



Summary of Covers & Limits

Permanent Home

Section	Buildings	Contents
Fire (including Resultant smoke Damage), lightning, explosion Earthquake and volcanic eruption. Standard Excess applicable	100%	100%
Escape of water from fixed water tanks, apparatus or pipes and Escape of oil from a fixed domestic oil-fired central heating installation. Standard Excess applicable	100%	100%
Water or oil leaking from any fixed appliances or pipe. Standard Excess applicable	100%	100%
Theft or attempted theft. Standard excess applicable unless otherwise agreed.	100%	100% Theft limit with no force and violent entry €500 Valuables Limit 25% Valuables single article limit €5,000 or 7% of Contents sum insured whichever the lesser unless specified separately Valuables out of the safe limit €5,000 max per item €500
Storm or Flood. Standard Excess applicable.	100%	100%
Subsidence or Heave or Landslip Applicable to properties up to 10yrs Cover not available for Rural Properties Excess €1,500	100%	100%
Vandalism or malicious damage Standard Excess applicable.	100%	100%
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. Standard Excess applicable	100%	100%

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Accidental damage to fixed glass sanitary fittings and ceramic tops forming part of the Buildings. Standard Excess applicable	100%	N/A
Accidental damage to cables, underground pipes and drains (and their inspection covers), septic tanks. Clearing a blockage between the main sewer and Home. Standard Excess applicable	Up to 20% €1,000	N/A
Accidental Damage to Mirrors and glass or ceramic tops forming part of furniture. Standard Excess applicable	N/A	100%
Accidental damage to home entertainment equipment (portable items excluded). Standard Excess applicable	N/A	100%
Emergency Access. Standard Excess applicable	Maximum limit €3000 Buildings and contents	
Expenses. Standard Excess applicable	100%	N/A
Alternative Accommodation. Standard Excess applicable	20% Whichever the greater of the Building or Contents	
Theft of Keys. Standard Excess applicable	€750	
Garden Restoration. Standard Excess applicable	Re-landscaping €4,000 Trees €1,000 Max per tree €400	N/A
Trace and Access. Standard Excess applicable	€3,000	N/A
Electrical Power Surge. Loss or damage to goods or apparatus more than five (5) years old are excluded. Standard Excess applicable	€3,500	5%
Outdoor Contents. 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

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Plants in the garden. Standard Excess applicable	N/A	Max limit €1,000 €250 any one hedge or tree
Metered Water and loss of heating fuel. Standard Excess applicable	N/A	€500
Christmas increase and Wedding gifts. Standard Excess applicable	N/A	10%
Frozen Food. Standard Excess applicable	N/A	€1,000
Title Deeds. Standard Excess applicable	N/A	€750
Tenants Cover. Standard Excess applicable	N/A	10%
Money and Credit Cards. Standard Excess applicable	N/A	€500
Visitors Personal Possessions. Standard Excess applicable	N/A	€500 per visitor
Downloaded information. Standard Excess applicable	N/A	€1,000
Temporary Removal. Standard Excess applicable	N/A	15%
Legal Liability to Public. Standard Excess applicable	€2,000,000	
Liability to Domestic employees. Standard Excess applicable	N/A	€200,000
OPTIONAL COVERS		
All risks – Unspecified Personal Possessions. Standard Excess Applicable	Max Limit €5,000 Max per item €1,500	
All risks – Specified Personal Possessions . Standard Excess Applicable unless otherwise agreed	Up to the total sum insured	
All Risks – Money and Credit Cards. Standard Excess Applicable	€750	
All Risks Pedal Cycles. Standard Excess Applicable unless otherwise agreed	100%	
All Risks Golfers. Standard Excess Applicable	100%	
All Risks Golfers Buggy. Standard Excess Applicable	100%	
Accidental Damage to Buildings. Standard Excess Applicable	Up to max of €4,000	

Summary of Covers & Limits**OPTIONAL COVERS**

Accidental Damage to Contents. Standard Excess Applicable	100% €1,500 in respect of porcelain china, glass and other articles of a brittle nature
Contents at University Standard Excess Applicable	Up to a max of €2,000
Emergency Travel. Standard Excess Applicable	€3,000
Permanent Home Let. Up to a max 90 days a year Minimum Excess of €100	Liability towards tenants included up to €2,000,000 Accidental Damage is excluded and limited to fixed glass, sanitary ware and ceramic hobs only up to €1,000 in total
Property Owners liability Standard Excess Applicable	€2,000,000

Useful Key words - Terms and Conditions**Permanent Home**

A Home where the insured normally live, not left unoccupied for more than 30 consecutive days.

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.

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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

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.