Residential Unoccupied Property Owners Policy

Insurance Product Information Document

This contract of insurance is insured by Lloyd's Insurance Company S.A.
Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

This document provides a summary of your insurance cover and its restrictions. It is not specific to your individual requirements. For details of your cover and the full terms and conditions please refer to your policy documentation.

What is this type of insurance?

This is a Property Damage and Legal Liabilities Insurance Policy

	What is insured?		What is not insured?
	Property Damage		
✓	Loss of or damage to property caused by: • fire; • lightning; • explosion of boilers and of gas used for domestic purposes only; or • aircraft or other aerial devices or articles dropped therefrom.	×	Fire caused by: • explosion resulting from fire; • earthquake or subterranean fire; or
		×	Explosion caused by: • earthquake; or • subterranean fire.
		×	Loss or damage caused by or arising out of: • aircraft travelling at supersonic speeds; • ionising radiation; • war or terrorism; or • buildings operations, redecoration, renovation or refurbishment.
		×	Loss or damage to: • glass; • excluded property as shown in your policy wording; • property away from the insureds premises; or • property insured elsewhere. • property due for demolition except increased costs of removal of debris
		×	The section excess.
		×	Consequential Loss.
		×	Coronavirus, epidemic and/or pandemic
		×	Limited Cyber Risk .

Property Owners Liability (Optional Extra)			
	If you have elected to purchase cover for Property Owners Liability (as detailed in your schedule): Legal liability to pay damages including claimants' costs recoverable from the insured as a result of bodily injury, damage or denial of access that happens during the period of insurance: • arising out of and in connection with the business; or • arising out of pollution occurring during the course of business. Costs and expenses incurred by the insured in relation to incidents which may be the subject of indemnity under Property Owners Liability cover.		The following are not covered: • The section excess • Advertising injury • Advice, design or plans provided for a fee • Aircraft products • Aircraft and watercraft • Asbestos • Coronavirus, epidemic and/or pandemic • Deliberate acts • Recall or guarantee • Limited cyber risk • Employment practices dispute • Financial Loss • Fines and penalties or multiplication of compensatory damages • Intentional disregard of reasonable precautions • Legionella • Employment Liability • Liquidated damages • North America risks and jurisdiction • Nuclear risks • Overseas domiciled operations • Pollution to owned or previously owned premises • Personal Injury • Property in the insured's care, custody or control • Insured Product: the product itself, liability for damage to the insured's product or any part thereof arising from a defect or unsuitability thereof and pure financial loss arising therefrom • War or terrorism • Work away • Pollution that is not caused by sudden identifiable unintended and unexpected incident that takes place in its entirety at a specific moment in time and place.
Employers Liability (Optional Extra)			
	If you have elected to purchase cover for Employers Liability (as detailed in your schedule): Legal liability to pay damages including claimants costs recoverable from the insured as a result of bodily injury caused during the period of insurance and sustained by an employee in the course of employment by the insured in the business of Property Owning. Costs and expenses incurred by the insured in relation to incidents which may be the subject of indemnity under Employers Liability cover.		The following are not covered: • The section excess • Fines and penalties Liability arising out of: • Asbestos • Deliberate actions by employees • Coronavirus, epidemic and/or pandemic • Limited cyber risk. • Employment practices disputes • North American jurisdiction • Nuclear hazards • Vehicles • Pyrites • War and terrorism • Development of any land by or on behalf of the insured

			• Demolition, addition, extension, refurbishment or structural alteration of any property owned or managed by the insured Liability for claims arising out of bodily injury payable by reason of any workmen's compensation scheme, social security scheme or similar scheme arising in connection with, from or due to employment.
	**Are there any restrictions on cover?**		
!	Endorsements may apply to your policy and amend the standard cover. Please refer to your policy schedule for details.		
!	For Loss or Damage claims the maximum amount		
!	All of the exclusions/restrictions that apply to your policy are shown within your policy documentation. Significant exclusions/restrictions are detailed within this Insurance Product Information Document		
	Where am I covered?		
	This insurance covers properties in the Republic of Ireland only.		
	What are my obligations?		
- - - - -	You must pay the insurance premium. You must notify us as soon as is possible of any incident that may result in a claim under your policy. You must tell your broker immediately if you become aware of any changes to your circumstances which may affect your cover, such as but not limited to change of occupancy or occupation of the property by unauthorised persons. You must make a fair presentation of the risk in proposing for or proposing to vary this insurance. This means you must take reasonable care to provide honest and accurate information about your circumstances. You must comply with the Unoccupied or vacant premises condition.		
	When and how do I pay?		
-	For full details of when and how to pay, you should contact the Broker as detailed within your policy documentation.		
	When does the cover start and end?		
-	This cover lasts for 12 months and the dates of cover are specified on your policy schedule.		
	How do I cancel the contract?		
-	You can cancel this insurance at any time by writing to your broker. After the 14 day cooling off period, any return premium due to you will depend on whether a minimum premium has been charged, how long your policy has been in force and whether you have made a claim.		