

# Home Insurance



## Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Home Insurance

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. These include your proposal form or statement of fact, policy document and schedule. Please ensure that you read them carefully.

**What is this type of insurance?** Bank of Ireland Home Insurance provides cover for your main home, providing protection to you for the common risks associated with owning your own property.



### What is insured?

#### Buildings & Contents

Loss of or damage to your property for those causes outlined in your policy up to the sum insured noted in your schedule

#### Main Causes

- ✓ Fire, storm, flood, subsidence
- ✓ Escape of water & oil
- ✓ Stealing or attempted stealing
- ✓ Malicious damage
- ✓ Falling trees, branches
- ✓ Accidental damage (buildings)

#### Main Benefits

- ✓ Loss of money €400
- ✓ Finding a leak €700
- ✓ Fire brigade charges €2,000
- ✓ Contents in the garden €1,000
- ✓ Door lock replacement €700
- ✓ Freezer food €2,000
- ✓ Contents temporarily removed, for example, students at college (up to 20% of contents sum insured)
- ✓ 24hr emergency helpline service
- ✓ Temporary accommodation up to 20% of buildings / contents sum insured

#### Liability to Others

Damage, injury or illness up to €3,000,000 for:

- ✓ Third parties
- ✓ Domestic employees
- ✓ Paying guests (up to 6 people)
- ✓ Child minding of up to 2 children

#### Optional Extensions & Covers

- Accidental damage to contents
- Personal possessions, including bicycles, outside the home
- Home office cover
- Caravan cover



### What is not insured?

- ✗ Any incident, cause or event not outlined in your policy
- ✗ Loss or damage caused deliberately by you or your household
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship, defective design, or materials
- ✗ Loss, damage or liability arising from war, terrorism or radioactivity



### Are there any restrictions on cover?

- ! Excess: this is the first amount of any claim that you must pay
- ! The maximum amount payable is the sum insured which is outlined on your schedule
- ! Inner policy limits apply to some covers e.g. valuables & alternative accommodation
- ! If the sum insured is less than the cost of rebuilding or replacement, the under-insurance clause will apply reducing the settlement amount proportionately
- ! Some causes are not insured if the property is unoccupied for more than 45 days
- ! We may appoint our own builders following a claim and withhold final payment (no more than 30%) until all works are complete, invoices submitted, and inspected by us
- ! In the event of a claim for contents a deduction will be made for wear, tear and depreciation in respect of items such as clothing, TV's, and floor coverings



### Where am I covered?

- ✓ Buildings and contents cover applies, at the address shown on your policy schedule
- ✓ Liability cover is provided for you and members of your household at the address shown in your policy schedule, and worldwide in respect of losses for which either become liable as an employer of domestic employees during a temporary visit outside ROI
- ✓ Where personal possessions & pedal cycles are insured under the policy cover is provided within the EU & extended worldwide for up to 60 days during the period of insurance



### What are my obligations?

Keep us informed

- Notify us of any changes to the property insured or details previously provided to us

Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the property in a sound condition

Ensure you have adequate cover to meet your needs

- Review the amounts for which you have insured your property regularly. It is your duty to ensure your property is adequately insured
- Check the cover provided under your policy regularly to ensure it continues to meet your needs, reviewing all policy documentation as terms, specific to you and your cover, will be outlined on your policy schedule

Do the following in the event of a claim

- Notify us as soon as you become aware of a claim
- Notify the Gardai if there has been a theft, attempted theft or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident
- Do not dispose of items for which you are making a claim until we have inspected them



### When and how do I pay?

Payment is to be arranged prior to cover commencing by one of the following options:

- Instalments: pay your premium by monthly instalments at no extra cost. No form filling required, simply call us with your bank current account details to set up a direct debit
- Cheque, postal order or bank draft: send a crossed cheque, postal order or bank draft made payable to Bank of Ireland Insurance Services Limited
- Credit or debit card: contact us with your card details to pay by credit or debit card



### When does the cover start and end?

- Please refer to your policy schedule for details on the period of cover



### How do I cancel the contract?

- You may cancel your policy by calling or writing to Bank of Ireland Insurance Services Limited