Home Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Home Solutions

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) 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 consumer protection rules (firm reference C529842).

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a **Home Insurance** product which provides cover for loss or damage to your buildings and/or contents.

Buildings – provides cover for the structure of the home, domestic outbuildings and permanent fixtures.

Contents – provides cover for household goods and personal belongings.

Important: Cover and restrictions will vary depending on which option you have chosen. Please check the 'What is not insured' and the 'Policy Exceptions' sections of your Policy.

What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, storm, flood, subsidence and theft or attempted theft
- ✓ Home Emergency Assistance

Buildings cover includes

- ✓ The cost of rebuilding up to the sum insured shown in the schedule
- ✓ Liability as owner of your property up to a limit of €1,300,000
- ✓ Underground Pipes and Cables

Contents cover includes

- ✓ Contents replacement – up to the sum insured to repair or replace your contents as new
- ✓ Liability as occupier of your home up to a limit of €1,300,000
- ✓ Personal Liability up to a limit of €1,300,000
- ✓ Temporary removal of contents up to 15% of contents sum insured
- ✓ Title Deeds up to €650
- ✓ Liability as a tenant up to 10% of the contents sum Insured
- ✓ Contents in the open up to €500
- ✓ Accidents to domestic employees up to €2,600,000

Optional covers available at additional cost

- Accidental damage
- All Risks / Personal Possessions

What is not insured?

- ✗ The first amount of any claim (known as the excess) in addition to any voluntary excess amount you have chosen. Refer to your policy documentation.
- ✗ 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
- ✗ Storm or flood damage caused by frost, subsidence, ground heave or landslip
- ✗ Theft or malicious damage caused by someone lawfully on the premises
- ✗ Contents valued in excess of €5,000 for any one article, set or collection without prior agreement
- ✗ Poor or faulty workmanship and/or materials

Are there any restrictions in cover?

- ! The cover is significantly reduced if the property is unoccupied for more than 30 days
- ! If the sums insured are inadequate we will reduce the amount we will pay for claims by the same ratio as the underinsurance
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.
- ! Other restrictions and exclusions may apply. Please refer to your policy documentation for details. 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.

Where am I covered?

- ✓ The Buildings and/or Contents at the address shown in the schedule.
- ✓ All Risks/Personal possession in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and elsewhere for 60 days.
- ✓ Liability to the public as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 30 days

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 or 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 stated in the Policy, notify Zurich of any claim at the latest within 30 days of the occurrence of the relevant event or cause (as the case may be) giving rise to the claim.
- Give us the information and help we need related to a claim being made.

When and how do I pay?

You can pay your premium as a one-off sum or speak to your Insurance Broker about instalment options

When does the cover start and end?

Your cover will start and end on the dates stated on your policy schedule.

How do I cancel the contract?

You have the right to cancel the Policy by giving us notice in writing. We will return to you the amount of premium in respect of the unexpired period of insurance. However, no return of premium will be allowed if you have made a claim during the current period of insurance. No administration charge will be applied if you give notice in writing of your intention to cancel the Policy within 14 working days from the date the Policy is concluded (the "Cooling-Off Period"). If you cancel the Policy outside of the Cooling-Off Period, we may deduct an administration charge of €75.

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Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

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