Property Owners Insurance

Insurance Product Information Document

Ecclesiastical Insurance

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This document provides a summary of the key information relating to this Property Owners insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is an insurance policy for managing agents and property owners. You can choose to cover your buildings, contents, rental income, legal liabilities towards employees or members of the public and other optional covers.

What is insured?

Please refer to the policy schedule for details of the sums insured and sections covered.

Cover includes

- ✓ Buildings & contents of common parts cover for a range of sudden and unforseeable events such as fire, theft, escape of water, storm or flood
- ✓ Contents of common parts up to €26,000 for blocks of apartments and €37,500 for all other premises
- ✓ Up to 20% of the buildings sum insured for temporary accommodation for private dwelling houses and apartments
- ✓ Damage caused by the emergency services and charges for fire brigade attendance following a fire up to €30,000
- ✓ Liability for injury to members of the public or damage to their property

Optional covers:

Loss of rental income following an event insured under the Property Damage section while your premises is undergoing repairs and cannot be occupied

Liability as an employer for accidents to or illness of employees

Legal Expenses cover for costs and expenses to cover a range of legal issues, including access to a legal advice helpline

What is not insured?

- ✘ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✘ Losses that happened before the start of the insurance policy
- ✘ Losses resulting from infectious diseases, war, terrorism and electronic risks
- ✘ Losses resulting from pollution, contamination, wear, tear, gradual deterioration, faulty or defective design or workmanship
- ✘ Loss of rental income which doesn't follow damage insured under the Property damage section
- ✘ Liability from the sale or supply of any products
- ✘ Liability arising from the use of a premises in the USA or Canada
- ✘ Liability arising from any manual work undertaken outside of the EU or the United Kingdom or contractual liability
- ✘ Legal expenses claims which do not relate to your business activities or where you are bankrupt or become bankrupt
- ✘ Legal expenses claims which do not arise directly in connection with your activities or where you are bankrupt or make arrangements with your creditors
- ✘ Legal expenses civil claims where we or the lawyers we appoint for you do not believe you will be more likely than not to win your case

Are there any restrictions on cover?

- ! If your property is left unoccupied or unfurnished for longer than 30 days we exclude cover for malicious damage, riot, storm, flood, escape of water, escape of oil, sprinkler leakage, accidental damage and theft. Additional obligations will also apply
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance
- ! Legal expenses - the use of your own lawyer. We will appoint a lawyer or other professional to represent you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest, other than when we are liable to pay Employment Financial Compensation Awards

Where am I covered?

- ✓ The Republic of Ireland, the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Legal expenses - for claims relating to legal defence (excluding disciplinary matters and statutory notice appeals) and personal injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other claims, the Republic of Ireland

What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to and/or renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- Additional obligations apply in respect of security of the premises
- You must let us know about any unoccupied buildings and additional obligations will apply
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft, riot or malicious persons claims to the Gardaí as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability

When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.

When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.

How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. You will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €30. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the contact details below:

Telephone: 01 6190300 Email:existingbusinessireland@ecclesiastical.com