

Arachas Recommends Zurich As Your Landlord Insurance Provider



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 Landlord 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 of €25,000
THEFT COVER	Included as Standard
REPLACEMENT OF LOCKS	Up to €500
LOSS OF RENT / ALTERNATIVE ACCOMMODATION	Up to 15% of Building Sum Insured
DEFINITION OF TENANTS	The home is tenanted when there is a current written rental or lease agreement in place
FIRE BRIGADE CHARGES	Up to €2,500
TRACE & ACCESS	Up to €750
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
BLOCKAGE OF SEWER PIPES	Covered as Standard
SATELLITE DISHES/ AERIALS	Covered as Standard
24 HOUR EMERGENCY ASSISTANCE	If you are in need of assistance day or night you can contact Zurich on 1890 208 408

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.

HC July 20