

Arachas Recommends Zurich As Your Home Insurer



Arachas has partnered with Zurich, a leading global insurer, to offer competitively priced Home Insurance, ensuring you have complete peace of mind with outstanding cover when it comes to insuring your property.

We are dedicated to offering our customers the most relevant insurance at competitive prices while at the same time ensuring we partner with a financially secure insurer.

AWARD WINNING SERVICE

You can rely on Zurich to deliver what matters, when it matters most.

Zurich is committed to:

- Providing a 24 hour Emergency and Claims Assistance Helpline 1890 208 408, with access to a friendly, experienced team based in Ireland, providing local support and assistance.
- Paying claims within 10 working days of settlement.
- Settling all claims directly with approved repairers- this means you don't need to pay & reclaim the costs.
- Keeping you updated throughout the process of your claim. You will be assigned a dedicated claims advisor who will provide a full and clear explanation of the process.

FINANCIAL STRENGTH

Zurich combines strong international market positions in personal, commercial and corporate insurance across the globe. Among Zurich's strengths are its extensive customer knowledge and risk insights, global network, local expertise and financial stability.

With Zurich you will benefit from:

- The strength and scale of a global insurer.
- A global brand that is trusted and respected by customers and brokers.
- Skills and expertise across specialised markets.
- Outstanding financial strength¹.

¹Rated "AA-/ stable" by Standard & Poor's as at 31 December 2018

With Zurich you can tailor your Home Insurance to protect your property, your belongings or a combination of both.

A Guide To Home Insurance Benefits

POLICY BENEFITS

This includes cover against Theft, Fire, Smoke, Lightning, Explosion, Earthquake, Storm, Flood, Escape of Water/Oil, Riot, Vandalism, Malicious Damage, Subsidence, Impact.

COVERS

BUILDINGS COVER	Optional
CONTENTS	Contents cover minimum €25,000
ACCIDENTAL DAMAGE	Included
FIRE BRIGADE CHARGES	Up to €2,500
CHILDCARE	Public Liability cover up to 2 children
BUSINESS EQUIPMENT	Cover for Business Equipment up to €4,000 automatically included
TRACE & ACCESS	We cover up to €750 to remove or replace any part of the building necessary to repair any fixed domestic water or heating installation where water or oil has escaped
POLICY EXCESS	Policy Excess €250 / Water Damage Excess €500; Policy Excess €500 / Water Damage Excess €750; Policy Excess €1000 / Water Damage Excess €1250
LIABILITY COVER	Up to €3,000,000 Third Party Liability Up to €3,000,000 Domestic Employees Liability
DOOR LOCK REPLACEMENT	Up to €700
FREEZER CONTENTS	Unlimited
LOSS OF OIL	Unlimited, including clean up costs
ALTERNATIVE ACCOMMODATION	Up to 20% of Buildings Sum Insured if the home is made uninhabitable
LOSS OF MONEY	Up to €400, subject to €50 excess
PAYING GUESTS	Public Liability cover up to 6 guests
UNSPECIFIED ALL RISKS	€1,500 automatically included when contents are insured
CONTENTS IN THE OPEN	Up to €1,275
SATELLITE DISHES/ AERIALS	Included, subject to €250 excess
CREDIT CARDS	Up to €1,275
WEDDING AND CHRISTMAS GIFTS	We automatically offer a 10% increase on your contents sum insured over Christmas and when notified of a wedding at no additional cost to you
24 HOUR EMERGENCY ASSISTANCE	If you are in need of assistance day or night you can contact Zurich on 1890 208 408
BLOCKAGE OF SEWER PIPES	Covered as Standard
ADDITIONAL EXTRAS	Personal Possessions

Important Note: This guide is only a summary of some of the benefits and covers of the policy. Terms and conditions apply. Please refer to your Insurance Schedule and Policy Document for full details of your cover.

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