



## Summary of Covers & Limits

## Holiday Home

Section	Buildings	Contents
<b>Fire (including Resultant smoke Damage), lightning, explosion Earthquake and volcanic eruption.</b> Standard Excess applicable	100%	100%
<b>Escape of water from fixed water tanks, apparatus or pipes and Escape of oil from a fixed domestic oil-fired central heating installation.</b> Standard Excess applicable	100%	100%
<b>Water or oil leaking from any fixed appliances or pipe.</b> Standard Excess applicable	100%	100%
<b>Theft or attempted theft.</b> Standard excess applicable unless otherwise agreed.	100%	100% Theft limit with no force and violent entry €500 Valuables Limit €3,000 Valuables €3,000 or 7% of CSI whichever the lesser (Items cannot be specified) Valuables out of the safe limit €3,000 max per item €500
<b>Storm or Flood.</b> Standard Excess applicable	100%	100%
<b>Subsidence or Heave or Landslip .</b> Applicable to properties up to 10yrs Cover not available for Rural Properties. Excess €1,500	100%	100%
<b>Vandalism or malicious damage</b> Standard Excess applicable.	100%	100%
<b>Impact by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings or masts.</b> Standard Excess applicable	100%	100%
<b>Accidental damage to fixed glass sanitary fittings and ceramic tops forming part of the Buildings.</b> Standard Excess applicable	100%	N/A

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<b>Accidental damage to cables, underground pipes and drains (and their inspection covers), septic tanks.</b> Clearing a blockage between the main sewer and Home. Standard Excess applicable	Up to 20%  €1,000	N/A
<b>Accidental Damage to Mirrors and glass or ceramic tops forming part of furniture.</b> Standard Excess applicable	N/A	100%
<b>Accidental damage to home entertainment equipment</b> (portable items excluded). Standard Excess applicable	N/A	100%
<b>Emergency Access.</b> Standard Excess applicable	Maximum limit €3000 Buildings and contents	
<b>Expenses.</b> Standard Excess applicable	100%	N/A
<b>Alternative Accommodation.</b> Standard Excess applicable	20% Whichever the greater of the Building or Contents	
<b>Theft of Keys.</b> Standard Excess applicable	€750	
<b>Garden Restoration.</b> Standard Excess applicable	Re-landscaping €4,000 Trees €1,000 Max per Tree €400	N/A
<b>Trace and Access.</b> Standard Excess applicable	€3,000	N/A
<b>Electrical Power Surge.</b> Loss or damage to goods or apparatus more than five (5) years old are excluded. Standard Excess applicable	€3,500	5%
<b>Outdoor Contents.</b> Standard Excess applicable	N/A	Contents up to €49,999 = max limit of €5,000 and €1,000 per item  Contents of €50,000 and above = max limit of €10,000 and €1,000 per item  Contents of €50,000 and above – optional to increase up to max limit of €20,000 and €1,000 per item
<b>Plants in the garden.</b> Standard Excess applicable	N/A	Max limit €1,000 €250 any one hedge or tree

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<b>Metered Water and loss of heating fuel.</b> Standard Excess applicable	N/A	€500
<b>Christmas increase and Wedding gifts.</b> Standard Excess applicable	N/A	10%
<b>Frozen Food.</b> Standard Excess applicable	N/A	€1,000
<b>Title Deeds.</b> Standard Excess applicable	N/A	€750
<b>Tenants Cover.</b> Standard Excess applicable	N/A	10%
<b>Money and Credit Cards.</b> Standard Excess applicable	N/A	€500
<b>Visitors Personal Possessions.</b> Standard Excess applicable	N/A	€500 per visitor
<b>Downloaded information.</b> Standard Excess applicable	N/A	€1,000
<b>Temporary Removal.</b> Standard Excess applicable	N/A	15%
<b>Legal Liability to Public.</b> Standard Excess applicable	€2,000,000	
<b>Liability to Domestic employees.</b> Standard Excess applicable	N/A	€200,000
OPTIONAL COVERS		
<b>All Risks Pedal Cycles.</b> Standard Excess Applicable unless otherwise agreed	100%	
<b>All Risks Golfers.</b> Standard Excess Applicable	100%	
<b>All Risks Golfers Buggy.</b> Standard Excess Applicable	100%	
<b>Accidental Damage to Contents.</b> Standard Excess Applicable	100% €1,500 in respect of porcelain china, glass and other articles of a brittle nature	
<b>Emergency Travel.</b> Standard Excess Applicable	€3,000	
<b>Short Term Home Let.</b> Up to 11 month lets Minimum Excess of €100	Liability towards tenants included up to €2,000,000 Accidental Damage is limited to fixed glass, sanitary ware and ceramic hobs only up to €1,000 in total	
<b>Long Term Home Let.</b> 12 months and above lets Excess €100 unless selected excess is higher	Liability towards tenants included up to €2,000,000 Accidental Damage is limited to fixed glass, sanitary ware and ceramic hobs only up to €1,000 in total	

**OPTIONAL COVERS****Property Owners liability.**

Standard Excess Applicable

€2,000,000

**Useful Key words - Terms and Conditions****Unoccupied**

(i) You and Your family are not living in the main Buildings of Your Home.

(ii) Not attended overnight by You or a member of Your Family or any member of Your domestic employees for thirty (30) consecutive days.

**Vacant**

(i) The main Building of Your Home is insufficiently furnished for normal occupation, or

(ii) You and Your Family or Occupants have moved out with no intention to return.

**Valuables**

Jewellery, watches, furs, items made of gold, silver and other precious metals, pictures and other works of art, including stamp, coin and medal collections all of which belong to You and Your Family.

**Accessible**

Windows not exceeding three (3) metres from ground level and accessible from any adjoining balconies, terraces and or walls.

**MSR – Minimum Security clause for Homes (this may vary on the type of property to be insured please refer to your proposal form and policy schedule).**

This contract of insurance does not cover theft from the private dwelling of the Home unless the undernoted minimum protections are fitted and put into full and effective operation whenever the Home is left unattended, unless Your Document of Insurance has been endorsed stating that minimum security clause is inoperative or that alternative protections have been agreed by us.

**External Doors:**

5 Lever Mortice Deadlocks (conforming to British Standard 3621 or European Equivalent EN 12209 and EN 1303)

or if a composite or UPVC type door a key operated multi locking point system

or metal opening gates/grills fitted externally and secured by a key operated dead lock

**Patio Doors and/or sliding doors:**

In addition to a key operated central locking device,

key operated bolts to top and bottom opening sections of the doors

or a multi locking point system

or metal opening gates/grills fitted externally and secured by a key operated dead lock

**Windows:**

Key operated security locks

or lockable metal roll down shutters

or metal grilles embedded into the wall to all ground floor and all Accessible windows

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**Ibex 7 – Safe Clause – Applicable to all home Insurance policies with contents cover please refer to the above summary, proposal form and policy schedule for maximum limits out of the safe.**

This insurance excludes theft in respect of jewellery and watches from the private dwelling unless such items are kept in a locked safe or strong box weighing over 100kg which must not be in an open position or in a safe which is anchored to or completely embedded in the wall or floor, suitably concealed, or located inside the building.

**Ibex 1 - Intruder Alarm Clause – Applicable to properties with a total contents sum insured of €80,000 and above and or properties connected to a direct alarm.**

An intruder alarm is required to be installed at the premises and it is warranted by You that:

- (a) The intruder alarm is kept in an efficient and effective condition.
- (b) A maintenance contract is kept continuously in force with the installers of the intruder alarm (or other company agreed in writing by Us), and the company responsible for the maintenance contract is immediately advised by You of any apparent defects or failures in the intruder alarm or signalling.
- (c) Any detection devices and their circuitry connection for continuous functioning are fully operable at all times.
- (d) The intruder alarm is put into full and effective operation whenever the premises are left unattended and when you retire for the night .
- (e) We are notified immediately:
  - (i) If the police or any other central signal monitoring body give written warning of possible or intended withdrawal of response.
  - (ii) Before any alteration to or replacement of the intruder alarm and its associated maintenance contract made.

**Ibex 13 – Subsidence Heave and Landslip Exclusion – Applicable to all Apartments/ Rural and properties over 10 years.**

Cover is deleted for subsidence, heave or landslip.