

# Home Insurance Insurance Product Information Document

## Company: Zurich Insurance Europe AG Product: House Insurance

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**This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

This Home Insurance policy provides cover for loss or damage to your Buildings and/or Contents.

**Buildings** - provides cover for the structure of the home, domestic outbuildings and permanent fixtures.

**Contents** - provides cover for household goods and personal belongings.

**Important:** Cover and restrictions will vary depending on which option you have chosen.



#### What is insured?

##### The Policy covers:

- ✓ Loss or damage caused by sudden and unforeseen events such as: Fire, Storm, Flood, Subsidence, Theft, Escape of Water, Escape of Oil and Malicious Damage.

##### Buildings cover includes:

- ✓ Buildings replacement – up to sum insured to repair, replace or rebuild your property in the same form.
- ✓ Legal Liability as owner of the property for bodily injury or accidental property damage.
- ✓ Damage to Underground Pipes and Cables.
- ✓ Tracing a leak at the home.

##### Contents cover includes:

- ✓ Contents replacement – up to sum insured to repair or replace your contents as new.
- ✓ Replacing locks if the house keys are stolen.
- ✓ Cover for replacing food in freezer or fridge, if appliance breaks down or after a power failure.
- ✓ Temporary removal of contents.
- ✓ Alternative accommodation – if your home can't be lived in following a claim.
- ✓ Tenant liability – your liability for damage to the landlord's buildings.
- ✓ Legal Liability as owner or occupier of the home for bodily injury to domestic employees.
- ✓ Legal Liability as occupier of the home for bodily injury or loss of or damage to property.
- ✓ Personal Legal Liability.

#### Optional covers - available at an additional cost

- Extended Accidental damage.
- Valuables and Personal Possessions.



#### What is not insured?

- ✗ The first amount of any claim (known as the excess). Refer to your policy documentation.
- ✗ Storm or flood damage to fences, gates, hedges.
- ✗ Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslip unless advised and accepted by us.
- ✗ Theft while any part of the home is let unless entry to the home is made using force.
- ✗ Malicious damage caused by someone lawfully on the premises.
- ✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause.
- ✗ Poor or faulty workmanship and/or materials.
- ✗ Any criminal or deliberate act by you or your family.
- ✗ Valuable contents valued in excess of €2,500 for any one article, set or collection without prior agreement.
- ✗ Fees incurred by you in preparing a claim.



## Are there any restrictions on cover?

- ! The cover is significantly reduced if the property is unoccupied for the period outlined in the policy documentation.
- ! In the case of inadequate sums insured your claim settlement will be reduced in proportion to the level of underinsurance.
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Refer to your policy documentation for any other restrictions that may apply.



## Where am I covered?

- ✓ The Buildings and/or Contents at the address shown in the schedule.
- ✓ Valuables and Personal Possessions in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and elsewhere for 30 days.
- ✓ Liability to the public as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 30 days.



## What are my obligations?

### It is your responsibility to:

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. change address, having building works, change in occupancy or change in the use of the home).
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Do all you can to reduce any costs, damage, injury or loss.
- Maintain your property in a good condition.
- Pay the premium or premium instalments on time.
- Tell us about any claims within 30 days of occurrence.
- Give us the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid or a claim may not be paid if we do not have the correct information.



## When and how do I pay?

Premium for this policy may be paid in one single amount. An instalment payment facility may be available. Payment for this policy may be made by personal cheque, credit or debit card.



## When does the cover start and end?

The contract will commence and end on the date stated on your schedule. Standard policy terms are 12 months.



## How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. Please note a cancellation fee of €25 may apply.

For more information



Call us in Wexford on  
**053 915 7775**



Go online at  
**[www.zurich.ie](http://www.zurich.ie)**

Our teams are available 8.30am to 6.30pm Monday to Friday