

# Summary of cover

## NAME OF THE INSURERS

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC.

## HOME INSURANCE – POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the certificate wording a copy of which is available on request.

### SIGNIFICANT BENEFITS OR FEATURES

#### BUILDINGS AND CONTENTS SECTIONS

INCLUDES COVER FOR LOSS OR DAMAGE CAUSED BY:

Fire, Lightning, Explosion, Smoke, Earthquake, Storm, Flood, Subsidence, Ground Heave or Landslip, Stealing, Attempted Stealing, Riots, Civil Labour or Political Disturbance, Vandals or Malicious People, Escape of water from any washing machine, dishwasher, freezer, fixed domestic water or heating installation or fixed fish tank, Escape of oil from any fixed domestic heating installation, Collision by aircraft, other aerial devices, road or rail devices, or articles falling from them, or by animals, Falling trees or branches, Falling aerials, aerial fittings or masts.

#### **BUILDINGS SECTION ALSO INCLUDES COVER FOR:**

Accidental breakage of fixed glass in doors, windows or roofs or fixed sanitary ware in the home, Accidental damage to cables, underground pipes, or underground tanks servicing the home, your legal liability as owner.

#### **CONTENTS SECTION ALSO INCLUDES COVER FOR:**

Accidental breakage while in the home of mirrors, plate glass tops to furniture, fixed furniture or ceramic hobs, Accidental damage while in the home to radios, televisions, other audio or video equipment and computer equipment, Property in the open, replacement locks following theft or loss of keys, your legal liability as occupier, your legal liability for accidents to domestic staff.

COVER FOR BOTH BUILDINGS AND CONTENTS CAN BE EXTENDED TO INCLUDE ACCIDENTAL DAMAGE.

#### PERSONAL POSSESSIONS SECTION Pages 28-31

INCLUDES COVER AGAINST PHYSICAL LOSS OR DAMAGE ANYWHERE IN THE WORLD FOR:

Jewellery, Clothing, Baggage, Sports Equipment, Guns

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### BUILDINGS SECTION Pages 4-12

- The first €250 of every claim except for subsidence, heave and landslip where this amount is increased to €1,270 and escape of water where this amount is increased to €2,500
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function
- The most we will pay is €2,000 for the cost of breaking into and repairing a pipe between the main sewer and the home following the blockage of the pipe.
- The most we will pay is 15% of the buildings sum insured for loss of rent or alternative accommodation.
- The most we will pay is €2,000 for Fire Brigade Charges providing no payment has been made under the contents section of the policy.
- The most we will pay is €12,700 in total for legal fees which you have to pay to repossess your home from squatters.

- The most we will pay is €1,000 for replacing any part of the buildings necessary to repair a household heating or water system which has caused an escape of water.
- The most we will pay for any claim or claims arising from one event is €2,600,000 in respect of your legal liability as owner

## **CONTENTS SECTION Pages 13-27**

- The first €250 of every claim except for escape of water where this amount is increased to €500
- The most we will pay is €200 for money.
- Any amount over one third of the contents sum insured in respect of valuable property but not more than €500 for any one article, set or collection.
- Any amount over €700 in respect of property in the open.
- The most we will pay is 15% of the contents sum insured for items that are temporarily removed from the premises.
- The most we will pay is €320 for the cost of preparing new titles deeds to your premises.
- The most we will pay is up to €1,270 in total for death benefit for you or/and your spouse.
- The most we will pay is 15% of the contents sum insured for loss of rent or alternative accommodation.
- Any amount over €500 in respect of replacement locks.
- The most we will pay is 10% of the contents sum insured for your legal liability as a tenant.
- The most we will pay is €2,000 for Fire Brigade Charges providing no payment has been made under the buildings section of the policy.
- The most we will pay whilst you attend jury service is €625.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function
- The most we will pay for any claim or claims arising from one event is €2,600,000 in respect of you legal liability as occupier.
- The most we will pay for any claim or claims arising out of one cause is €2,600,000 in respect of your legal liability for accidents to domestic staff.

## **PERSONAL POSSESSIONS SECTION Pages 28-31**

- The first €250 of every claim in respect of unspecified items.
- Any amount over €2,500 for unspecified personal possessions in respect of any one article, set or collection.
- Any amount over €2,500 for any one article, set or collection of sports equipment and guns.

## **DURATION OF THIS INSURANCE**

The period of Insurance will be for 12 months unless otherwise agreed by Underwriters. The period of Insurance will be shown in the schedule of insurance.

## **CANCELLATION RIGHTS**

You may cancel this insurance within 14 days of the later of the day you purchase this insurance or the day on which you receive the insurance document and receive a full refund of the premium paid. Underwriters reserve their rights to refund any premium if you have made a claim on this insurance.

## **HOW TO MAKE A CLAIM**

In the unfortunate event you should need to make a claim please telephone your Broker who arranged this insurance.

## **HOW TO MAKE A COMPLAINT**

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact your broker who arranged this insurance.

If you are unable to resolve the matter with your broker and wish to make a complaint you may do so at any time by referring the matter to The Compliance Officer, Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

If Great Lakes Reinsurance (UK) PLC are still unable to resolve your complaint you may be eligible to refer the matter to the Insurance Ombudsman of Ireland, 32 Upper Merrion Street, Dublin 2, Tel: 01 662 0899.