Prestige Household Insurance

Insurance Product Information Document
Company: Prestige Underwriting Services (Ireland) Limited
Product: Coverall Home

Prestige Underwriting Services (Ireland) Limited is regulated by the Central Bank of Ireland. Registered in Ireland. Company Registration Number 119908. Registered address: Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Ireland. This policy is underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

This document provides a summary of cover, restrictions and exclusions and is not personalised to your individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule, and any endorsements for complete pre-contractual and contractual information.

What is this type of insurance?
This is a home insurance policy designed to provide cover for buildings, contents, liability to others, as well as legal protection and home emergency assistance. Cover can also be provided for personal possessions and pedal cycles outside of the home.

What is insured?

Loss of or damage to your Buildings and/or Contents by:

- ✓ Fire and resultant smoke damage
- ✓ Storm, flood, or weight of snow
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism
- ✓ Subsidence, landslip, or heave
- ✓ Collision by vehicles or animals
- ✓ Falling trees or branches

Under the Buildings Section (if chosen) the policy also covers:

- ✓ Accidental damage to fixtures, fittings, and underground services
- ✓ Replacement locks
- ✓ Loss of rent/alternative accommodation
- ✓ Loss of metered water & oil
- ✓ Finding a leak
- ✓ Property Owners liability

Under the Contents Section (if chosen) the policy also covers:

- ✓ Valuables in the home
- ✓ Accidental damage to electronic equipment
- ✓ Contents in the open
- ✓ Frozen foods
- ✓ Pedal Cycles in the home
- ✓ Money & credit cards
- ✓ Public liability and Liability to Domestic Staff

Legal Protection

- ✓ Up to €50,000 for advisors' costs for certain types of legal actions as detailed in your policy wording.

Home Emergency Assistance

- ✓ Sudden or unexpected breakdown of, or damage to, the plumbing and drainage system which will result in internal liquid damage to your property. This includes leaking pipes, blocked drains, water tanks, and blockages in toilet waste pipes or leaking radiators.

For an additional premium, cover can be extended to include:

- ✓ Accidental damage to Buildings or Contents.
- ✓ Personal Possessions and valuables outside of the home.
- ✓ Pedal Cycles outside of the home.

What is not insured?

- ✗ When your home is left unoccupied for 60 days or more, some covers will be excluded including escape of water or oil, theft, attempted theft, malicious damage, and accidental damage.
- ✗ If you have tenants or contractors in your home, you will not be covered for theft or attempted theft unless there is evidence of violent or forced entry.
- ✗ Damage caused by weather that is not a one-off event and not defined as storm per our policy wording.
- ✗ Flood or storm damage to gates, fences, drives, patios, terraces, or oil tanks in the open.
- ✗ Escape of water caused by water overflowing if taps have been left on unless you have chosen accidental damage cover.
- ✗ Escape of oil when the oil tank is 10 or more years old unless inspected annually by a qualified OFTEC engineer.
- ✗ The cost of repairs to pipes if the damage is not something covered under your policy.
- ✗ Subsidence, landslip, or heave to any outside areas unless the home is damaged at the same time.
- ✗ Damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- ✗ Damage caused by wear and tear or anything that happens gradually.
- ✗ Damage caused by faulty workmanship, materials, or design.
- ✗ The first portion of a claim known as an excess, which you must pay. A higher excess may apply based on the type of loss or damage.

Legal Protection

- ✗ Events that started before the policy began
- ✗ Any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ We wont cover claims for consumer pursuit or consumer defence if the amount in dispute is less than €150. We also wont cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.

Home Emergency Assistance

- ✗ Primary heating systems which have not been maintained in line with manufactures specification.
- ✗ Replacement of items within the property which is required due to normal wear and tear.

Are there any restrictions on cover?

! There are monetary limits to the amount you can claim for certain items or losses detailed in the policy.

! We reserve the right to withhold final payment during a claim until all works are complete, final invoices including relevant documentation and/or a final inspection completed by our representatives. The percentage of the final payments shall not exceed 5% where the total claim is below €40,000 or 10% where the total claim is in excess of €40,000.

! If the sum insured shown on your schedule is not sufficient to cover the reinstatement of your home, you are only covered for the proportional amount your sums insured represent. This means if your sums insured are 30% less than the cost to rebuild your property or replace your contents, your claim settlement will be reduced by 30%.

Where am I covered?

✓ At the home you are insuring, as long as it's within the Republic of Ireland.

If you have chosen Contents cover, you are also covered for:
✓ Public liability that will indemnify you anywhere in the World.

If you have chosen Personal Possession or Pedal Cycle cover away from the home, you are also covered for:
✓ Personal Possessions are covered anywhere in the World.
✓ Pedal Cycles are covered in the United Kingdom and Europe.

Under the Legal Protections Section:
✓ Claims which arise, or where proceedings are brought in the Republic of Ireland.

What are my obligations?

- You should answer all questions honestly and with reasonable care. Where this has not happened, we may be entitled to use one of the remedies available to us under the Consumer Insurance Contracts Act 2019 including to cancel the policy, reject a claim or limit the amount we pay you in the event of a claim.
- To comply with all the terms and conditions of this policy and any endorsements applicable to this policy as shown on your policy schedule, otherwise your cover could be affected.
- You should inform us if your circumstances change, so that we can consider whether any changes are required to your policy. We may refuse a claim if there has been a change to the subject matter of the policy, and the circumstances have changed to such an extent that the new risk is something which we did not agree to cover.
- To always maintain the property in a good state of repair.
- To ensure that your sums insured represent the full reinstatement value of the buildings and/or contents.
- To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property.
- You must supply, at your own expense, all the information which we reasonably require to decide whether a claim may be accepted.

When does the cover start and end?

The start and end dates for the period of insurance are stated on your policy schedule. The period of insurance will normally be for 12 months.

When and how do I pay?

Payment is to be made prior to cover commencing. Please speak to your insurance broker or agent about the payment options available to you.

How do I cancel my policy?

Statutory cancellation rights - You may cancel this policy within 14 working days of the purchase of the policy or from the date you receive the policy documents, if this is later, known as the cooling off period. If cover has not commenced a full refund will be given. If cover has commenced, we will refund the premium paid for the period of unused cover.

Cancellation outside the statutory period - You may cancel your policy at any time after the cooling off period, when we will refund any premium paid for the period of unused cover. The minimum amount we will refund is €10. Any refund less than €10 will not be given.

Our right to cancel - We and your Broker or Agent can cancel your policy at any time by sending You 7 working days written notice to your last known address. We will refund any premium paid for the period of unused cover. Valid reasons for cancellation can be found in your policy wording.

There will be no refund of premium in the event you have made or are in the process of making a claim in the current period of insurance.

Cancelling your insurance policy means your property may be left uninsured if you have not made alternative cover arrangements.

Policy Fee - We reserve the right to apply an administration fee of up to €30 to your policy and retain this upon cancellation.

Your policy is administered by Prestige Underwriting Services (Ireland) Limited on behalf of the following Insurers:
Buildings and Contents - Aviva Insurance Ireland DAC
Home Emergency - MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAWDY
Legal Expenses - Arranged by MIS Underwriting Limited and underwritten by AmTrust Europe Limited