Insurance Product Information Document

Home Buildings and Contents Insurance

ZURICH

Company: Zurich Insurance Europe AG

Product: **CoverCentre HomeShield Policy for Owner Occupiers (Silver and Gold)**

Registered in Germany. Registered in Ireland as a branch with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Please check the 'What is not insured' and the 'Policy Exceptions' sections of your Policy.

What is this type of insurance?

Buildings insurance provides cover for the structure of your home and any permanent fixtures and fittings. It includes garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Contents insurance provides cover for household goods, personal property, valuables and computer equipment in your home plus extra cover as shown in the policy.

What is insured?

Cover for your home

- ✓ Buildings replacement – up to sum insured to repair, replace or rebuild your property in the same form.
- ✓ Contents replacement – up to sum insured to repair or replace as new your contents.

Your sum insured will be shown in your schedule

- ✓ Loss or damage caused by sudden or unexpected listed events (such as fire, theft, storm or flood), including subsidence, heave and landslip.
- ✓ Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- ✓ Accidental breakage of glass and sanitary ware.
- ✓ Accidental damage to audio equipment, computers (e.g. desktop PC), televisions, games consoles.
- ✓ Accidental damage to cables and underground service pipes (€1,000)
- ✓ Fire brigade charges up to €1,500
- ✓ Tracing a leak at the home (€1,000).

Cover for you

- ✓ Legal liability – your personal liability as owner or occupier of the home for injury or property damage up to €3,000,000.
- ✓ Legal liability – your personal liability as owner or occupier of the home for injury to domestic employees up to €3,000,000
- ✓ Alternative accommodation – if your home is not fit to live in after a claim (up to 20% of sums insured)
- ✓ Tenants liability – your liability for damage to landlords buildings up to 10% of the contents sum insured.

Only if you have selected Gold Cover, then the following covers also apply

- ✓ Temporary removal of contents up to 15% of contents sum insured
- ✓ Contents in the open (€1,000)
- ✓ replacing food in freezer or fridge, if appliance breaks down or after a power failure (€1,000)
- ✓ Replacing locks, if house keys are stolen (€1,000).

Optional additional covers (these only apply if shown as covered on your schedule)

- ✓ Accidental damage – extends cover for one off accidents (eg spilling drink on our sofa or cracking a tiled floor)
- ✓ Specified All risks cover as shown in schedule
- ✓ Sports equipment cover as shown in schedule
- ✓ Pedal cycles cover as shown in schedule

What is not insured?

- × Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause
- × Any criminal or deliberate act by you or your family
- × Storm or flood damage to fences, gates, hedges
- × Theft or malicious damage caused by someone lawfully on the premises
- × Poor or faulty workmanship and/or materials
- × Fees incurred by you in preparing a claim
- × Costs in respect of undamaged property

Are there any restrictions on cover?

! Cover is reduced to Fire, Storm and Flood if the property is unfurnished or is unoccupied for more than 30 days
! You will have to pay the first part of most claims (the excess). Different excess amounts apply to different covers and these will be shown on your schedule.
! Excess in respect of subsidence, ground heave or landslip is €2,500
! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the 'What is not insured' and the 'Policy Exceptions' sections of the Policy which set out what is not covered and also the Retention Amount section in the Buildings Section (Section A) of the Policy.
Limits which apply
! Average Clause (Silver cover only) - In the case of underinsurance or inadequate sums insured your claim settlement will be reduced in proportion to the level of underinsurance.
! Contents valued in excess of €5,000, or one third of the contents sum insured whichever is lower, for any on article, set or collection without prior agreement
! Storm cover to roofs constructed with torch-on, mineral or other felt exceeding 10 years of age,
! If Unspecified All Risk cover is selected – lesser of €1,500 and 33 ⅓% of sum insured for any one item
! Contents of garages and domestic outbuildings is limited to €3,000

Where am I covered?

✓Your home at the address shown in your schedule including contents temporarily removed within the territorial limits of Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.

What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you on your behalf is provided honestly and with reasonable care.
Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined, or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.
You Must also:

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- 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.
- Unless otherwise state in the Policy, notify Zurich of any claim at the latest within 30 days of occurrence of the relevant event or cause (as the case may be) giving rise to a claim.
- Give us the information and help we need related to a claim being made.

When and how do I pay?

Premium for this policy may be paid to your broker on or before your inception/renewal date. An instalment payment facility may be available with your broker.

When does the cover start and end?

The contract will commence and end on the dates stated on your schedule.
The standard policy term is usually 12 months.

How do I cancel the contract?

You can cancel your policy at any time by instructing your broker.