

Home Insurance

Insurance Product Information Document

Insurer: AXA Insurance d.a.c. Product: Home Owners



D O L M E N
UNDERWRITING

What is this type of insurance?

This is insurance for your home which can cover buildings, contents and items away from the home, if selected by you. Unless we say otherwise in your policy schedule you are covered for fire, storm, flood, escape of oil, escape of water, theft, subsidence, vandalism and falling trees or aerials.

What is insured?

Buildings benefits:

- ✓ Damage to buildings (up to sum insured noted in your schedule)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Temporary accommodation costs (up to 20% of the sum insured)
- ✓ Trace and Access up to €750
- ✓ Legal liability to member of the Public (up to €3 million) and Domestic Employees (Up to €3 million)
- ✓ Accidental damage to glass
- ✓ Fire Brigade Charges (up to €1,000)

Contents benefits:

- ✓ Damage to or theft of belongings in the home (up to sum insured noted in your schedule)
- ✓ Replacement Locks €650
- ✓ Contents in the open €650
- ✓ Fire Brigade charges €1,000
- ✓ Loss of oil €750
- ✓ Loss of money €650
- ✓ Visitors contents €1,250
- ✓ Up to 20% of Contents sums insured under Section 2 for Contents in a furniture store
- ✓ Valuables such as jewellery, TV, video, audio and computer equipment, works of art and musical instruments within the home.

Optional extras:

All risks cover
Accidental damage to buildings and contents

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

What is not insured?

- ✗ Wear and tear is generally excluded, but does apply under certain sections.
- ✗ War, riot, revolution, acts of terrorism or any similar event
- ✗ Any deliberate acts by you or a member of your household.
- ✗ Failure of computers or mobile phone and electrical equipment.
- ✗ After your home has been unoccupied for 35 days or more, we will not provide cover for: theft, vandalism, accidental damage, money, escape of water, escape of oil, glass, or damage to frozen food

Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage) for each claim. This excess is shown in the policy schedule.
- ! Valuables such as jewellery and works of art are subject to limits that can be found in the policy booklet
- ! Liability cover applies to valid claims in connection with the risk address only

Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule
- ✓ If you have extended cover for personal belongings and valuables this is covered up to 60 days worldwide



What are my obligations?

You must answer any questions we may ask. The following obligations will apply at the start and for the duration of your insurance contract. You must also answer all questions asked accurately and honestly:

- You must make sure that your sum insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to www.scsi.ie
- You must pay your premium(s) on time and in full
- You must take all reasonable steps to keep the home in a good condition and take all reasonable steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example if your home becomes unoccupied, if you change address or if you make structural changes to your home
- As soon as you know about any loss, damage or accident you must contact us straightaway by calling 01 8022220 and provide us with all relevant information
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Síochána immediately.



When and how do I pay?

You can pay for your insurance in full when taking out the policy over the phone, online or through your broker (if applicable).



When does the cover start and end?

The contract starts from the date selected by you. The start and end date of your policy will be outlined in your schedule. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

You can cancel the policy at any time by telling us in writing or over the telephone. To cancel the policy, just advise us by phone or in writing. We will refund premium on the following basis:

- If you request cancellation within 14 working days of the date upon which we inform you the policy has been inceptioned, we will refund the full premium.
- Otherwise, we will issue a refund based on the unused days left to run on the policy, provided no claims have been made on your policy. We will not refund your premium if you are paying it under an instalment scheme (unless you made an overpayment). We may cancel this policy by sending you ten days' notice in writing to your last known address. We will refund a percentage of your premium depending on the period of the policy left to run, provided you have made no claim.