Household Insurance

Insurance Product Information Document

Company: Allianz plc Product: Buildings and Contents Insurance

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.
Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

This document outlines the main benefits and restrictions associated with the Allianz Buildings and Contents Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy provides you with cover to protect your buildings and contents as defined in your policy booklet. You may also include All Risks cover under your private home policy to cover your personal effects both inside and outside the property. Cover for All Risks is only operative when a sum insured is displayed for that section on the policy schedule.

What is insured?

Buildings and Contents

- ✓ Cover to repair, replace or reinstate your Buildings and Contents (up to the sum insured reflected on your schedule) caused by events such as; fire, storm, flood, subsidence, escape of water/oil, theft and attempted theft.
- ✓ Fire brigade charges are covered (up to €3,000).
- ✓ Costs to remove or replace any part of the premises while locating the source of any escape of water, oil or gas from any fixed domestic water or heating installation (up to €750).
- ✓ Breakage of fixed glass and sanitary fittings.
- ✓ Loss of oil.

Additional Benefits

- ✓ Home Emergency Assistance.
- ✓ Alternative Accommodation or Loss of Rent is covered up to 15% of the Sum Insured once the property is deemed uninhabitable.
- ✓ Replacement of locks in the event the keys of the property are stolen following a break in at the premises insured on your policy schedule or following an assault on you or a member of your household.
- ✓ Food in the Freezer (up to €750).

Liability to Others

Cover against all sums for which you become legally liable to pay up to a limit of €3,000,000.

- ✓ As owner/occupier of the property.
- ✓ In a personal capacity for you and members of your household should you become legally responsible for injuries to a member of the public or accidental damage to their property.
- ✓ As an employer for domestic employees while in your employment in connection with the premises.

Optional Covers

- Accidental Damage cover for sudden or unforeseen damage to the buildings and contents.
- All Risks cover for loss, damage or theft of personal effects both inside and outside the property.

Optional covers may not be available for certain occupancies.

What is not insured?

- ✗ Wear, tear, rust or corrosion.
- ✗ Loss or damage caused by gradual deterioration including gradual leaking or seepage of water from any bath, shower, wash-hand basin, and/or other sanitary fittings.
- ✗ Mechanical, electrical or electronic defects, breakdown or malfunction.
- ✗ The cost of maintenance.
- ✗ Mildew, rising damp, dry/wet rot, moth, vermin, atmospheric or climatic conditions.
- ✗ Damage caused by any process of cleaning, dyeing, repairing or restoring any article.
- ✗ War and terrorism.
- ✗ Cyber Risk.
- ✗ Pollution and Radioactive contamination.
- ✗ Sulphides including pyrite and mica.
- ✗ Sonic boom/sonic bangs.
- ✗ Loss or damage due to confiscation, requisition or destruction by order of any Government or Public or Local Authority.
- ✗ Consequential loss or damage of any kind except as set out in this policy.
- ✗ Any fees incurred by you in preparation of any claim.
- ✗ Faulty workmanship including defective design and the use of defective materials.
- ✗ Any property held in connection with any business, trade or professional purpose unless this has been agreed by us.
- ✗ Property otherwise insured.
- ✗ Motorised vehicles, aircraft, drones including their parts and accessories.
- ✗ We will not replace any undamaged item which forms part of a set, pair or suite.
- ✗ The percolation area of septic tanks.
- ✗ Any damage (including malicious damage) to property deliberately caused by you, members of your household, domestic employees or anybody lawfully on the premises.
- ✗ Deliberate or criminal acts.
- ✗ Existing Damage.
- ✗ Illegal Substances.

Are there any restrictions on cover?

! Certain covers are restricted or excluded when the property is unfurnished or unoccupied for 35 consecutive days.
! Cover may be excluded, restricted or not applicable based on the occupancy of the premises. Additional conditions may also apply.
! Certain limits may apply :
- The condition of average may apply if the sums insured on the property are inadequate. This could mean the full cost of the claim may not covered.
- 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.
- In the event of a claim, we may choose to cover the loss by reinstatement, repair or replacement. Depreciation or a deduction for wear and tear may apply for certain items such as clothing, sporting equipment and bicycles.
- Storm Damage to fences, gates, lawns, hedges, trees, shrubs and plants is excluded.
- Storm Damage to roofs constructed with torch on felt exceeding 10 years of age or other felt exceeding 5 years of age is excluded.

Where am I covered?

✓ Buildings and contents are covered at the risk address disclosed and outlined on the policy schedule.
✓ Personal liability and all risks cover (if selected) apply to the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and up to 60 consecutive days worldwide.

What are my obligations?

At quotation and for the duration of the policy:
– You must take reasonable care to provide complete and truthful answers to the questions asked when you take out, make changes to, or renew your policy.
– You must tell us immediately of any relevant information or changes throughout the policy cycle 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 and we may decline or reduce your claim.
– You must keep any insured property in a good state of repair and take reasonable precautions to prevent damage, accidents, loss or injury.
– All payments must be completed during the course of the policy. If you are paying by our direct debit facility, you must keep your payments up to date.
– 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 comply with the terms and conditions set out on the policy.

In the event of a claim:
– 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 must produce, at your own expense, all necessary documents and information to support any loss and co-operate fully during the claims process.
– 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 premium by credit/debit card, cheque or by an annual or monthly direct debit. A service charge will apply if you choose to pay by direct debit. The payment can be processed online or alternatively you can contact Allianz directly to arrange payment.

When does the cover start and end?

Your cover begins from the start date outlined in the policy schedule. The duration of the policy term is 12 months.

How do I cancel the contract?

You can cancel the policy over the phone or by sending written instructions by email or post.

What happens if I take out cover and then change my mind?
You can cancel the policy, provided you have not made a claim, within 14 working days of the start date of your policy or the date on which you receive the full terms and conditions of the policy (if this is later). If the cover is cancelled from inception, this effectively means no policy was ever in place and therefore any premium paid will be refunded.

Cancellation after the 14 working day cooling off period.
If you cancel the policy after the 14 working 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 provided you have not made a claim.

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.