Unoccupied Home Insurance

Insurance Product Information Document

Company: Various insurance companies led by Tokio Marine Europe S.A trading as Tokio Marine HCC.

Product: Unoccupied Home Insurance

This insurance is underwritten by various insurance companies, led by Tokio Marine Europe S.A. trading as Tokio Marine HCC. Tokio Marine Europe S.A. is authorised by the Luxembourg Minister of Finance and regulated by the Commissariat aux Assurances (CAA). Registered with the Registre de commerce et des sociétés, Luxembourg under No. B221975 and with registered office at 26 Rue de la Liberté, L-1930, Luxembourg.

This insurance is arranged by Hickey, Clarke & Langan General Insurance Limited which is registered in Ireland and regulated by the Central Bank of Ireland (authorisation number C5054).

This document provides a summary of the key information relating to our Unoccupied Home insurance policy. Full terms and conditions of the cover you purchase will be outlined in the policy booklet.

What is this type of insurance?

This is insurance for your home which can cover buildings. Unless we say otherwise in your policy schedule you are covered for fire, lightning, explosion, earthquake and Property Owners liability.

What is insured?

Buildings benefits:

- ✓ Damage to buildings (up to sum insured noted in your schedule)
- ✓ Fixture and fittings attached to the property
- ✓ Expenses you have to pay and which we have agreed in writing for architects'' surveyors
- ✓ Legal liability to others (up to €2 million)
- ✓ Fire Brigade Charges (up to €2,500)

Optional extras:

- ✓ Storm cover only applies if the schedule shows that it is included.

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

What is not insured?

- ✗ General wear and tear
- ✗ War, riot, revolution, acts of terrorism or any similar event
- ✗ Any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- ✗ Failure of computers and electrical equipment
- ✗ We will not pay for any reduction in value of the property following repair or replacement
- ✗ This insurance does not cover loss, damage or liability arising out of the activities of contractors,

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
- ! Liability cover applies to valid claims in connection with the risk address only

Where am I covered?

✓ Building cover applies at the risk address declared in your policy schedule

What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must tell us of any previous claims in past 6 years
- 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/advice/renewing_your_house_insurance_rebuild_calculator
- 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 notify your broker or contact our Claims Representative (OSG Vericlaim on 01 2611488) and provide us with all relevant information

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). You can pay the premium by credit card or debit card.

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. If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.

You can cancel this insurance at any time by contacting your broker. We will refund the part of your premium which applies to the remaining period of insurance providing you have not made a claim.