Aviva Private Clients
Home Cover Summary



Home cover summary

Home & Contents

Worldwide All Risks	Yes
Guaranteed Replacement Cost	May be agreed following appraisal of buldings and contents
Tenants' improvements	10% of contents sum insured
Green Rebuilding Cover	€5,000 for green building products and up to €50,000 following a total loss
Money	€12,500
Sailboards, surfboards, rowing boats and dinghies	€12,500
Trailers and Caravans	€12,500
Fine Art	€100,000
Quad bikes, golf buggies and motorbikes under 51cc	Up to contents Sum Insured
Jewellery, Furs, Stamps, Coins, Medals, Guns, Precious Metals, Wine	€10,000
Negotiable papers, securities, accounts, deeds, evidences of debt, letters of credit, notes (other than bank notes), manuscripts, passports, or travel tickets	€10,000
Outdoor Items	€100,000

Incidental Business	Gross revenue under €10,000 and less than 1,000 hours employment per policy period
Incidental Farming	Gross revenue under €50,000 and less than 1,000 hours employment per policy period
Vehicle Accessories	€10,000
Temporary Lets	60 days automatic cover subject to terms
Lock Replacement	Unlimited
Trace and Access	Unlimited
Loss of Metered Oil or Water	Unlimited
Damage by Oil	Unlimited
Alternative Accommodation	Up to 3 years
Student Possessions	Up to contents sum insured
Items in Storage Facility Not Listed on Schedule	10% of contents sum insured
Items at an Additional Residence Not Listed on Schedule	10% of contents sum insured
Newly acquired items	30% for 90 days
Property of Domestic Employees/Guests	Up to contents sum insured
Relatives in Care	Up to contents sum insured
Marquees	€50,000
Event Cancellation	€50,000
Constructions Materials	Up to €250,000

Water Leak Detection	Up to €5,000 following claim over €10,000
Flood Prevention System	Up to €10,000 following claim over €50,000
Business Equipment	€100,000
Business Stock	€20,000
Data Replacement	€15,000
Disability Alterations	€100,000
Security Upgrade	€15,000 following aggravated burglary
Emergency Access to Home	€2,500
Emergency Preventative Measures	€5,000
Emergency Precautionary Repairs	Unlimited after a loss
Emergency Power	€1,000
Fatal Injury	€100,000
Reward	Up to €25,000
Trespass Protection	€50,000
Forced Evacuation	Up to 3 years
Alternative accommodation	Up to 3 years
Garden and Landscaping	10% of sum insured, limited perils, €5,000 per tree shrub or plant
Garden and Landscaping Machinery and Equipment	Market value up to €50,000
Land	10% of covered loss

Removal of Nests	€2,500
Loss of Rent	Up To 3 Years
Sale of Residence	Up to sum insured
Memorial Plaques and Stones	€7,500
Food Spoilage/Fridges and Freezer	Unlimited
Damage by Domestic Pets	€5,000
Student Fees	€25,000

Collections

Worldwide All Risks	Yes
Pairs and sets cover	Yes
Defective Title	Up to €200,000
Death of Artist	200% of specified value up to €150,000
Newly Acquired Items	30% up to 90 days
Market Appreciation	150% of sum insured for specified item up to collections sum insured
Jewellery in Bank	Automatic cover to remove up to €100,000 for up to 30 days in total during the policy period
Items on Loan	€150,000
Unspecified Jewellery Single Article Limit	€30,000

Unspecified Fine Art Single Article Limit	€50,000
Jewellery Valuation Required on Items Above	€60,000
Fine Art Valuation Required on Items Above	€115,000

Liability

Worldwide All Risks	Yes
Public Liability	€10,000,000
Employers Liability	€10,000,000
Credit Card Forgery and Counterfeiting	€50,000
Identity Fraud	Covered
Sponsorship Cover	€2,000
Golf Cover	€10,000 Personal Accident Cover & €2,500 hole in One
Quad Bikes and motorbikes under 51cc	Covered up to policy limit
Reversal of Damages	After 6 Months

Family Legal

Employment Disputes	€150,000
Contract Disputes	€150,000
Bodily Injury	€150,000
Clinical Negligence	€150,000

Property	€150,000
Tax Protection	€150,000
Jury Service	€150,000
Legal Defence	€150,000
Identity Theft	€150,000

Personal Emergencies

Aggravated breaking and entering	covered
Aggravated Assault	covered
Air Rage	covered
Car Jacking	covered
Road Rage	covered
Stalking	covered
Accidental injury	Up to €50,000 death and up to €25,00 other injury

Cyber

Cyber Home Systems Damage	€100,000
Cyber Crime	€100,000
Cyber Online Liability	€100,000



Aviva Insurance Ireland Designated Activity Company, trading as Aviva. Regulated by the Central Bank of Ireland, reference number C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5. Registered UK Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ. UK branch deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority.

EHHHG16385 03.2023