

# Benchmark Home Insurance

## Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Benchmark Options

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. These include your proposal form or statement of fact, policy document and schedule. Please ensure that you read them carefully.

**What is this type of insurance?** Benchmark Options provides insurance cover for your main private dwelling. It provides protection for the common risks associated with owning your own home



### What is insured?

- ✓ Property Damage / Loss: Loss or damage to your property provided it is caused by an event that has been outlined in your policy
- ✓ Temporary Accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy
- ✓ Liability to Others: Damage, injury or illness caused to others as a result of ownership or occupation of the property insured

Note The maximum amount payable is the sum insured which is outlined on your schedule. Inner policy limits may also apply which is outlined in your policy document

#### Main Features & Benefits of Basic cover

- ✓ Fire, Smoke, Explosion, Lightning
- ✓ Storm & Flood
- ✓ Escape of water & oil
- ✓ Stealing or attempted stealing
- ✓ Malicious persons or vandals
- ✓ Subsidence, Ground Heave, Landslip
- ✓ Liability cover including that of domestic employees
- ✓ Alternative Accommodation

#### Additional Covers under Standard Cover

- Accidental breakage of glass
- Fire Brigade charges
- Door Locks Replacement

#### Additional Covers under Deluxe Cover

- Shopping
- Identity theft cover

#### Optional Extensions & Covers

- Accidental Damage Cover
- All Risks cover
- Caravan & Mobile Home cover



### What is not insured?

- ✗ Any incident, cause or event not outlined in your policy (booklet & schedule)
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Malicious damage or vandalism by any person lawfully on the premises or invited onto the premises by you or a member of your household
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Consequential (indirect loss) arising indirectly from an insured event
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, biological & chemical contamination, confiscation
- ✗ Accidental bodily injury, death, disease or illness of any member of your household or employees of you or members of your household (excluding domestic employees)
- ✗ Excess: this is the first amount of any claim that you must pay
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Matching of items: we will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- ✗ Some events are not insured if the property unfurnished or if it is unoccupied for more than 35 days, for e.g., escape of water, stealing or attempted stealing.
- ✗ Loss or damage caused by Storm to roofs constructed with torch on felt exceeding 10 years of age.



### Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined on your schedule
- ! Inner policy limits apply to some covers, for e.g., valuables, alternative accommodation
- ! In the event of a claim covered under the policy, we reserve the right to use our Managed Repair Network of Building Contractors. Where we agree to pay you, we reserve the right to make staged payments and to withhold final payment until all works are complete, invoices submitted, and work is inspected by us. The percentage of final payment withheld will not exceed 30% of the overall settlement amount
- ! In the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the Under Insurance Clause may apply which will reduce the settlement amount proportionate to the level of under insurance



### Where am I covered?

- ✓ Cover is provided in respect of the property insured by us, at the address shown on your policy schedule
- ✓ Liability cover is provided within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Island or elsewhere in the World in the course of a visit not lasting more than 60 consecutive days
- ✓ Where all risks cover, pedal cycles and caravans are insured under the policy cover is provided within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Island, and for not more than 60 days in any one period of Insurance while elsewhere in the World



### What are my obligations?

Keep us informed

- Notify us of any changes to the property insured or details previously provided to us

Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the property in a sound condition

Ensure you have adequate cover to meet your needs

- Review the amounts for which you have insured your property regularly. It is your duty to ensure your property is adequately insured
- Check the cover provided under your policy regularly to ensure it continues to meet your needs, reviewing all policy documentation as terms, specific to you and your cover, will be outlined on your policy schedule

Do the following in the event of a claim

- Notify us as soon as you become aware of a claim
- Notify the Gardai if there has been a theft, attempted theft, loss or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident ensuring not to respond without our consent
- Do not dispose of any items for which you are making a claim until we have inspected them



### When and how do I pay?

- Payment is to be made prior to commencing cover
- Please contact your broker for details on the payment options available to you



### When does the cover start and end?

Please refer to your policy schedule for details on the period of cover



### How do I cancel the contract?

- You may cancel your policy by providing a written instruction to your Broker