Household Insurance

Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance **Product: Household Insurance**

KennCo Underwriting Limited is registered in Ireland, no. 454673, with registered offices at 5 – 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the proposal form or statement of fact, schedule, policy document and the terms of business.

What is this type of insurance?

This is a holiday home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and your contents such as furniture, electronics and personal belongings.

What is insured?

- ✓ A number of sudden and unforeseen events such as fire, theft, storm, flood, escape of water and subsidence
- ✓ Provision for Air BnB subject to terms and conditions

Buildings Cover Includes:

- ✓ The cost of rebuilding up to the sum insured in the schedule
- ✓ Loss or damage to your buildings as a result of fire, lightning, explosion, earthquake
- ✓ Loss or damage resulting from escape of water or oil
- ✓ Theft or attempted theft
- ✓ Subsidence or ground heave
- ✓ Alternative accommodation
- ✓ Fire Brigade charges up to €2,000
- ✓ Cover for damage to your garden up to €2,000
- ✓ Trace and access to discover the source of a leak up to €1500

Contents Cover Includes:

- ✓ The contents in your home up to the sum insured in the schedule
- ✓ Loss or damage to your contents as a result of fire, lightning, explosion, earthquake
- ✓ Loss or damage resulting from escape of water or oil
- ✓ Theft or attempted theft
- ✓ Subsidence or ground heave
- ✓ Accidental damage to glass and sanitary fittings up to €2,000
- ✓ Loss of keys up to €500
- ✓ Fatal accident benefit up to €10,000

What is not insured?

- ✗ Accidental Damage
- ✗ Personal effects
- ✗ Pedal cycles
- ✗ Wear and tear or costs for maintenance of the property insured
- ✗ Reduction in value of your property not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism

Are there any restrictions on cover?

- ! If your home is unoccupied for between November and March, certain restrictions apply. Please see the full policy wording
- ! Theft, vandalism and malicious damage is not covered if caused by you, your guests or tenants
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set suite or matching design
- ! If you are under insured at the time of a loss, we may only pay a proportion of the claim

Where am I covered?

- ✓ The Republic of Ireland, Northern Ireland, England, Scotland, Wales, Isle of Man and the Channel Islands

What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must comply with all the conditions set out in the policy
- You must tell us about any accident or event which may give rise to a claim as soon as possible

When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with your broker for full payment options

When does the cover start and end?

- The policy is for a period of one year, unless otherwise stated. Your exact policy start and end dates will be shown on your certificate and schedule

How do I cancel the contract?

- You can cancel this contract at any time by writing to us or your broker with your cancellation instructions. If there is no claim on the policy during the current period, we will return part of your premium