

# Household Insurance

## Insurance Product Information Document

Company: Allianz plc

Product: Buildings 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 Only insurance 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, swimming pools, tennis courts, 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.



### What is insured?

- ✓ Cover to repair, replace or reinstate your Buildings 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.
- ✓ Alternative Accommodation or Loss of Rent is covered up to 15% of the Buildings Sum Insured.
- ✓ Accidental Damage to Buildings is covered when selected. This will be noted on your Schedule. All policies automatically include:
  - Accidental Damage to fixed glass in doors, windows, skylights and damage to any sanitary fittings.
- ✓ Debris removal costs following loss or damage to the Buildings by an insured event.
- ✓ Fire Brigade charges are covered up to €2,000 following loss or damage caused by an event that is insured by the policy.
- ✓ The cost of repairing damage to gardens caused by the attendance of emergency services at the premises in connection with an event that is insured by the policy.
- ✓ In the event that the private house needs to be totally rebuilt following damage by an insured event, we will cover the cost of rebuilding to a BER A3 rating.
- ✓ You are permitted to have up to 6 paying guests staying in the private house with you.
- ✓ The cost of repairing or replacing service pipes and cables for which you are legally responsible following accidental damage to them.
- ✓ 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.
- ✓ Loss or damage to visitors' belongings up to €1,300 while they are in your home.
- ✓ We will pay the cost of repairing damage to the private house caused by weight of accumulated fallen snow up to €2,500.
- ✓ Personal liability and liability as occupier of your home up to €3,175,000.
- ✓ Employer's liability up to €3,175,000.



### 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.
- ✗ 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.
- ✗ Malicious Damage caused by anyone lawfully on the premises.
- ✗ 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.
- ✗ Alternative Accommodation or Loss of Rent for properties insured as a Holiday Home.
- ✗ 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.



## Are there any restrictions on cover?

- ! General Exclusions include:
  - o Loss or damage caused by anything that happens gradually.
  - o Mechanical, electrical or electronic defects, breakdown or malfunction.
  - o 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?

- ✓ Buildings cover applies at the risk address noted in your policy schedule



## 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.