

POLICY

SafehomeSelect

Home Insurance Tailored For You



Welcome to Royal & SunAlliance

Contents

	Page
Royal & SunAlliance Customer Service	2
Safehome Select Insurance Policy	3
Definitions of terms used in Your Policy	4 - 6
Section 1 - Buildings	7 - 13
Section 2 - Contents	14 - 25
Section 3 - Personal Possessions Outside The Home	26 - 29
A Unspecified Valuables	26 - 27
B Specified Items	27
Section 4 - Pedal Cycles	30 - 31
Section 5 - Caravan	32 - 34
Conditions which apply to your whole Policy	35 - 36
Exclusions which apply to your whole Policy	37 - 39
Making a Claim	40 - 41
Index	42 - 43

Issued by Royal & SunAlliance, 13 - 17 Dawson Street, Dublin 2.
Telephone: (01) 677 1851. Facsimile: (01) 671 7625.

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

In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which become or may become due and payable by the insurers under this Policy shall be payable and paid in the Republic of Ireland.

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.

Royal & SunAlliance Customer Service

We are committed to providing our customers with a high standard of service at all times.

Complaints Procedure

If you are unhappy with our service for any reason, or have any cause for complaint, you should contact the person who arranged the Policy for you or the branch of Royal & SunAlliance which issued the policy.

The contract of insurance will be concluded with Royal & Sun Alliance Insurance plc, which has a branch office in the Republic of Ireland.

If the complaint is not resolved to your satisfaction, you may write to the Manager, Personal Insurance Services, Royal & SunAlliance, 13-17 Dawson Street, Dublin 2.

If you are still dissatisfied, you may contact:

- The Insurance Information Service of the Irish Insurance Federation at
39 Molesworth Street,
Dublin 2.
Telephone (01) 676 1914
- The Insurance Ombudsman of Ireland at
32 Upper Merrion Street,
Dublin 2.
Telephone (01) 662 0899
- Irish Financial Services Regulatory Authority (IFSRA), Consumer Information
Department, P.O. Box 9138, College Green, Dublin 2. (Telephone 1890 77 77 77).

(THIS SERVICE IS AVAILABLE ONLY TO PERSONAL POLICYHOLDERS.)

If you contact the Insurance Ombudsman or the Irish Insurance Federation in respect of any complaints, this will not affect any right of action which you may have against us.

Royal & SunAlliance is a member of both the Insurance Ombudsman scheme and the Irish Insurance Federation.

Contract Law

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

SafhomeSelect Insurance Policy

This is **Your SafhomeSelect Policy**. PLEASE READ IT CAREFULLY. It sets out the details of the contract **You** have made with **Us**. The **Proposal Form** and Declaration which **You** made to **Us** are incorporated in and form part of this contract.

We confirm that **We** will insure **You** in the terms set out in this **Policy** for any period for which **You** offer us **Your** premium and we accept it.

The **Schedule** and any **Endorsements** are all part of **Your Policy** and shall be considered as one document. Check **Your Schedule** to find out which Sections **You** have insured and read them along with **Your Policy**. **You** should also pay particular attention to the Conditions and Exclusions set out on Pages 35 - 39 as these apply to all Sections.

Whilst **Your SafhomeSelect Policy** insures **You** against a wide range of contingencies, it does not insure **You** against every possible loss, for example, it is not a maintenance contract, and if the only damage is due to wear, tear or deterioration there is no cover under **Your Policy**. If damage is caused by War Risks, Sonic Bangs, or Radioactive Contamination **You** should contact the appropriate Government Department or other Authority to recover **Your** loss as **Your SafhomeSelect Policy** along with all other Household policies does not insure **You** against these types of damage.

You must tell **Us** immediately of any changes in the information **You** have given **Us** in **Your Proposal Form** or any other changes which affect this insurance. For example, if **You** make any alteration to **Your** property, which makes losses more likely to happen or more serious if they do or if **You** move house. If **You** do not let **Us** know **You** could invalidate **Your Policy**. Remember to tell **Us** if **You** plan to leave **Your Home Unoccupied** for more than 45 consecutive days and what additional security measures **You** are going to take since there is some reduction in cover in these circumstances.

PLEASE READ YOUR SAFEHOMESELECT POLICY THOROUGHLY TO MAKE SURE THAT IT MEETS ALL YOUR REQUIREMENTS. IF IT DOES NOT, YOU CAN SEND IT BACK TO US WITHIN 30 DAYS, AND WE WILL NOT, CHARGE YOU ANY PREMIUM PROVIDED YOU HAVE NOT MADE ANY CLAIM DURING THE 30 DAY PERIOD. SHOULD YOU DECIDE TO RETURN THE POLICY TO US, YOU WILL NOT BE ABLE TO MAKE A CLAIM AT A LATER DATE.



Paul Donaldson
General Manager, Republic of Ireland

Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Buildings	The Home and its domestic outbuildings, garages, greenhouses, sanitary fixtures, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges, fences, aerials, satellite aerials and their fittings and masts, including landlords fixtures and fittings, all on the same site
Business Equipment	Computers, keyboards, visual display units and printers, word processing equipment, desk top publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer aided design equipment, telecommunication equipment and office furniture owned by You or any member of Your Household but excluding Business Equipment otherwise insured
Caravan	Any caravan, trailer tent or mobile home including its fixtures, fittings, awnings, furniture, furnishings and utensils owned by any member of Your Household and described in the Schedule used solely for social, domestic and pleasure purposes
Contents	<p>All property including Business Equipment, Valuables, Clothing, Personal Effects and Money in Your Home or its domestic outbuildings, garages or greenhouses owned by any member of Your Household or for which they are responsible</p> <p>Fixtures and fittings for which You are responsible as occupier of the Buildings including aerials, satellite aerials and their fittings and masts</p> <p>Visitors and Domestic Employees Personal Effects not otherwise insured</p> <p>Property Not Covered:</p> <ul style="list-style-type: none"> - Buildings - Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached - Plants, trees and shrubs in the garden - Living creatures - Money and stamps belonging to resident Domestic Employees or paying guests - Securities, certificates (other than savings certificates and documents) - Property other than Business Equipment used or held for business or professional purposes - Property more specifically insured by another policy

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

Definitions

Domestic Employee	Any person under a contract of service with You which is solely for private domestic duties including gardeners, persons carrying out repair work other than contractors or persons engaged solely to make extensions or non-maintenance alterations to the Home, and other temporary or casual employees
Damage	Violent and immediate physical harm to property insured which is not gradual except in respect of leakage from a fixed heating installation or appliance
Endorsement	An amendment to Your Policy
Excess	The amount shown in Your Schedule which You pay for any one incident resulting in a claim If claims are made under two or more Sections for loss or damage resulting from the same cause at the same time, only one Excess will be deducted from the total amount of the claim payment
Fees	Architects, surveyors and other professional fees which You have to pay in connection with repairing or reinstating the Buildings Fees not covered: - Those which You have to pay to prepare a claim - Those which You incur without Our permission
Geographical Limits	Member States of the European Union
High Risk Items	Television, personal computer, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.
Home	The house, bungalow or self-contained purpose built apartment at the address shown in the Schedule used solely as Your Household's main private dwelling
Local Authority Requirements	The additional costs You have to pay to meet Local Authority Requirements when repairing or reinstating damage to the Buildings Costs not covered: - Any cost for complying with requirements or regulations of which You are aware before the loss or damage occurred
Money	Cash, bank and currency notes, cheques, money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens Property not covered: - Securities and certificates (other than savings certificates and documents) - Promotional vouchers, lottery and raffle tickets - Money held for business or professional purposes

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

Definitions

Motor Vehicle	Any mechanically or electrically propelled or assisted conveyance, except ride-on lawnmowers or pedestrian controlled vehicles or invalid wheelchairs
Pedal Cycles	Any Pedal Cycle, including accessories attached to the cycle, specified in the Schedule and owned by any member of Your Household or for which they are responsible
Personal Effects	Property normally worn, carried or used about the person in everyday life
Period of Insurance	The period starting and ending on those dates shown in Your Schedule and for any following period but only if We accept Your renewal premium
Personal Possessions	Valuables, Personal Effects , sports equipment and clothing belonging to You or for which You are responsible
Policy	The documents consisting of Your Proposal Form , this policy book, Your Schedule and any Endorsements
Proposal Form	The form signed by You which describes You , any details specific to You or the property and all material information relevant to the cover which You have requested
Reasonable	Using sound or moderate judgement without making unfair demands
Removal of Debris	Any amount We agree to pay for removing debris, demolishing, propping or shoring up parts of the Buildings which have been damaged
Schedule	The document which describes You and the Sum Insured and any details of Your Policy that are specific to You
Storm	A violent atmosphere disturbance with strong winds in the immediate area which have a minimum Force 9 on the Beaufort Scale
Sum Insured	The amount for which each type of property is insured as shown in the Schedule or as notified to You at renewal
Unoccupied	Not lived in by You or any member of Your Household or by any other person with Your permission
Valuables	Jewellery, watches, furs, pictures, clocks, collections of coins, medals or stamps and any property made of precious metal
We/Us/Our/ The Company	Royal & SunAlliance Insurance plc
You/Your	Whoever is named in the Schedule as the Policyholder
Your Household	You Your family (including Your partner and all children) who normally live with You Your resident Domestic Employees

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

SECTION 1 - BUILDINGS

PARAGRAPH 1 - COVER

This cover does not apply unless shown on the schedule.

We insure the **Buildings** against damage by the following causes:

We will not pay for:

- The **Excess** shown in the **Schedule**

a	Fire, Explosion, Lightning, Earthquake	
b	Smoke	
c	Escape of water or oil from any fixed water or heating installation or domestic appliance	<ul style="list-style-type: none"> - Damage to the component or appliance from which the water or oil escapes - Loss or damage to walls, ceilings and or tiles caused by the gradual ingress of water from shower units and/or baths - Loss of or damage to any fixed domestic heating installation due to wear and tear, rust or gradual deterioration - Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by us - Damage occurring after Your Home has been Unoccupied for 45 consecutive days
d	Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal	
e	Falling trees or branches	<ul style="list-style-type: none"> - Damage to tennis courts - The cost of removing a tree or branch unless the Buildings are damaged at the same time
f	Falling aerials, satellite aerials, their fittings or masts	
g	Riot, Civil Commotion, Strike, Labour or Political Disturbance	
h	Malicious persons or vandals	<ul style="list-style-type: none"> - Damage caused by You or Your Household - Loss or damage occurring after Your Home has been Unoccupied for 45 consecutive days
i	Storm or Flood	<ul style="list-style-type: none"> - Damage to gates, hedges, fences or tennis courts - Damage caused by frost

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

BUILDINGS

We insure the **Buildings** against damage by the following causes:

We will not pay for:

-
- The **Excess** shown in the **Schedule**
-
- Loss or damage due to wear and tear and gradual deterioration
 - Loss or damage to roofs constructed with torch-on felt exceeding 10 years of age or other felt exceeding 5 years of age
-
- j Subsidence or Heave of the site beneath the **Buildings** or Landslip
 - The first €1000 of each claim
 - Damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless **Your Home**, or its domestic outbuildings or garages, is damaged at the same time
 - Damage caused by bedding down of new structures or settlement of newly made up ground
 - Damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of **Your Home** are damaged at the same time
 - Damage caused by coastal or river erosion
 - Damage resulting from:
 - i demolition or structural repairs or alterations to the **Buildings**
 - ii faulty workmanship or the use of defective materials in the **Buildings**
-
- k Stealing or attempted stealing
 - Loss or damage caused by **You** or **Your Household**
 - Loss or damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

BUILDINGS

We insure the **Buildings** against the following causes:

-
- 1 Accidental Damage
This cover does not apply unless shown on the schedule

We will not pay for:

- The Excess shown in the **Schedule**

-
- Damage
 - a whilst **Your Home** or any part of it is lent to any persons other than a member of **Your Household** or let to tenants or occupied by paying guests
 - b caused by settlement or shrinkage
 - Any loss or damage specifically excluded elsewhere in Section 1 - Buildings

-
- 2 Accidental breakage of glass or sanitary ware fixed to and forming part of your home

- Damage occurring while **Your Home** has been left unoccupied for more than 45 days

BUILDINGS

PARAGRAPH 2 - ADDITIONAL COVER

We also provide insurance for:

We will not pay for:

a **Damage to Underground Services**
Accidental Damage to cables or underground services supplying the **Buildings**

- The **Excess** shown in the **Schedule**

- Damage which **You** are not legally responsible to repair

b **Water and Heating Installations**
Damage to any fixed domestic water or heating installation caused by freezing

- Damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days

c **Sale of the Home**
If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by this Section up to the date of completion, provided the **Buildings** are not otherwise insured

BUILDINGS

We also provide insurance for:

We will not pay for:

-The Excess shown in the Schedule

d Fire Brigade Charges

We will pay the cost of the charges made on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as the result of any incident involving fire affecting the **Buildings** in circumstances which give rise to a valid claim under this **Policy**

e Trace & Access

We will pay the cost of removing and replacing any part of the **Buildings** necessary to repair a household heating or water system which has caused an escape of water

- Loss or damage to the component or appliance from which the water or oil escapes
- Damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days

BUILDINGS

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 1

Index linking

The **Sum Insured** on **Buildings** will be adjusted monthly in line with the House Rebuilding Cost Index prepared by the Department of the Environment. Where there has been an inflationary increase above the House Rebuilding Cost Index or if this Index is not available we will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** (Subject to a minimum increase of 5%).

Protection after loss

The **Sum Insured** on **Buildings** will continue to be index linked following loss or damage by any cause listed in this section while the **Buildings** are being reinstated, provided **You** take all reasonable steps to ensure that the reinstatement is carried out without undue delay.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 1

Provided the damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable

- 1 If the damaged parts of the **Buildings** can be repaired or replaced, **Your Home** is in good repair and the **Sum Insured** is not less than the cost of rebuilding the **Buildings**, inclusive of **Fees** and **Removal of Debris**, **We** will pay **You** -
 - i the cost of any work which needs to be done to repair the damaged parts of the **Buildings** or replace them with articles of similar quality
 - ii **Fees**
 - iii **Removal of Debris**
 - iv **Local Authority Requirements**
- 2 If the damaged parts of the **Buildings** cannot be economically repaired or replaced, **We** will pay the reduction, solely due to the damage, in the market value of the **Buildings** prior to the damage
- 3 **Under Insurance Clause**
If at the time of the loss or damage to the **Sum Insured** is less than the full rebuilding cost **We** will pay only for the proportion of the damage the **Sum Insured** bears to such cost
- 4 **Maintenance**
Your Policy does not cover **You** for the cost of gradual deterioration - It is not a maintenance contract. It is a condition of the **Policy** that **You** keep **Your** property in good order and take reasonable steps to avoid loss or damage. If the **Buildings** are not in good repair, **We** will make a deduction for wear and tear or depreciation

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

1	Buildings including Fees, Removal of Debris and Local Authority Requirements	- The Sum Insured
2	Satellite Aerial	- € 700
3	Fire Brigade Charges	- € 2,000
4	Trace and Access	- € 700

The **Sum Insured** on **Buildings** will not be reduced following payment of a claim.

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE
POLICY ARE SHOWN ON PAGES 35 - 39)

BUILDINGS

PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

Insurance is provided for any amounts which **You** become legally liable to pay in respect of:

We will not pay for liability directly or indirectly arising from:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or damage to property arising solely as owner (but not occupier) of the **Buildings** or the land belonging to the **Home**

- Any injury, death, disease or illness of any member of **Your Household**
- Loss of or damage to property owned, occupied or in the custody or control of any member of **Your Household**

Limit

We will pay up to €3,000,000 in connection with any one incident inclusive of any costs, expenses and solicitors fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

GENERAL EXCLUSIONS TO PARAGRAPH 5

You are not insured for liability directly or indirectly arising from :

- An agreement unless the liability would have existed without the agreement
- **Your** employment, business or profession
- The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)
- Injury to any person in **Your** employment

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

SECTION 2 - CONTENTS

PARAGRAPH 1 - COVER

This cover does not apply unless shown on the Schedule.

We insure the **Contents** against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

- The **Excess** shown in the **Schedule**

a Fire, Explosion, Lightning, Earthquake

b Smoke

c Escape of water or oil from any fixed water or heating installation or domestic appliance

- Damage to the component or appliance from which the water or oil escapes
 - Loss or damage to walls, ceilings and tiles caused by the ingress of water from shower units and/or baths
 - Loss or damage to any fixed domestic heating installation, due to wear and tear, rust or gradual deterioration
 - Loss or damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days
-

d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

- Loss or damage unless the **Buildings** are damaged at the same time
-

e Falling trees or branches

f Falling aerials, satellite aerials, their fittings or masts

g Riot, civil commotion, strike, labour or political disturbance

h Malicious persons or vandals

- Damage caused by **You** or **Your Household**
 - Loss or damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days
-

i Storm or Flood

- Deep Freezer contents in excess of policy limit of €1,275

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

CONTENTS

We insure the **Contents** against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages

We will not pay for:

-
- The **Excess** shown on the **Schedule**
-
- | | | |
|-------|--|--|
| j | Subsidence or Heave of the site beneath the Buildings , or Landslip | <ul style="list-style-type: none"> - Damage caused by bedding down of new structures or settlement of newly made up ground - Damage resulting from the movement of solid floor slabs unless the foundations beneath the external walls of Your Home are damaged at the same time - Damage caused by coastal or river erosion - Damage resulting from demolition or structural repairs or alteration of the Buildings |
| <hr/> | | |
| k | Stealing or attempted stealing | <ul style="list-style-type: none"> - Loss by deception, unless it is only entry that is gained by deception - Loss or damage caused by You or Your Household - Loss while Your Home or any part of it is lent to any persons other than a member of Your Household or let to tenants or occupied by paying guests, unless force is used to gain entry into or exit from Your Home or its domestic outbuildings or garages - Loss of Money from Your Home unless force is used to gain entry into or exit from Your Home - Loss of Money from outbuildings or garages - Loss or damage occurring after Your Home has been Unoccupied for 45 consecutive days |

CONTENTS

We insure the **Contents** against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages

-
- 1 Accidental Damage to **Contents** owned by any member of **Your Household** or for which they are responsible

This cover does not apply unless shown on the Schedule

We will not pay for:

- The **Excess** shown on the **Schedule**

-
- **Damage to Personal Possessions and Money**
 - **Damage while Your Home** or any part of it is lent to any persons other than a member of **Your Household** or let to tenants or occupied by paying guests
 - **Damage caused by settlement or shrinkage**
 - **Deterioration of food**
 - **Damage solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages**
 - **Any loss, destruction or damage specifically excluded elsewhere in Section 2 - Contents**
 - **Damage caused by assembling or dismantling of the apparatus in respect of Business Equipment**
 - **Damage to Musical Instruments used or held for business or professional purposes**
 - **Loss of tone of Musical Instruments or the cost of replacing broken strings or drum skins or damage caused by scratching, denting or bruising of such instruments**
 - **Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture**

CONTENTS

PARAGRAPH 2 - ADDITIONAL COVER

We also provide cover against:

We will not pay for:

a Deep Freezer Contents

Loss of or damage to food in a fridge or domestic deep freezer in **Your Home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. We will also pay for loss of or damage to food which has been removed from the deep freezer following an incident We insure

- The Excess shown on the Schedule

- Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority
- Loss or damage resulting from neglect by **You** or **Your Household**
- Damage occurring after **Your Home** has been **Unoccupied** for 45 consecutive days

b Alternative Accommodation

If **Your Home** is made uninhabitable by any of the causes insured under this Section We will pay

- i Reasonable additional costs of comparable alternative accommodation until **Your Home** is fit to live in again

- Costs which **You** incur without **Our** written permission

c Door Locks

Replacement and installation of locks of any external door of **Your Home** or any garage or its domestic outbuildings or any domestic safe or burglar alarm keyswitch if the keys have been lost or damaged

d Contents in the Garden

Loss of or damage to the **Contents** by any cause insured under this Section occurring within the boundaries of the land belonging to **Your Home**

- Loss of or damage to **Money**

CONTENTS

We also provide cover against:

- e Contents temporarily removed**
Loss of or damage to the Contents by any cause insured under this section while temporarily removed from **Your Home**
- i into a bank safe deposit, occupied private dwelling or any Building where any members of **Your Household** are living or carrying on their business within the **Geographical Limits**
 - ii elsewhere within the **Geographical Limits**

We will not pay for:

- The Excess shown on the Schedule

-
- Loss by stealing unless force is used to gain entry into or exit from a Building
 - Property removed for sale or exhibition
 - Loss or damage in a furniture depository
 - Loss or damage caused by Malicious persons or vandals
 - Loss or damage caused by Storm or Flood to property not in a Building
 - Loss or damage by Stealing not involving forcible and violent entry into or exit from a Building
 - Accidental Damage

- f Reinstatement of Title Deeds**
The cost of replacing the Title Deeds to **Your Home** if they are lost or damaged by any cause insured under this section while in **Your Home** or lodged with your Building Society, Bank or Solicitor

- 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

- Loss occurring after **Your Home** has been **Unoccupied** for 45 consecutive days

CONTENTS

We also provide cover against:

We will not pay for:

- The Excess shown on the Schedule

h Clean up expenses

The cost of cleaning up expenses, which You have to pay, following the escape of oil from the domestic heating installation

- Landscaping costs

- Damage occurring after Your Home has been Unoccupied for 45 consecutive days

i Jury Service

We will pay You €50 per day for each day You attend at court for jury service as long as You give Us satisfactory written proof of Your jury service

The Excess shown in your Schedule is not applicable

j 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 before and one month after the wedding day of You or a member of Your Household

- Loss or damage which You/Your Household are covered for under another contract of insurance

k Christmas Gifts

The cost of replacing Christmas Gifts if they are lost or damaged by any cause insured under this section while in Your Home during the months of December and January

l 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

- Losses not reported to the issuing organisation within 24 hours of discovery of the loss

- Losses occurring due to the credit card(s) not being used in accordance with the conditions of use of the issuing house

CONTENTS

We also provide cover against:

We will not pay for:

- The Excess shown on the Schedule

m Visitors Personal Effects

Loss or damage to **Personal Effects** belonging to visitors not more specifically insured by another policy

- Property owned by paying guests

n Moving House

Loss or damage to **Contents** in transit by land from **Your Home** for permanent removal to another home within the **Geographical Limits** by professional removal contractors

- Loss or damage to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers
- Loss or damage to **Contents** in or in transit to or from any depository

o Fire Brigade Charges

The cost of the charges levied on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as the result of any incident involving fire affecting the **Contents** in circumstances which give rise to a valid claim under this **Policy**

p Fatal Accident Benefit

The accidental death of **You** and/or **Your** partner permanently residing in **Your Home** as a result of:

- i Fire, Lightning, Explosion
- ii assault by thieves in the **Buildings** or on the street
- iii 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 injuries occurred

CONTENTS

PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 2

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage increase change in the Durable Household Goods Section of the Consumer Price Index. Where there has been an inflationary increase above the Durable Household Goods Section of the Consumer Price Index or if this Index is not available we will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of the **Policy**, but the renewal premium will be calculated on the revised **Sums Insured** (Subject to a minimum increase of 5%).

If the **Contents Sum Insured** was chosen as a percentage of the **Buildings Sum Insured**, We will adjust the **Contents Sum Insured** in the same way as the **Buildings Sum Insured**.

The **Sum Insured** should be reviewed periodically by **You** because changes in these indices may not be sufficient for **Your Contents**.

PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2

Following insured damage, We will settle **Your** claim as explained below:

- 1 Where the damage can be economically repaired, We will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, We will either arrange or authorise replacement. If an exact replacement is not available, We will either arrange or authorise replacement with an item of similar quality
- 3 Where We are unable to economically repair or replace the item with an item of similar quality, We will make a cash payment equal to an agreed replacement value
- 4 Where We have offered repair or replacement but **You** prefer a cash settlement, We will pay **You** an amount equal to the amount We would have paid had the item been repaired or replaced
- 5 We will make a deduction for wear, tear and depreciation in respect of the following items where they are more than 4 years old:
 - clothing, furs, household linen & fabrics
 - TV, audio, video, computer, recording equipment and ancillary material including CDs, tapes, records and software.
 - floor coverings
- 6 Under Insurance Clause

If at the time of the loss or damage the sum insured is less than the cost of replacing all the contents as new less an allowance for wear and tear on household linen and clothing we will pay only for the proportion of the loss or damage which the sum insured bears to such cost.

CONTENTS

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any Excess) is:

1	Contents	- The Contents Sum Insured shown in the Schedule subject to the following limits: - Business Equipment €4000 - Money €200 - Satellite Aerials €700 (provided no payment has been made under Buildings)
2	Deep Freezer Contents	- €1,275
3	Alternative Accommodation	- 20% of Contents Sum Insured
4	Door Locks	- € 400
5	Contents in the Garden	- € 400
6	Title Deeds	- € 400
7	Clean Up Expenses	- €2,000
8	Jury Service	- € 700
9	Wedding Gifts	- An additional 10% of the Contents Sum Insured
10	Christmas Gifts	- An additional 10% of the Contents Sum Insured
11	Credit Cards	- €1,275
12	Visitors Personal Effects	- € 700
13	Fire Brigade Charges	- €2,000 (provided no payment has been made under Buildings)
14	Fatal Accident Benefit	- €5000
15	Contents Temporarily Removed	- 15% of Contents Sum Insured
16	High Risks Items	- 50% of Contents Sum Insured. - Single Article Limit - 5% of Contents Sum Insured

The **Contents Sum Insured** will not be reduced following payment of a claim

CONTENTS

PARAGRAPH 5 - THIRD PARTY LIABILITY

Insurance is provided for any amounts which **You** or any member of **Your Household** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or damage to property arising:
 - a as occupiers (but not owners) of the **Buildings** or the land belonging to the **Home**
 - b in any other personal capacity
 - c as an employer of any **Domestic Employee** in the Republic of Ireland or Worldwide during a temporary visit

We will not pay for liability arising directly or indirectly from:

- Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
- Loss of or damage to property owned or in the custody or control of any member of **Your Household**

Limit

We will pay:

up to €3,000,000 in connection with any one incident inclusive of any costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

CONTENTS

GENERAL EXCLUSIONS TO PARAGRAPH 5

We will not pay for liability arising directly or indirectly from:

-
- An agreement unless the liability would have existed without the agreement
 - The employment, business or profession of any member of **Your Household**
 - The transmission of any communicable disease by any member of **Your Household**
 - Injury, death, disease or illness (other than to a **Domestic Employee**) or damage arising out of
 - i the ownership of land or **Buildings** by any member of **Your Household**
 - ii the occupation of land or Buildings by any member of **Your Household** other than the **Buildings** or the lands belonging to the **Home**
 - iii the use of horses other than at your address
 - iv mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and pedestrian controlled vehicles), lifts, boats (other than hand propelled boats), hovercraft, aircraft, trailers or **Caravans** owned by or in the custody or control of any member of **Your Household**
 - v ownership, possession, use or discharge of firearms (other than Sporting Guns)
 - vi ownership, possession or use of dangerous dogs as specified in regulations made under the “Control of Dogs Act 1986” or amendments thereon if such ownership, possession or use is not in accordance with the provisions of such regulations

If **You** or a Member of **Your Household** claiming should die, **You/their** legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

CONTENTS

PARAGRAPH 6 - TENANTS LIABILITY FOR DAMAGE

If **You** are a tenant of **Your Home** and not the owner or landlord, **We** will pay all sums which **You** are liable to pay under the terms of **Your** tenancy agreement for:

We will not pay for:

a Buildings

Damage to the **Buildings** by any cause insured in Section 2 - Contents - Paragraph 1- Cover

- Loss or damage caused by Fire, Subsidence, Heave of the site beneath the **Buildings**, or Landslip

b Decorations and Fixtures

Damage to internal decorations or landlords fixtures and fittings of the **Buildings** by any cause insured in Section 2 - Contents - Paragraph 1 - Cover

c Underground Services

Accidental Damage to cables or underground services supplying the **Buildings**

d Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs or tops, washbasins, pedestals, shower cubicles, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

The maximum amount payable in respect of any one incident is 20% of the **Contents Sum Insured** in any one **Period of Insurance**

SECTION 3 - PERSONAL POSSESSIONS OUTSIDE THE HOME

PARAGRAPH 1 - COVER

This cover does not apply unless shown on The Schedule
Only paragraphs shown in the Schedule are covered

A. UNSPECIFIED VALUABLES, CLOTHING AND PERSONAL EFFECTS, PERSONAL MONEY AND SPORTS EQUIPMENT

We insure:

Property owned by any member of
Your Household or for which they are
responsible anywhere within the
Geographical Limits and Worldwide
for up to 60 days in any **Period of
Insurance**.

We will not pay for:

- | | |
|---|---|
| <p>a Accidental loss of or damage to
Valuables, Clothing and
Personal Effects</p> <p>b Loss of Money used or held
solely for private, social or
domestic purposes</p> | <p>- The Excess shown in the Schedule</p> <hr/> <p>- Any article used or held for business
or professional purposes</p> <p>- Contact lenses, mobile phones,
camcorders, hearing aids, china,
glass, porcelain articles and items of
a brittle nature, household goods
and domestic appliances</p> <p>- Pedal Cycles</p> <p>- Musical instruments used or held for
business or professional purposes</p> <p>- Camping equipment</p> <p>- External television satellite
receiving equipment</p> <p>- Securities, certificates (other than
savings certificates and documents)
of any kind</p> <p>- Depreciation in value of Money</p> <p>- Loss of Money caused by errors or
omissions in payments, receipts or
book-keeping</p> <p>- Loss of Money not reported to the
Gardai within 24 hours of discovery</p> <p>- Loss of Money used or held for
business or professional purposes</p> |
|---|---|

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE
POLICY ARE SHOWN ON PAGES 35 - 39)

PERSONAL POSSESSIONS OUTSIDE THE HOME

We insure:

- c Accidental loss of or damage to sports equipment of **Your Household** or for which they are responsible

We will not pay for:

- Motor vehicles, trailers, Caravans, boats, vessels, aircraft and their respective accessories
- Living creatures
- Loss or damage while taking part in organised racing (other than on foot) or professional sports
- Loss or damage to equipment whilst in use

B. SPECIFIED ITEMS

We insure:

Accidental loss of or damage to items specified in the **Schedule** and owned by any member of **Your Household** or for which they are responsible anywhere in the **Geographical Limits** and **Worldwide** for up to 60 days in any **Period of Insurance**

You are not insured for:

- The **Excess** shown in the **Schedule**
- Any article used or held solely for business or professional purposes
- **Pedal Cycles**
- Follow on charges associated with mobile phones

PERSONAL POSSESSIONS OUTSIDE THE HOME

GENERAL EXCLUSIONS TO SECTION 3

We will not pay for:

- Damage caused by cleaning, repairing, restoring or renovating
- Damage solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Loss or damage caused by nationalisation or confiscation by any authority
- Loss by deception unless it is only entry into **Your Home** that is gained by deception
- Loss or damage by stealing from a motor vehicle, unless the property is concealed within a glove compartment, or locked boot, following forcible and violent entry into a securely locked vehicle

PERSONAL POSSESSIONS OUTSIDE THE HOME

PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 3

Index Linking

The **Sum Insured** will be adjusted at monthly intervals in accordance with the percentage increase change in the Durable Household Goods Section of the Consumer Price Index. Where there has been an inflationary increase above the Durable Household Goods Section of the Consumer Price Index or if this Index is not available we will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of the **Policy**, but the renewal premium will be calculated on the revised **Sums Insured** (Subject to a minimum increase of 5%).

The **Sums Insured** should be reviewed periodically by **You**, because changes in the Durable Household Goods Section of the Consumer Price Index may not be sufficient for **PERSONAL POSSESSIONS**.

PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 3

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable.

- 1 a Where the damage can be economically repaired, including clothing, **We** will either arrange or authorise repair
- b Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise replacement with an item of similar quality
- c Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
- d Where **We** have offered repair or replacement, but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced
- 2 **We** may make a deduction for wear, tear and depreciation for clothing

Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

- | | | |
|---|--|---|
| 1 | Unspecified Valuables, Clothing, Personal Effects and Sports Equipment | - The Sum Insured
subject to a maximum amount of
€1,000 in respect of any one item |
| 2 | Money | - € 400 |
| 3 | Specified Items | - The Sum Insured |

SECTION 4 - PEDAL CYCLES

This cover does not apply unless shown on the Schedule

PARAGRAPH 1 - COVER

We insure:

Accidental loss of or damage to Pedal Cycles anywhere within the Geographical Limits and Worldwide for up to 60 days in any Period of Insurance

We will not pay for:

- The Excess shown in the Schedule
- Stealing of the cycle or parts of the cycle or accessories whilst outside the boundaries of the land belonging to Your Home unless the cycle is in a locked building or has been immobilised by a security device
- Loss or damage while the cycle is being used for racing
- Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time
- Damage caused by cleaning, repairing, restoring or renovating
- Loss or damage caused by nationalisation or confiscation by any authority
- Damage solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages

PEDAL CYCLES

PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 4

Index Linking

The Sum Insured will be adjusted at monthly intervals in accordance with the percentage increase change in the Durable Household Goods Section of the Consumer Price Index. Where there has been an inflationary increase above the Durable Household Goods Section of the Consumer Price Index or if this Index is not available we will use a suitable alternative index to increase the **Sum Insured**. No additional premium will be charged for these adjustments between the anniversary dates of the **Policy**, but the renewal premium will be calculated on the revised **Sums Insured** (Subject to a minimum increase of 5%).

The **Sums Insured** should be reviewed periodically by **You**, because changes in the Durable Household Goods Section of the Consumer Price Index may not be sufficient for **Pedal Cycles**

PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 4

Provided the loss or damage is covered under **Your Policy**, **We** will settle **Your** claims as explained below subject to the maximum amount payable.

- 1 Where the damage can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will arrange or authorise replacement with an item of similar quality
- 3 Where **We** are unable to economically repair, or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
- 4 Where **We** have offered repair or replacement, but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced

Maximum Amount Payable

The maximum amount payable in respect of any one **Pedal Cycle** is the **Sum Insured** (less any **Excess**)

SECTION 5 : CARAVAN

This cover does not apply unless shown on the Schedule

PARAGRAPH 1 - COVER

We insure the Caravan against:

- 1 Loss of or Damage within the Republic of Ireland and while temporarily elsewhere, but within the **Geographical Limits** (including transit between ports) in **Your** custody or control provided that the period for which **You** are outside the Republic of Ireland, does not exceed 60 days in any one period of insurance
- 2 If there is Loss or Damage which is insured by this section, we will pay the reasonable cost of:
 - i) protection and removal to the nearest suitable repairers
 - ii) delivery to **Your Home** address or to the **Caravan's** permanent site within the Republic of Ireland
- 3 Loss of Use
 - i) the reasonable cost of hiring another **Caravan** or other alternative accommodation
 - ii) cost of hiring charges for bookings **You** have paid prior to the loss or damage
- 4 **Salvage Charges**
All reasonable costs and expenses which **You** have to pay to reduce or avoid a loss which would have resulted in a claim under this section during the course of any sea transit

We will not pay for:

- The **Excess** shown in the **Schedule**
- Loss or damage while the **Caravan** is on a site away from **Your home** for more than 30 days caused by overturning of the **Caravan** by Storm or Flood unless it is securely anchored to the ground at all four corners of the chassis
- Loss or damage while the **Caravan** is being used in any motor sport
- Loss or damage while the **Caravan** is used as a permanent residence
- Loss or damage occurring while the **Caravan** is let out on hire
- Loss or damage caused by Storm to the tent of a trailer tent or any awning
- Loss or damage caused by seepage of water into the **Caravan** through seams or seals
- Loss or damage caused deliberately by any of **Your Household** or any person having use of the **Caravan**
- Damage to tyres by application of brakes or by road punctures, cuts or bursts
- Loss or damage to furniture, furnishings or utensils caused by malicious damage or stealing while the **Caravan** is left unattended unless the loss or damage occurred when **Your Caravan** was locked
- The costs of repairing mechanical, electrical, electronic or computer failures or breakdowns or breakages

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 35 - 39)

CARAVAN

PARAGRAPH 2 - CLAIMS SETTLEMENT FOR SECTION 2

Provided the loss or damage is covered under **Your Policy**, We will settle **Your** claim as explained below subject to the maximum amount payable

- 1 We will pay the cost of work carried out in repairing or replacing the damaged parts of the **Caravan**
- 2 If the **Caravan** is lost or damaged beyond economical repair:
 - i) within 12 months of **Your** having purchased it new, We will pay the cost of replacement as new, or at **Our** option, We will replace as new
 - ii) Otherwise than in i) We will pay the market value
- 3 If We know that the **Caravan** is the subject of a hire purchase agreement, We will pay the owner whose receipt shall be a full discharge

For Furniture, furnishings, utensils and household linen, we will pay the cost of replacement as new, or at **Our** option, We will replace as new except for:

- household linen where a deduction for wear and tear will be made
- items that can be economically repaired (including household linen) where the cost of repair will be paid

By household linen we mean towels, bed and table linen

Sums insured will not be reduced following payment of a claim.

Maximum Amount Payable

The maximum amount payable in respect of any one incident less any **Excess** is:

- | | |
|-------------------------|--|
| 1. Caravan | - The Sum Insured unless 2 i) above applies |
| 2. Removal and delivery | - €320 |
| 3. Loss of Use | - €15 per day subject to €200 in total |
| 4. Salvage Charges | - No limit |

The **Excess** shown in **Your Schedule** does not apply to 2 or 3.

CARAVAN

PARAGRAPH 3 - THIRD PARTY LIABILITY

You are insured for any amounts which any member of **Your Household** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or damage to property

arising out of the ownership, possession or use of the **Caravan**

We will also cover the legal liability of any other person who is using or has custody of the **Caravan** with **Your** permission and who is not insured elsewhere

Limit

We will pay:
€3,000,000 in connection with any of one incident inclusive of any costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

If **You** or a member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this cover

We will not pay for liability directly or indirectly arising from:

-
- Injury, death, disease or illness of any member of **Your Household**
 - Loss of or damage to property owned, occupied or in the custody or control of any member of **Your Household**
 - A **Caravan** which is used as a permanent dwelling or on hire
 - Towing during hire
 - An agreement unless the liability would have existed without the agreement
 - Injury, death, disease, illness or damage arising from **Your** profession or business
 - Injury, death, disease, illness or damage arising from any mechanically propelled vehicle, by which the **Caravan** is being towed or transported
 - Injury to any person in **Your** employment
 - use of the **Caravan** for commercial purposes
 - use of the **Caravan** for which Insurance is compulsory under the Road Traffic Acts

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

1 Notification of a Claim

You must notify **Us** when **You** become aware of a claim under **Your Policy** as soon as possible. If there has been stealing, attempted stealing, vandalism, loss or any malicious act **You**, must tell the Gardai as soon as possible.

You must at **Your** own expense provide **Us** with all details and evidence **We** reasonably request, including written estimates and proof of ownership and value. Do not dispose of any damaged items until **We** have had the opportunity to inspect them. Any writs, summons, other legal documents, letters of claim or other correspondence served on **You** or any member of **Your Household** in connection with a claim must be sent to **Us** as soon as possible. **You** must not answer this correspondence without **Our** written consent. **We** will not unreasonably withhold **Our** consent.

2 Conduct of the Claim

You must give **Us** whatever information or assistance **We** reasonably request and must not admit, deny, negotiate or promise to pay any claim without **Our** written consent. **We** will not unreasonably withhold **Our** consent. **We** may enter any **Building** where loss or damage has occurred and deal with the salvage.

No property may be abandoned to **Us**.

3 Fraud

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by **You**, any member of **Your Household** or anyone acting on **Your** or their behalf to obtain benefit under **Your Policy**, then all benefits under **Your Policy** will be lost.

4 Alteration in Risk

You must notify **Us** as soon as possible of any alteration in risk which materially affects **Your Policy**.

Material information would include any special feature of **Your** property or member of **Your Household** which makes losses more likely to happen or more serious if they do.

We may reassess **Your Policy** cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms being quoted, a claim being rejected or reduced, or **Your Policy** being invalid.

5 Precautions

You and any member of **Your Household** must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

6 Annual Premium Cancellation

You may cancel Your Policy by giving Us written instructions.

We may cancel Your Policy. If We cancel Your Policy, We will write to You at Your last known address confirming that all cover will cease 14 days after the date of Our letter.

If Your Policy is cancelled either by You or Us, You will receive a full refund of premium for any unexpired period of cover.

7 Monthly Premium Cancellation

You may cancel Your Policy by giving Us written instructions. You should also instruct Your Bank to cancel Your Direct Debit arrangement.

We may cancel Your Policy. If We cancel Your Policy or Your Policy is cancelled because Your Bank is not prepared to honour Your Direct Debit arrangement, We will write to You at Your last known address confirming that all cover will cease 21 days after the date of Our letter.

If Your Policy is cancelled either by You or Us, We will stop applying for Your monthly premium.

8 Other Insurance

Where a claim is covered under Your Policy and this claim is covered by any other insurance, We will only pay Our rateable proportion.

9 Subrogation

Before or after We pay You or the member of Your Household's claim under Your Policy, You or the member of Your Household must, if We ask you to, take or allow Us to take in Your or the member of Your Household's name, all the steps needed to enforce Your or Your Household's rights against any other person, including the defence or settlement of any claim or the pursuit of a claim in any person's name.

We will pay any reasonable costs and expenses involved.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We do not insure:

1 Matching of Items

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or damage occurs:

- Within a clearly identifiable area or to a specific part and
- Replacements cannot be matched

2 Existing and Deliberate Damage

- Any loss or damage occurring before cover starts or arising from an event before cover starts
- Loss or damage caused deliberately by **You** or any member of **Your Household**

3 Loss of Value

Depreciation or loss in value of property other than that specified in Section 1 - Buildings, Paragraph 4 - Claim Settlement, sub-Paragraph 2 if the claim is to be settled on this basis

4 Wear and Tear, Maintenance, Breakdowns and Gradually Operating Causes

- Wear and tear, rusting or corrosion
- Wet or dry rot, fungus, mildew or any other gradually operating cause
- Frost (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions (other than lightning, storm, flood or earthquake)
- Damage caused by cleaning, repairing, restoring, renovating or dyeing
- The cost of maintenance and normal decoration
- Failure of double glazing seals
- Mechanical, electrical or electronic computer failures or breakdowns or breakages
- Damage caused by assembling or dismantling of any apparatus

5 Pets, Insects and Vermin

- Damage caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible
- Damage caused by vermin and insects

6 Loss by Deception

Loss by deception unless it is only entry into **Your Home** that is gained by deception

7 Defective and Faulty Workmanship

- Loss or damage caused by faulty workmanship
- Loss or damage caused by defective design or the use of defective materials

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

8 Business Use

- Property used or held for business or professional purposes other than **Business Equipment** and Contents as defined
 - Money used or held for business or professional purposes

9 Money, Credit, Charge, Cheque, Debit and Cash Card Losses

- Loss of Money not reported to the Gardai within 24 hours of discovery
- Losses of cards not reported to the issuing organisation within 24 hours of discovery

10 Consequential Losses

Consequential loss of any kind or description incurred by **You** or any member of **Your Household**

11 Radioactive, Contamination and War Risks

Any loss of or damage to property, legal liability, expense, consequential loss or bodily injury which is directly or indirectly caused by or arising from or contributed to by

- a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- c) war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- d) INOPERATIVE
- e) any action in controlling, preventing, suppressing or in any way relating to c) above
- f) the release or threat of release of germs, disease or other chemical or biological contagions or contaminants
- g) the use or threat of use of any nuclear device or radioactive substance

If the Company alleges that by reason of this Exclusion any liability, loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be yours.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

12 Sonic Bangs

Loss of or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

13 Property Excluded or More Specifically Insured

- Property more specifically insured by another policy
- Motor vehicles, trailers, caravans (not specified in the **Schedule**), boats, vessels, hovercraft, aircraft and their respective parts or accessories while attached other than motorised gardening equipment

14 Confiscation

Loss or damage by delay, confiscation, detention, seizure or any attempt thereof by any lawful authority

15 Electronic Data

Any loss damage breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from

- the failure or inability of any electronic equipment to
 - correctly recognise any data correctly
 - capture save retain manipulate interpret or process any data information command or instruction
 - whether or not such had been programmed into the equipment
- interruption of or interference with data in electronic equipment resulting in the loss destruction or corruption transmission or corruption of data
- the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like.
- unauthorised access to a system or data

Definitions for the purpose of this exclusion data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware

16. Pollution or contamination

Any loss or damage of any kind caused directly by pollution or contamination which

- a) was the result of an intentional act or
- b) was not caused by a sudden incident or
- c) did not occur during any **Period of Insurance**

MAKING A CLAIM

"WHAT DO I DO IF MY PROPERTY IS LOST OR DAMAGED?"

Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- Take any emergency action which may be necessary to protect your property from further damage e.g. switch off the gas, electricity and water. If you have to arrange for a contractor to carry out emergency work, please keep the repair account which we will need to see.
- Telephone us or your usual insurance adviser immediately for advice on policy cover and how to proceed with your claim. We would be pleased to hear from you.
- Check your policy wording carefully, to see if the loss or damage is covered. Your policy lists the events (e.g. storm or stealing) which are covered and not covered and also any general exclusions or conditions which apply to your whole Policy.
- Remember that your policy is not a maintenance contract and does not cover any loss or damage caused by normal wear and tear - no Insurance Policy does. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained.
- We have arranged a 24 hour Emergency Helpline Service to give you immediate access to the experts who will solve your emergency.
Call 01 - 832 8756 any time.

"I THINK I AM COVERED - WHAT DO I DO NOW?"

If the damaged item can be cleaned or repaired

- Items such as carpets, soft furnishings etc., may often be capable of cleaning or repair. If you contact us by telephone we can make the necessary arrangements for specialist attention.

If no immediate repairs are necessary

- Obtain two estimates for repairs or replacement, but please do not delay in sending the claim form whilst awaiting estimates - simply indicate in Section 4 of the form that these will follow.

MAKING A CLAIM

"IS THERE ANYTHING ELSE I SHOULD DO?"

- Please do not dispose of damaged items before we have had the opportunity to inspect them.
- Report any incident involving loss, stealing, malicious damage or hit and run damage to the Gardai.
- If someone is making a claim against you or any of your household for any injury to them or damage to their property, you must send us full details, in writing, immediately. Any letters or legal documents you receive should be sent to us, unanswered, without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

"HOW WILL ROYAL & SUNALLIANCE DEAL WITH MY CLAIM?"

Our aim is to deal with your claim promptly, efficiently and fairly. At all times we will try to provide you with the highest standard of service. If you have any comment or complaint or if our service has not met your expectations please do let us know.

Depending on the type of claim and value involved we may:

- Contact you by telephone or letter to progress your claim.
- Arrange for one of our claims team to personally call on you.
- Appoint an independent Loss Adjuster to deal with your claim on our behalf.

If an item is lost or damaged beyond repair, we have a network of suppliers who can provide a fast and efficient replacement service.

INDEX

A

Accidental Damage	
- Buildings	9
- Contents	16
Aerials	4, 7, 12, 14, 22
Aircraft	7, 14
Alternative Accommodation	17, 22

B

Bank Safe Deposit	18
Buildings	4, 7 - 13
Burst Pipes	7, 10, 11, 12, 14, 37
Business Equipment	4, 16, 22, 38

C

Cancellation	36
Caravan	4, 32 - 34
Central Heating	7, 10, 11, 12, 14, 18, 19, 22
Christmas Gifts	19, 22
Claiming under the Policy	12,21,29,31,33,35,40-41
Claims Settlement	
- Buildings	12
- Contents	21
- Personal Possessions	29
- Pedal Cycles	31
- Caravan	33
Clothing	4, 6, 21, 26, 29,
Conditions	
- Claims	35, 36
- Policy	35, 36
Contact Lenses	26
Contents	4, 14 - 27
- in the Garden	17, 22
Credit Cards	19, 38
Cycles	6, 30, 31

D

Debris Removal	6
Deception	15, 28, 37
Deeds	18
Definitions	4 - 6
Depository	18, 20
Documents	4, 18
Domestic Employee	5, 6
Drives	4, 8

E

Earthquake	7, 14
Excess	5, see Schedule
Exclusions, General	37 - 39
Explosion	7, 14

F

Fatal Accident Benefit	20
Faulty Workmanship/Design	37
Fees	5
Fences	4, 7, 8
Fire	7, 14, 25
Fire Brigade Charges	11, 12, 14, 20, 22
Flood	7, 15, 18
Footpaths	4, 8
Foreign Extension	
- Personal Liability	23 - 25
- Personal Possessions	26 - 29
Freezer Contents	17
Fridge Contents	17
Frost Damage	10, 37
Frozen Pipes	7, 10, 11, 14, 37
Fungus	37
Furniture - in the Home	4, 16
Furs	6

G

Garage	4, 8, 14
Gates	4, 7, 8
Gold and Silver	6
Greenhouse	4

H

Heating Installation	7, 10, 11, 12, 14, 18, 19, 22
Heave	8, 15
Hedges	4, 7, 8
Household	6

I

Impact	7, 14
Inflation Protection	
- Buildings	12
- Personal Possessions	29
- Contents	21
- Pedal Cycles	31

J

Jewellery	6
Jury Service	19

K

Keys	17
------	----

L

Landslip	8, 15
Liability	
- Domestic Servants	23, 24
- Occupier	23, 24
- Overseas	23, 24
- Owner	13, 23, 24
- Personal	23, 24
- Tenant	25
- Caravan	34
Lightning	7, 14, 37
Limits	12, 22, see Schedule
Local Authority Requirements	5, 12
Locks	17

M

Malicious Damage	7, 14, 32
Money	4, 5, 15 - 18, 22, 26, 29, 38
Musical Instruments	26

O

Office - Home	4, 16, 22, 35, 38
Oil Leakage	7, 14, 18, 19
Oil Loss	18
Outbuildings	4, 8, 14

P

Patios and Paths	4, 8
Paying Guests	4, 9, 15, 16, 20
Personal Effects	4, 6, 20, 22, 26, 29
Personal Possessions	6, 16, 26 - 29
Pets	37
Pictures	6

R

Radiators	7, 10, 11, 12, 14, 18, 19, 22
Removal	
- Temporary	18
Riot	7, 14

S

Sale of the Home	10
Sanitary Fixtures	4
Satellite Dish Aerials	4, 7, 12, 14, 22
Smoke	7, 14
Spectacles	6
Sports Equipment	26, 27, 29
Stealing	8, 15, 18, 28, 30, 32
Storm	7, 14, 18, 32
Subsidence	8, 15
Sums Insured	6, see Schedule
Swimming Pools	4, 8

T

Tanks	7, 10, 11, 12, 14, 37
Tenants Liability for Damage	25
Tennis Courts	4, 7, 8
Tools	4
Trace and Access	11, 12
Transit - Contents	20, 22
Travellers Cheques	4, 5, 15 - 18, 22, 26, 29, 38
Trees	7, 9, 14

U

Underground Pipes and Cables	10
Underinsurance	12, 21, 29, 31, 33
Unoccupancy	6 - 8, 10, 11, 14, 15, 17 - 19

V

Valuables	4, 6, 26, 29
Vandalism	7, 14, 32
Visitors Personal Possessions	4, 20

W

Walls	4, 8
Washbasins	4, 8, 25
Water Escape	7, 10, 11, 14, 37
Wear and Tear	12, 21, 29, 33, 37
Wedding Gifts	19, 22



Royal & SunAlliance, 13-17 Dawson Street, Dublin 2. Telephone: (01) 677 1851. Facsimile: (01) 671 7625.

Royal & Sun Alliance Insurance plc. Registered in England and Wales No. 93792.

Registered Office: St. Mark's Court, Chart Way, Horsham RH12 1XL.

Registered in the Republic of Ireland No. 903697.

