at the home caused by theft, malicious damage or vandalism unless the following or other security devices as agreed in writing by us apply.

1 All outside doors are fitted with a 5 lever mortice deadlock, deadlocking rim latches or key-operated security devices fitted to the top and bottom, as well as the existing locks, or a multi-point locking system that includes a lever or cylinder deadlock.

2 All patio or French doors must be fitted with a multi-point locking system that includes a lever or cylinder deadlock.

3 All windows on the ground floor and other windows that are easily accessible must be closed and secured.

You must lock all locking devices, take all keys out of the locks and keep them in a safe place whenever you leave the property unattended.

HHD4 – Alarm warranty

We have allowed a discount on your policy as you have told us that you have a burglar alarm fitted to your home. The burglar alarm must;

1 be in full working order and set at all times when no person is home; and

2 have been fitted by an approved installer; and

3 meet EN50131 or IS199 standard.

You must tell us immediately if you receive notice from the Garda or monitoring company (where applicable) warning that they are withdrawing their response to alarm calls. If you do not meet all of the above conditions then we will not pay for any loss or damage by theft or attempted theft.

HHD5 – Safe warranty

We will not pay for loss or damage to items of jewellery specifically referred to in the schedule under Sections 2 or 3 unless:

1 you are wearing or carrying them at the time; or

2 you keep them in a locked safe and you take all the keys out of your home, whenever there are no responsible adults in your home.

HHD6 – Childminding

We have amended, for the purposes of this section, the definition of 'home' to:

Home – the insured property as shown in the schedule and its outbuildings (and which is not used for any business purposes other than paperwork, phone calls, computer work or childminding of up to three children).

We have amended the exclusion of 'your trade, profession, business (other than as owner of the property) or employment' under Section 4 Part A of the policy to 'your trade, profession, business or employment (other than as owner of the property or for childminding of up to three children)'.

We have amended the exclusion of 'your trade, profession, business or employment' under Section 4 Part B of the policy to 'your trade, profession, business or employment (other than for childminding of up to three children)'.

HHD7 – Fire-only cover

The cover under this policy is limited to Section 1 and Insured risk 1 - Fire (including smoke), lightning, earthquake and explosion only until the home is permanently occupied.

HHD8 – Flood exclusion

There is no cover for loss or damage to your buildings or contents (or both) which is caused by flood.

HHD9 – Commercial use of outbuildings

There is no cover for loss or damage to any outbuilding or its contents used for commercial use.

HHD10 – Non-standard construction excess

An increased excess of €1,500 applies to any section of your building which is not built of brick, stone or concrete or roofed with slate, tiles or asphalt.

HHD11 – Jewellery settings

There is no cover for loss or damage to jewellery with a value of more than €10,000, unless their settings are assessed and serviced at least every two years by a qualified professional jeweller. We will also need written confirmation from the jeweller that the settings are in order.

HHD12 – Theft restriction clause

There is no cover for theft or attempted theft, malicious acts or vandalism unless there is evidence that force and violence were used to get into or out of the property covered under this policy.

HHD13 – Subsidence exclusion

There is no cover for loss or damage to your buildings or contents (or both) which is caused by subsidence, heave or landslip.

HHD14 – Roof warranty

It is a condition of the policy that any part of the roof that is flat or roofed with materials other than slate or tiles is inspected and maintained in line with the manufacturer's recommendations. If you have not received maintenance recommendations, the roof must be maintained at least every five years by a qualified roofer or builder. Any work they recommend must be carried out within 30 days.

There is no cover for loss or damage by storm or flood for any area of the property which is covered by a flat roof or material other than slate or tiles if you have not given us proof to confirm the roof has been maintained in line with the requirements shown above.

HHD15 – Holiday home

While the property is unoccupied for more than 30 days, there is no cover for valuables, money or credit cards.

The exclusions of loss or damage while a property is unoccupied for more than 30 days will not apply if you keep to the following conditions.

1 Locks and bolts to outside doors and windows are put into operation.

2 Intruder alarms where installed are put into operation.

3 Weekly inspections of the house are carried out by you, your relatives, your neighbours or the managing agents.

4 During the months of October to March, you must make sure:

   a the water supply is turned off at the mains and the water and heating system drained; and

   b the gas supply and, if no intruder alarm is installed the electricity supply, are turned off at the mains unless you have an automatically controlled heating system which depends on the mains water system and it is kept in constant operation maintaining a temperature of 15ºC.

HHD16 – Increased Escape of water Excess

An increased excess of €1,000 applies to any claim made for damage caused as a result of an escape of water.

HHD17 – Outbuildings of non-standard construction

There is no cover for loss or damage to any outbuildings or its contents which is built of non-standard construction.

HHD18 – Increased Flood Excess

An increased excess of €5,000 applies to any loss or damage to your buildings or contents (or both) caused by Flood.

Customer care

We are committed to providing all our customers and claimants with a high standard of service at all times. We realise that things can go wrong and there may be times when you feel our service has let you down. As a valued customer you have the right to complain.

1 Please contact our staff first to see if we can resolve any concerns you may have. Phone: 1800 89 1890. If you arranged your policy through a broker you can also contact them.

2 If you are not happy with our response, you can send your concerns in writing to our Customer Service Manager at:

Liberty Insurance
Dublin Road, Cavan
Co Cavan.
Email: feedback@libertyinsurance.ie

3 We will phone you to let you know we have received your complaint.

4 Our staff will try to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days of receiving it, we will write and let you know why and what further action we will take.

5 If you are not satisfied with our decision, or if we haven't given you a decision within 40 business days, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman at:

The Financial Services and Pensions Ombudsman
3rd Floor
Lincoln House
Lincoln Place
Dublin 2.
D02 VH29

Tel: (01) 567 7000

Email: info@fspo.ie
Website: www.fspo.ie

Alternatively, any dispute between you and us about our liability for a claim or the amount to be paid, where the amount of the claim is €5,000 or more, must be referred within 12 months of the dispute arising, to an arbitrator appointed jointly by you and us. If we cannot agree on an arbitrator, the president of the Law Society of Ireland will appoint an arbitrator. If you do not refer such a dispute to arbitration within 12 calendar months of the dispute arising, the claim shall be deemed to have been abandoned.

We value feedback and welcome it as an opportunity to improve our service.

Privacy

Liberty Seguros, Compañía de Seguros y Reaseguros, S.A., (trading in Ireland as Liberty Insurance), is the data controller of your personal data, which will be processed in order to provide our insurance services to you, as well as to comply with our legal obligations. In addition, where you have told us that you are happy to receive marketing information from us (or that you don't object to it), we will process your personal data in order to send you marketing communications about Liberty Seguros' products. You may exercise your rights to access, rectify, erase, restrict, object to the processing of your data or revoke your consent, among other data protection rights, by sending an email to DataProtectionOfficer@libertyinsurance.ie. You can find more information on the processing of your personal data, as well as regarding data recipients https://www.libertyinsurance.ie/about-us/customer-information/general-data-protection-regulation-gdpr.

Emergency Home Repair is administered by MAPFRE ASSISTANCE Agency Ireland. For information on how we use and share your data, please visit https://www.mapfreassistance.ie/PN.pdf

Customer Conduct

Our staff members come to work to provide great customer service, to listen to concerns and treat all customers fairly and with courtesy. We also expect our staff members to be treated with respect and therefore will not tolerate unreasonable, abusive or threatening behaviour.

Unreasonable conduct can include:

- Threats of violence, abuse of staff members, rude, offensive or aggressive conduct;
- Unreasonable persistence;
- Unreasonable demands;
- Unreasonable lack of co-operation;
- Unwillingness to comply with Liberty procedures.

Staff members who directly experience unreasonable behaviour may deal with the behaviour at the time of the incident in a manner they consider appropriate which may include politely terminating a conversation. These decisions will only be made in exceptional circumstances and where all reasonable efforts have been made to find an alternative solution.

If the unreasonable behaviour continues, we may regretfully have to take action to restrict unnecessary contact. The decision to restrict contact will only normally be taken after we have reviewed the service given by to the customer. Any restrictions put in place will be appropriate and proportionate.

Making a claim

Claims 24-hour helpline
1800 77 1800

If you need to make a claim, the main steps are outlined below. It is important that you also read the claim conditions.

- Check your schedule and policy booklet which tells you what is covered and read the claims conditions.
- Inform the Gardai straightaway in the case of theft, attempted theft or malicious damage and get a copy of the Garda report.
- Contact us straightaway on the claims 24-hour helpline.
- While we can agree some claims over the phone, we may need to ask you to fill in a claim form and give us further information, or we may want to arrange a visit and inspection.
- You should arrange to have emergency repairs carried out to prevent possible further damage to your property. However, you must not carry out any other repairs or throw away any damaged items.

Our service commitment to you

1. Following an incident Liberty Insurance will contact you and/or any other party within 24 hours or the next working day.
2. We will settle all claims as fairly and quickly as possible.

Liberty Insurance,
Dublin Road,
Cavan, Ireland

Tel: 1800 89 1890 (ROI)
00353 4943 68100 (Int)

info@libertyinsurance.ie
www.libertyinsurance.ie

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