# Home Insurance

## Insurance Product Information Document

**Company: Hickey, Clarke & Langan General Insurance Limited** **Product: Home Insurance**

This insurance is underwritten by Tokio Marine Europe S.A. ('TME'), trading as Tokio Marine HCC, a member of the Tokio Marine HCC Group of Companies. TME is registered with the 'Registre de commerce et des sociétés' (Company no. B221975) whose registered office is at 26 Avenue de la Liberte, L-1930 Luxembourg. TME is authorised and regulated by the Commissariat aux Assurances (Firm Reference Number 2018 2201 031-99).

Hickey, Clarke & Langan General Insurance Limited is registered in Ireland and regulated by the Central Bank of Ireland (authorisation number C5054)

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

### What is this type of insurance?

This is insurance for your home which can cover buildings, contents and items away from the home, if selected by you. Unless we say otherwise in your policy schedule you are covered for fire, storm, flood, escape of oil, escape of water, theft, subsidence, vandalism and falling trees or aerials.

### What is insured?

**Buildings: (if selected)**

- ✓ Damage to buildings (up to the sum insured in your schedule)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Temporary accommodation costs (up to 15% of the sum insured)
- ✓ Access for repairs due to a water or oil leak (up to €1,000)
- ✓ Legal liability to others (up to €2million)
- ✓ Collision by any vehicle or animal
- ✓ Accidental damage to glass
- ✓ Fire Brigade Charges (up to €2,500)

**Contents: (if selected)**

- ✓ Damage to or theft of contents in the home (up to the sum insured in your schedule)
- ✓ Money in the home (up to €500)
- ✓ Contents in outbuildings (up to €3,000)
- ✓ Valuables such as jewellery, TV, video, audio and computer equipment, works of art and musical instruments within the home
- ✓ Domestic oil in fixed tanks (up to €750)

**Optional Cover: (if selected)**

All risks cover

Accidental damage to buildings and contents

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

### What is not insured?

- ✗ General wear and tear
- ✗ War, riot, revolution, acts of terrorism or any similar event
- ✗ Any deliberate acts by you, a member of your family, your domestic employees or any other person living in the building
- ✗ Failure of computers and electrical equipment
- ✗ Accidental damage to or loss of mobile phones or hearing aids, unless specified in the schedule
- ✗ Motor vehicles, caravans and trailers
- ✗ After your home has been unoccupied for 30 days/nights without written agreement, cover under this insurance will reduce to the insured event of Fire, Lightning, Explosion and Earthquake only and Section 3 and Section 8 will become inoperative. This clause does not apply if one of the supplement unoccupancy endorsements is specified in the schedule

### Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage). The excess is shown in the policy schedule
- ! Valuables such as jewellery and works of art are subject to limits that can be found in the policy booklet
- ! If your property is tenanted, a holiday home or is unoccupied, additional exclusions and limitations may apply to those shown.

**Where am I covered?**

- ✓ Building and contents cover applies at the risk address declared in your policy schedule
- ✓ For cover on personal belongings away from the risk address, they may be insured on an all risks basis (this is an optional cover)

**What are my obligations?**

- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete
- You must tell us of any previous property related claims in the past 6 years
- You must ensure that your sum insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to www.scsi.ie/advice/renewing_your_house_insurance_rebuild_calculator
- You must pay your premium(s) on time and in full
- You must take all reasonable steps to keep the home in a good condition and take all reasonable steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example if your home becomes unoccupied, if you change address or plan to make any structural changes to your home
- As soon as you know of any loss, damage or accident you must notify your broker or contact our Claims Representative (Sedgwick Ireland on 01 2611488) and provide us with all relevant information. You must follow the claims procedure set out in the policy documents
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Siochana without delay

**When and how do I pay?**

You can pay for your insurance in full when taking out the policy through your broker, online or over the phone. You can also pay the premium by credit card or debit card

**When does the cover start and end?**

Your policy is valid for a 12 month period and will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy

**How do I cancel the contract?**

If you want to cancel your policy within the first 14 working days of it starting or when you received the policy documents (whichever is later), we will refund your premium provided you have not made a claim

You can cancel this insurance at any other time by contacting your broker – an administrative fee may apply. We will refund the part of your premium which applies to the remaining period of insurance providing you have not made a claim