

# Home Insurance

## Insurance Product Information Document

### Ecclesiastical Insurance



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**This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.**

#### What is this type of insurance?

This is a home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics and personal belongings.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, theft, escape of water, storm or flood and subsidence
- ✓ Personal liability up to €2,600,000
- ✓ Access to a legal advice helpline for any personal legal problem available 24 hours a day 7 days a week

#### Buildings cover includes

- ✓ The cost of rebuilding up to the sum insured shown in your schedule

#### Contents cover includes

- ✓ Contents in the home up to the sum insured shown in your schedule (valuables up to €5,000 any one item or collection or, if less, 10% of the contents sum insured)
- ✓ Your money up to €750. Cover also applies for up to 90 days elsewhere in the world
- ✓ Contents in care homes or student accommodation up to €7,500
- ✓ Accidental damage to business equipment in your home up to €15,000
- ✓ If we replace your contents we will replace as new except for household linen and clothing where we will reduce the value for wear and tear

#### Optional covers available on request:

Accidental damage cover – this covers damage such as putting your foot through the ceiling when in the loft (Buildings) or spills on carpets or damage to jewellery (Contents)

Accidental loss or damage to portable items, such as mobile phones and jewellery, taken away from the home within the Republic of Ireland and the UK, and up to 90 days worldwide, up to the limit shown in your schedule (bicycles up to €1,125 each)



#### What is not insured?

- ✗ Wear and tear or costs for maintenance of the property insured
- ✗ Reduction in value of your property
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism



#### Are there any restrictions on cover?

- ! If your home is left continuously unoccupied or unfurnished for more than 90 days we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil
- ! Theft or vandalism and malicious damage is not covered if caused by you, your guests, tenants or tenants guests
- ! Storm damage to gates, hedges and fences is only covered if your main building, outbuilding or garage is damaged at the same time (Buildings)



### Where am I covered?

- ✓ The Republic of Ireland
- ✓ The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man



### What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any claims for accidental loss outside the home, theft, vandalism or malicious damage to the Gardaí as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability



### When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



### When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. As long as you have not made a claim you will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €30. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

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