

# Household Insurance

## Insurance Product Information Document

Company: Allianz plc

Product: Buildings and Contents Insurance

Your insurance is underwritten by Allianz plc, with a registered address of Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6. Allianz plc is regulated by the Central Bank of Ireland, Companies Registration number 143108.

This document outlines the main benefits and restrictions to cover for a standard Allianz Buildings and Contents policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with your policy. Please take time to read your Policy Booklet and Schedule to ensure that you fully understand the cover provided by your policy. **If cover has been restricted on your policy it will be noted on your Schedule.**

## What is this type of insurance?

This policy provides cover for the private house and any domestic outbuildings, garages, fuel storage tanks and their contents, septic tanks, terraces, patios, decking, driveways, footpaths, walls, gates and fences, lawns, hedges, trees, shrubs and plants within the boundary of the premises noted on the schedule. The policy also covers household Contents. Contents include: household goods, personal effects, High Value Items, money, home office equipment, freestanding electrical appliances, and floor coverings; such as carpets. You can include All Risks Cover as an extension of cover under your policy. All Risks Cover protects you against loss, theft, or accidental damage to personal valuables such as jewellery, clothing, photographic equipment etc. both inside and outside your home. Cover for All Risks is only operative when a sum insured is displayed for that section on the policy schedule.



## What is insured?

- ✓ Cover to repair, replace or reinstate your Buildings and Contents following loss or damage caused by any of the following:
  - Fire;
  - Storm or Flood;
  - Smoke;
  - Escape of Water or Oil;
  - Stealing (or Attempted Stealing);
  - Impact;
  - Falling trees, branches, aerials or satellite dishes;
  - Malicious Damage;
  - Subsidence.
- ✓ High Value Items, such as jewellery, art and any other sets or collections. Any one High Value Item is covered up to 10% of the Contents sum insured and the total value of all High Value Items is covered for up to 50% of the Contents Sum Insured.
- ✓ Alternative Accommodation or Loss of Rent is covered up to 15% of the Sum Insured.
- ✓ Accidental Damage is covered when selected. This will be noted on your Schedule. All policies automatically include:
  - Accidental Damage to your audio/visual equipment.
  - Accidental Damage to mirrors and glass in furniture.
  - Accidental Damage to fixed glass in doors, windows, skylights and damage to any sanitary fittings.
- ✓ Contents that are temporarily removed from your home are covered up to 15% of the Contents Sum Insured.
- ✓ Contents in the open (within the grounds of your Premises) are covered up to €650.
- ✓ Loss or damage to the contents of your freezer or refrigerator, following a loss in power, up to €650.
- ✓ Trace & Access up to €650 towards the costs of locating and repairing fixed domestic water or heating installation where water, oil or gas has escaped.
- ✓ Replacing the keys to your external doors if the keys are stolen.
- ✓ Accidental loss or damage to your Contents while being moved by professional removal contractors to your new home in ROI.
- ✓ Loss of Money up to €650.
- ✓ Loss or damage to visitors' belongings up to €1,300 while they are in your home.
- ✓ You are permitted to have up to 6 paying guests staying in the private house with you.
- ✓ Fire Brigade charges are covered up to €2,000 following loss or damage caused by an event that is insured by the policy.
- ✓ Personal liability and liability as occupier of your home up to €3,175,000.
- ✓ Employer's liability up to €3,175,000.
- ✓ Tenant's liability up to 20% of the contents sum insured.



## What is not insured?

- ✗ Loss or damage caused by any of the below perils where the property has been left unoccupied for more than 35 consecutive days, or if it is left unfurnished:
  - Stealing (or Attempted Stealing);
  - Malicious Damage;
  - Escape of Water;
  - Escape of Oil.
- ✗ Motor vehicles, quad bikes, drones, marine craft, trailers, or parts, keys or accessories of any of these. Wind turbines, the percolation area of septic tanks, polytunnels and hot tubs.
- ✗ Loss or damage caused by gradual leaking or seepage of water from any bath, shower, basin or sanitary fitting.
- ✗ Stealing (or Attempted Stealing) when any part of the private house is lent, let, sub-let or accommodating paying guests unless entry or exit is gained by forcible or violent means.
- ✗ Impact damage or Accidental Damage caused by animals owned by you or in your care.
- ✗ The cost of removing fallen trees unless they have otherwise resulted in a valid claim under the policy.
- ✗ Accidental Damage to contents in any part of the private house which is lent, let, sub-let, or accommodating paying guests.
- ✗ Alternative Accommodation or Loss of Rent for properties insured as a Holiday Home.
- ✗ Storm damage to roofs constructed with torch-on felt 10 or more years of age, or other felt 5 or more years of age.
- ✗ Subsidence damage to domestic outbuildings, walls, gates, fences, terraces, patios, decking, driveways, footpaths, swimming pools and tennis courts unless the private house is damaged at the same time by this event.
- ✗ Subsidence damage resulting from:
  - Demolition, structural alteration or structural repair.
  - The settlement of made up ground.
  - Coastal, lake or river erosion.
- ✗ Accidental Damage:
  - To any building other than the private house.
  - To any part of the private house that is lent, let, sub-let or accommodating paying guests.
  - Resulting from any weather related event.
- ✗ Any amount greater than €125 for bicycles under Contents in the Open.
- ✗ Loss or damage caused by Stealing (or Attempted Stealing) from any vehicle parked on the Premises that is not occupied unless it is securely closed and locked. Items must be completely hidden in a closed compartment or boot.
- ✗ Your liability resulting from your job, business trade or profession.
- ✗ Your liability arising out of you owning, possessing or using a mechanically or wind propelled or assisted vehicle or aircraft; including drones, hovercraft or watercraft.

## All Risks Cover

This section only applies when a sum insured is noted on your schedule.

- ✓ We will pay the cost of loss or damage to any item specified in the schedule up to a maximum of the sum insured shown against the item.
- ✓ For Unspecified All Risks Cover we will pay up to €2,000 for any one item of clothing, sports equipment or personal effects.
- ✓ Pedal cycles are each covered up to €320 unless specified on your schedule.
- ✓ Personal money is covered up to a maximum of €650.

## All Risks Cover

This section only applies when a sum insured is noted on your schedule.

- ✗ Loss or damage caused by Stealing or Attempted Stealing from any vehicle that is not occupied unless it is securely closed and locked. Items must be concealed in a closed compartment or boot.
- ✗ Loss or damage to sports equipment while in use.
- ✗ Theft of pedal cycle accessories unless stolen with the pedal cycle.
- ✗ Theft of a pedal cycle away from your home unless locked to an immovable object.



## Are there any restrictions on cover?

! General Exclusions include:

- Loss or damage caused by anything that happens gradually.
- Mechanical, electrical or electronic defects, breakdown or malfunction.
- The cost of maintenance.

! The policy excess is the first amount of any loss that you are responsible for paying in the event of making a claim. The policy excesses applicable to your policy are shown on your schedule.



## Where am I covered?

- ✓ Contents are covered within the premises noted on your policy schedule.
- ✓ All Risks Cover applies to the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man. Cover is limited to 60 days in any one period of insurance while outside of these geographical limits.



## What are my obligations?

- ✓ You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy.
- ✓ You must ensure that the sums insured on the policy are adequate for your needs. It is important that you review your sums insured on an ongoing basis and advise us if any changes are required.
- ✓ You must tell us immediately of any changes which may affect this insurance or increase the risk of loss, damage or injury. If you do not tell us about these changes then your cover could be invalid or we may decline or reduce your claim.
- ✓ You must keep any property you insure in a good state of repair and take care to prevent accidents, injury, loss and damage.
- ✓ You must tell us at the earliest opportunity of any event that could give rise to a claim under the policy.
- ✓ You must advise the Gardaí/ Police of any incident of Stealing or Attempted Stealing, Vandalism or Malicious Damage.
- ✓ You will be required to produce, at your own expense, all necessary documents and information to support any loss.
- ✓ You must not pay or offer or agree to pay any money or admit responsibility without our permission.



## When and how do I pay?

You can pay the full annual premium or by monthly Direct Debit. Please speak to your insurance advisor about the options available to you.



## When does the cover start and end?

Your policy cover start date is noted in your schedule and your policy will end 12 months from that date.



## How do I cancel the contract?

### What happens if I take out cover and then change my mind?

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less a premium transaction charge as detailed in your Schedule.

### Cancellation after the 14-day cooling off period

If you cancel the policy after the 14-day cooling off period we will refund the part of the premium you have not used less a premium transaction charge as detailed in your Schedule. If we cancel the policy as a result of non-payment, or part-payment, we will cancel the policy with effect from the last day the premium paid to us entitled you to cover.