

Arachas Home Insurance Assumptions

Unless otherwise declared by you and accepted in writing by Arachas, you agree that the following Assumptions are accurate.

If you cannot agree to these Assumptions, we will be unable to provide you with an online quote.

1. Neither you nor any others residing with you have ever been refused insurance or had any special terms, restrictions or conditions imposed by any Insurer. This includes any refusal or cancellation of insurance or special terms, restrictions or conditions previously imposed by any insurance company.
2. Neither you nor any others residing with you have ever been cautioned for, convicted of, or charged but not yet tried for, any criminal offence, other than spent convictions under the 'Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016' or driving offences under the Road Traffic Acts.
3. You currently hold home insurance for these premises and there is no gap in insurance cover between the expiry date of your previous policy and the start date of this policy. (This assumption does not apply if you have only just acquired these premises.)
4. The premises being insured is not:
 - 4.1. under construction or renovation
 - 4.2. over 100 years old
 - 4.3 a listed building or subject to a preservation order
 - 4.4. located on a site which exceeds 2 acres in size
 - 4.5. used in connection with any commercial activities
 - 4.6. currently unoccupied and will not be unoccupied for more than 30 consecutive days in any one period of insurance*

**Note that this assumption 4.6 does not apply where you have stated that the property is occupied as a Holiday Home.*

5. The walls of the premises are built entirely of brick, stone or concrete or are timber framed and clad entirely of brick, stone or concrete.
6. The roof is of standard construction (at least 80% of the roof is constructed with one of the following standard materials only: slate, tile or concrete).
The total area of non-standard roof does not exceed 20% of the total roof area and is constructed with one of the following materials only: asphalt, trocal or felt on timber.
7. The premises is in a good state of repair and will be so maintained and is free from any signs of external or internal cracks.

Arachas Home Insurance Assumptions

8. The premises has never suffered loss or damage because of flood, whether insured or not, nor is there a history of flooding in the area.

 9. The premises has never suffered loss or damage because of subsidence, heave or landslip, whether insured or not, nor is there a history of subsidence, heave or landslip in the area. The premises is not:
 - 9.1. being monitored for subsidence, ground heave or landslip
 - 9.2. the subject of a report which mentions subsidence, ground heave or landslip
 - 9.3. underpinned

 10. Minimum Security Requirements
 - All external doors are fitted with appropriate locking mechanisms
 - All French doors, patio doors and windows are fitted with appropriate security locks
 - All properties, where contents are more than €90,000, must have installed a standard alarm. If the Contents sum insured is more than €120,000 then the alarm installed must be linked to a central monitoring station

 11. There is a formal rental agreement for a period of no less than 12 months in place directly between you and the tenant(s). **
- **Note that this assumption 11) only applies where you have stated that the property is occupied by tenants.*
12. Information that you provide about your home insurance claims history relates to any home claims or losses, whether insured or not:
 - made in connection with the property you are now looking to insure; or
 - made in connection with any other properties owned or occupied, at any time, by you or others residing with you; or
 - previously paid out by any insurance company