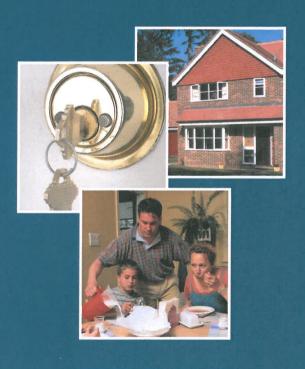
# GLENNON HOME INSURANCE POLICY











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# Introduction from Glennon

We welcome you as a new Glennon Private Client to our company. Our aim is to provide you with the highest standard of courtesy, efficiency and service in all our dealings with you.

Glennon are insurance brokers, consultants, risk managers, and providers of pensions and related services to individuals, businesses and groups. We deliver independent, professional, creative and competitive insurance and risk management solutions combined with quality, service and reliability. A dynamic tightly focused organisation, we are constantly seeking to grow, innovate and improve our ability as a Team to deliver total client satisfaction. We welcome the opportunity to respond to your needs.

This is your new Homesure Home Insurance Policy which has been arranged on your behalf by Glennon with Allianz p.l.c. Please read this document carefully and contact Glennon on our helpline at (353) 01 7075909 immediately if any of the information is incorrect or if you have any queries. Your policy is a legal document and we recommend that you keep it in a safe place.

Index linking will help keep your sums insured in line with inflation in accordance with the indices used but you should regularly review your cover and values insured and contact us if you require any advice or guidance. Remember always to increase your sums insured for new extensions, renovations or new articles acquired. You can alter your policy at any time by contacting us on our helpline at (353) 01 7075909.

We also have a specially discounted car insurance scheme for Glennon Private Clients and their spouses or partners. If you would like a quotation please contact us on our helpline to find out how much we can save you on your car insurance.

If you wish to learn more about Glennon and the broad range of insurance products and financial services we offer to our private and business clients, please visit our website at www.glennons.ie.

Some guidance is given below which we hope will save you time and trouble when you wish to alter or renew your insurance or when you need to make a claim under your policy and will also assist in preventing loss, damage or theft to your Home or possessions.

## When you wish to make a claim under your policy

- If you need to make a claim under your policy for loss, damage or theft please refer to the guidance contained on page 53 of this policy under the heading "How to Make a Claim" and "Claims Your Duties and our Rights" on page 43.
- When it comes to making a claim under your policy our Homesure Home Assist Emergency Service will give you rapid access to repairers to assist you in having emergency repairs carried out to your Home where necessary. Keep the 24 hour Emergency Service Telephone Number on your person so that you will always have it when you need it.



Our expert independent advice and assistance in dealing with your Insurer on your behalf where required ensures that you will always secure your maximum entitlement with the minimum of hassle.

## When you wish to alter your policy

- Notify Glennon at Charlemont House, Charlemont Place, Dublin 2 or contact us on our helpline (353) 01 7075909 in advance of the change taking place.
- Quote your policy number on all correspondence.

## When you wish to renew your policy

- Prior to the renewal date of your policy we will issue a renewal invitation to you containing full details of the renewal terms and Premium.
- Please note that all Cover ceases from the renewal date shown on your renewal invitation.
- Please pay particular attention to our advice regarding the importance of disclosing material facts at renewal time.
- In order to renew your policy please return any documents or information requested in the renewal invitation together with your renewal premium which must be received on or before renewal date.

## How to prevent Loss or Damage

While your Homesure policy will cover you for the financial loss you suffer as a result of loss or damage it cannot protect you from the trauma and disruption that such events can cause. We have therefore included some safety precautions we recommend you to take which should prevent such loss or damage occurring under the heading "How to Prevent Loss or Damage" on page 51.

Frank Glennon Limited, trading as Glennon and Glennon Insurances is regulated by the Central Bank of Ireland.



# Your Policy

This Policy (which includes and shall be read as one document with the Policy Schedule, Endorsements, Proposal Form and Declaration), evidences a contract of insurance between the Insured and Allianz p.l.c.

We will, subject to the terms, conditions, limitations and exclusions of this Policy, indemnify You against loss, damage or legal liability which occurs during any Period of Insurance for which You have paid or agree to pay the premium.

Please advise Us immediately if the use or nature of Your Premises changes or if You do anything which may affect Our attitude to the cover provided, such as for example, building an extension or re-roofing all or part of Your Home.

## Insurance Act 1936

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

## Finance Act 1990

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

SIGNED ON BEHALF OF THE COMPANY

Aidan Hanratty

Member of the Board of Management.

Allianz p.l.c.



# **Definitions**

Any word or expression, which is given a specific meaning in this Policy, will have the same meaning wherever it appears.

#### The Insured/You

The person(s) named on the Schedule under Insured.

## We/Us/The Company

Allianz p.l.c.

#### **Premises**

The Premises is defined as the Private House, occupied for residential purposes only, built with brick, stone or concrete and roofed substantially with slates, tiles, or other incombustible materials (the Private House) and domestic outbuildings, garages, swimming pools and tennis courts, including fixtures and fittings therein and thereon, fuel storage tanks and their Contents, terraces, patios, driveways, footpaths, walls, gates and fences, lawns, hedges, trees, shrubs and plants all situate as stated in the Schedule.

## **Contents**

Household goods and Personal Effects belonging to You (or for which You are legally responsible) or belonging to members of Your Household and Domestic Employees permanently residing with You, all in the Private House and domestic outbuildings.

Money is included up to a maximum of €650.

Any one High Value Item is covered for not more than 10% of the Contents Sum Insured and the total of these items is covered for not more than 50% of the Contents Sum Insured unless details have been advised to Us and are listed on the Schedule.

Home Office Equipment i.e. personal computers, printers, facsimile, telephone answering machines and the like, is included for an amount of €3,810 in any one Period of Insurance.

#### **Excluding**

- Property otherwise insured.
- Motor vehicles, (other than mechanically propelled lawnmowers), marine craft, caravans and trailers, aircraft or parts, keys or accessories of, on or in any of them.
- Animals and livestock.
- Deeds, bonds, securities for money, manuscripts, certificates, bills of exchange, promissory notes and documents of every kind unless specifically mentioned.

## **Domestic Employee**

Any employee of the Household carrying on solely private domestic duties (including chauffeurs, golf caddies, caretakers, gardeners) in connection with the Premises including repair, maintenance or decoration.



## **Endorsement**

Any alteration to this Policy wording.

#### Excess

The amount of any loss You must pay yourself.

## Extra Risk / High Value Items

Any single item of gold, silver, jewellery, precious metals, pictures or other works of art, furs, or collection(s) of stamps, coins or medals.

## Household

You and others permanently residing with You other than paying guests.

## Money

Banknotes, coins, cheques, bank drafts, postal or money orders, stamps (not forming part of a collection), savings stamps and certificates, premium bonds, gift tokens, luncheon vouchers & travel tickets.

## Period of Insurance

The period shown on Your Schedule and any subsequent period for which We accept a renewal premium.

#### Personal Effects

Articles normally worn or carried on or about the person.

#### Unfurnished

Not adequately furnished or equipped for normal living purposes.

## Unoccupied

Not lived in by a member of Your Household or any other person authorised by You.

All other definitions as detailed in the Policy.



This section only applies where a Sum Insured for this cover is shown on the Schedule

# The Cover

We will indemnify You by payment or, at our option, by reinstatement, replacement or repair, in respect of loss or damage to the Premises by any of the Insured Causes listed in paragraphs numbered (1) to (12), subject to the terms, limitations, exceptions and exclusions set out in this Policy. In the event of a loss Our maximum liability is limited to the Sum Insured stated in the Schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(1) FIRE, EXPLOSION, LIGHTNING, EARTHQUAKE AND THUNDERBOLT	
(2) SMOKE  Meaning direct damage from smoke including the sudden, unusual or faulty operation of any oil, gas, electric domestic heater or domestic cooking appliance located within the premises	<ul> <li>by smoke from fireplaces</li> <li>by smog or from agricultural smudging or industrial operations</li> </ul>
(3) STORM OR FLOOD	<ul> <li>to fences and gates, lawns, hedges, trees, shrubs and plants, except as a direct result of damage to the Private House by Storm or Flood</li> <li>by frost</li> </ul>
(4) FREEZING, ESCAPE OR OVERFLOW OF WAYER FROM WITHIN ANY PLUMBING OR HEATING SYSTEM, FIXED WATER APPARATUS OR FIXED DOMESTIC APPLIANCE	while the Private House is Unfurnished where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(5) STEALING (OR ATTEMPTED STEALING)	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> <li>when any part of the Private House is lent, let, sub-let or accommodating paying guests unless involving entry or exit by forcible or violent means</li> </ul>
(6) ESCAPE OR OVERFLOW OF OIL FROM WITHIN ANY PLUMBING OR HEATING SYSTEM OR FIXED DOMESTIC APPLIANCE	
(7) IMPACT BY AIRCRAFT, AERIAL DEVICES OR ARTICLES DROPPED FROM THEM, RAIL VEHICLES, ROAD VEHICLES OR ANIMALS	caused by domestic pets
(8) FALLING TREES AND BRANCHES AND/OR EXTERNAL TELEVISION/RADIO AERIALS, MASTS AND SATELLITE DISHES	<ul> <li>caused by felling of trees or lopping of branches</li> <li>to hedges and fences</li> <li>arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(9) RIOT, CIVIL COMMOTION, STRIKERS, LOCKED-OUT WORKERS OR PERSONS TAKING PART IN LABOUR DISTURBANCES	to boundary walls, hedges, gates, fences, terraces, patios, driveways, footpaths, swimming pools, lawns, trees, shrubs and plants
(10) MALICIOUS DAMAGE AND VANDALISM	<ul> <li>by any person lawfully on the Premises</li> <li>while the Private House is Unfurnished</li> <li>where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> <li>to boundary walls, hedges, gates, fences, terraces, patios, driveways, footpaths, swimming pools, lawns, trees, shrubs and plants</li> </ul>
(11) SUBSIDENCE OR HEAVE OF THE SITE ON WHICH THE PRIVATE HOUSE STANDS OR LANDSLIP	<ul> <li>resulting from demolition, structural alteration or structural repair</li> <li>resulting from faulty workmanship, the use of defective materials, settlement of newly made up ground and coastal or river erosion</li> <li>to boundary walls, gates, fences, terraces, patios, drive-ways, footpaths, swimming pools and tennis courts unless the Private House is damaged at the same time by this cause</li> <li>resulting from the bedding down of any structure</li> <li>Also excluding the first €630 of each and every loss</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(12) ACCIDENTAL DAMAGE (WHERE INDICATED AS COVERED IN THE SCHEDULE)	<ul> <li>to any part of the Private House which is lent, let, sub-let, or accommodating paying guests</li> <li>by settlement and shrinkage</li> <li>caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
ALTERNATIVE ACCOMMODATION  We will pay for: (i) reasonable additional expenses necessarily incurred by You, for alternative comparable accommodation for You and members of Your Household, (ii) loss of rent due to You, (iii) two years Ground Rent if You are liable, (iv) rent which continues to be payable by You, as a result of the Premises being rendered uninhabitable following damage by an Insured Cause.  The expense is limited to the period necessary for reinstatement and the total amount payable is limited to 20% of the Premises Sum Insured.  ARCHITECTS AND OTHER FEES Architects/Surveyors and Legal Fees necessarily and reasonably incurred, in the reinstatement of the Premises following loss or damage covered by this Policy. The total amount recoverable under this Benefit and this Section shall not exceed the Sum	
Insured on Buildings. Fees for preparing claims are not covered.  BREAKAGE OF FIXED GLASS AND SANITARY FITTINGS Accidental breakage of:  (i) fixed glass in doors, windows, skylights, fanlights and verandas,  (ii) fixed wash-hand basins, fixed baths, cisterns, fixed sanitary fittings and fixed shower units.	<ul> <li>to any item broken or cracked at the commencement of this insurance</li> <li>to swimming pools</li> <li>while the Private House is Unfurnished</li> <li>where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
CLEAN UP EXPENSES  Vouched expenses incurred to clean up (but not to landscape), following escape of oil from any fixed domestic system or appliance will be paid, subject to a maximum amount of €2,000, provided no payment is made in respect of such expenses under Contents cover on this, or any other, insurance Policy.	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been         Unoccupied for more than 60         consecutive days immediately prior to         the loss or damage</li> </ul>
DEBRIS REMOVAL COSTS  We will pay for the cost of debris removal, demolition and/or shoring up costs necessarily incurred with our consent following loss or damage to the Premises by an Insured Cause.	
FIRE BRIGADE CHARGES  We will pay the cost of the charges made on You by a Local Authority (as permitted by legislation) for Fire Brigade attendance, as a result of any incident which is insured by Your Policy. The maximum amount payable will be €2,000, provided no payment is made in respect of such charges under Contents cover on this, or any other, insurance Policy.	
PAYING GUESTS  Permission is given for not more than six paying guests (at any one time) to be kept in the Private House.	



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
PUBLIC AUTHORITIES REQUIREMENTS COSTS We will pay the cost of complying with any Government, Local Authority, Building or other Regulation to the extent that these apply to parts of the Premises damaged by an Insured Cause but not where notice has been served on You prior to the occurrence of the loss or damage.	
PURCHASER'S INTEREST If You have contracted to sell the Premises, the contracting purchaser will have the benefit of this Section up to the date of completion of the sale. This extension only applies if the Premises is not otherwise insured and shall not prejudice Your or Our rights.	
REINSTATEMENT OF SUM INSURED AFTER LOSS The Sums Insured will not be reduced by the amount of any loss.	
SATELLITE DISHES, TELEVISION/RADIO AERIALS AND MASTS We will indemnify You for loss or damage to external satellite dishes, television/radio aerials and masts not exceeding 30 feet in height.	
SERVICE PIPES AND CABLES We will indemnify You for Accidental Damage to service pipes, cables & underground tanks for which You are legally responsible.	



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
TRACE AND ACCESS  We will pay up to €2,000 to remove or replace any part of the Premises necessary to repair any fixed domestic water or heating installation where water or oil has escaped.	<ul> <li>to the item from which the escape occurred</li> <li>while the Private House is Unfurnished</li> <li>where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> </ul>
JURY SERVICE EXPENSES In the event of the Insured or their spouse serving on a Jury in any Law Court in the Republic of Ireland We will pay to You €13 for each day attended up to a maximum of €325 in any one Period of Insurance excluding the first €20 of each claim.	
INDEX LINKING: The Sum Insured on Premises will be automatically increased each month and updated annually at renewal date in accordance with the House Building Cost Index issued by the Department of the Environment or by any higher percentage We consider appropriate. These increases may not be sufficient for Your needs and We would therefore suggest that You periodically review Your own Sums Insured.	



# YOUR POLICY COVERS YOUR POLICY EXCLUDES LOSS OR DAMAGE

#### **MORTGAGEE CLAUSE**

The interest of a Mortgagee in this insurance shall not be prejudiced by any act or neglect of the Mortgagor (or Occupier of any Premises hereby insured) whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee provided the Mortgagee shall immediately on becoming aware thereof give notice in writing to The Company and on demand pay such additional premium as the Company may require.



# Section One: Liability to Others

## YOUR POLICY COVERS

# YOUR POLICY EXCLUDES LIABILITY IN RESPECT OF

#### LIABILITY TO DOMESTIC EMPLOYEES

We will indemnify You in respect of all sums which You shall become legally liable to pay as employer for death, bodily injury or illness to any Domestic Employee. The amount payable in respect of any one event or series of events constituting one occurrence shall not exceed €6,345,000 inclusive of all legal fees and other expenses.

- any action for damage brought in a Court of Law outside the Republic of Ireland
- any agreement unless liability would have otherwise applied
- death, bodily injury or illness caused to other members of Your Household
- major construction, re-construction, structural or demolition works

# LIABILITY TO OTHERS AS OWNER OF THE PREMISES

We will indemnify You in respect of all sums which You shall become legally liable to pay as Owner of the Premises for accidents happening on or about the Premises which result in

- (i) death, bodily injury or illness to any person other than
  - members of Your Household
  - employees of You or of members of Your Household
- (ii) Accidental Damage to property other than property belonging to or under the control of:
  - M You
  - Members of your Household
  - Employees of You or of members of your Household

- the ownership, possession or occupation of any other land, buildings or structures
- the exercise of any business, trade or profession other than the provision of:
  - a child minding facility at the Premises for not more than 2 children.
  - (ii) accommodation for paying guests as detailed and subject to the limit set out in the Policy or an amending Endorsement,
- any wilful or malicious act
- any contract which imposed on You liability which You would not otherwise have been under
- major construction, re-construction, structural or demolition works



# **Section One: Liability to Others**

# YOUR POLICY COVERS YOUR POLICY EXCLUDES LOSS OR DAMAGE The amount payable in respect of any one event or series of events constituting one occurrence will not exceed €3,175,000 inclusive of all legal fees and other expenses. In the event of Your death We will, in respect of Liability incurred by You, indemnify your personal representatives in the Terms of and subject to the Limitations set out, provided that such personal representatives will, as though they were the Insured, observe, fulfil and be subject to the Terms, exceptions and Conditions of the Policy insofar as they can apply.



# Section Two: Contents

This section only applies where a Sum Insured for this cover is shown on the Schedule

# The Cover

We will indemnify You by payment or, at Our option, by reinstatement, replacement or repair, in respect of loss or damage to the Contents by any of the Insured Causes listed in paragraphs numbered (1) to (12), subject to the Terms, limitations, exceptions and exclusions set out in this Policy.

In the event of a loss Our maximum liability is limited to the Sum Insured stated in the Schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

YOUR POL	LICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(1) FIRE, EXPLOS EARTHQUAKE	ION, LIGHTNING, AND THUNDERBOLT	
including the su operation of any domestic heate	damage from smoke idden unusual or faulty y oil, gas, electric r or domestic cooking ed within the Premises	<ul> <li>by smoke from fireplaces</li> <li>by smog or from agricultural smudging or industrial operations</li> </ul>
(3) STORM OR FL	OOD	
OF WATER FR PLUMBING OF FIXED WATER	CAPE OR OVERFLOW OM WITHIN ANY HEATING SYSTEM, APPARATUS OR TIC APPLIANCE.	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been</li> <li>Unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> </ul>
(5) STEALING (OF STEALING)	RATTEMPTED	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been unoccupied for more than 60 consecutive days immediately prior to the loss or damage</li> <li>when any part of the Private House is lent, let, sub-let or accommodating paying guests unless involving entry or exit by forcible or violent means</li> </ul>



# Section Two: Contents

YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(6) ESCAPE OR OVERFLOW OF OIL FROM WITHIN ANY PLUMBING OR HEATING SYSTEM OR FIXED DOMESTIC APPLIANCE	
(7) IMPACT BY AIRCRAFT, AERIAL DEVICES OR ARTICLES DROPPED FROM THEM, RAIL VEHICLES, ROAD VEHICLES OR ANIMALS	■ caused by domestic pets
(8) FALLING TREES AND BRANCHES AND/OR EXTERNAL TELEVISION / RADIO AERIALS, MASTS AND SATELLITE DISHES	
(9) RIOT, CIVIL COMMOTION, STRIKERS, LOCKED-OUT WORKERS OR PERSONS TAKING PART IN LABOUR DISTURBANCES	
(10) MALICIOUS DAMAGE AND VANDALISM	<ul> <li>by any person lawfully on the Premises</li> <li>where the Private House has been         Unoccupied for more than 60 consecutive days immediately prior to the loss or damage     </li> </ul>
(11) SUBSIDENCE OR HEAVE OF THE SITE ON WHICH THE PRIVATE HOUSE STANDS OR LANDSLIP	■ unless the Private House is damaged simultaneously



# **Section Two: Contents**

YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
(12) ACCIDENTAL DAMAGE (WHERE INDICATED AS COVERED IN THE SCHEDULE)	<ul> <li>to any part of the Private House which is lent, let, sub-let, or accommodating paying guests</li> <li>caused by scratching, abrading or denting</li> <li>to photographic, television, radio or other receiving, recording or reproducing equipment as a result of the fitting, repairing, adjusting or dismantling of any part of such apparatus, or to lamps, tubes, or electronic components in such apparatus</li> <li>to pottery, porcelain, terracotta, glass or other brittle articles, while being handled or actively used</li> <li>by overwinding, or internal damage other than caused by accidental external means to watches, clocks or similar articles</li> <li>by domestic animals</li> <li>damage to any power driven equipment while in use, which directly results from such use</li> <li>to sporting equipment during actual participation in the sport itself</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
ALTERNATIVE ACCOMMODATION  We will pay for: (i) reasonable additional expenses necessarily incurred by You, for alternative comparable accommodation for You and members of Your Household, (ii) loss of rent due to You, (iii) rent which continues to be payable by You, (iv) the reasonable cost of temporary storage of Contents, as a result of the Premises being rendered uninhabitable following damage by an Insured Cause.  The expense is limited to the period necessary for reinstatement and the total amount payable is limited to 20% of the Contents Sum Insured.	
AUDIO AND AUDIOVISUAL EQUIPMENT, COMPUTERS AND MICROWAVE OVENS - APPLICABLE ONLY IF ACCIDENTAL DAMAGE TO CONTENTS IS NOT INCLUDED We will pay the cost of replacing or repairing equipment if accidentally damaged whilst in the Private House.	<ul> <li>as a result of the fitting, repairing, adjusting or dismantling of such apparatus or to tubes or valves in such apparatus, where caused by inherent defects in the tubes or valves themselves</li> <li>as a result of mechanical or electrical defect or breakdown</li> <li>by scratching, abrading or denting</li> <li>as a result of wear, tear or depreciation</li> </ul>
BREAKAGE OF GLASS Accidental breakage of fixed glass in furniture, hobs and mirrors.	<ul> <li>to any item broken or cracked at the commencement of this insurance</li> <li>to hand mirrors</li> </ul>
EXTRA CONTENTS AT CHRISTMAS The Contents Sum Insured is automatically increased by 10% during the months of December and January.	



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
CLEAN UP EXPENSES  Vouched expenses incurred to clean up (but not to landscape), following escape of oil from any fixed domestic system or appliance will be paid, subject to a maximum amount of €2,000 provided no payment is made in respect of such expenses under Premises cover on this, or any other, insurance Policy.	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been         Unoccupied for more than 60 consecutive days immediately prior to the loss or damage     </li> </ul>
COMPENSATION FOR DEATH OF INSURED AND/OR SPOUSE  We will pay €3,200 in the event of death by accident, as a result of:	
<ul><li>(i) fire, explosion, lightning or assault by thieves on the Premises,</li></ul>	
<ul><li>(ii) travelling as a passenger by train, bus, licensed taxi or hackney,</li></ul>	
(iii) assault in the street,	
Where death occurs within three calendar months of such accident.	
CONTENTS IN THE OPEN We will indemnify You, up to an amount of €650, for loss or damage by an Insured Cause, other than Accidental Damage (irrespective of whether cover is indicated in the Schedule) to Contents in the open within the boundaries of your Premises.	■ for any amount in Excess of €125 to any bicycle    Figure   Fi
DOOR LOCKS REPLACEMENT We will pay the cost of replacing external door locks and keys of your Premises, specified in the Schedule, where the keys of such locks have been stolen following a break-in at the Private House or following an assault on You or a member of Your Household.	



#### YOUR POLICY COVERS YOUR POLICY EXCLUDES LOSS OR DAMAGE FIRE BRIGADE CHARGES We will pay the cost of the charges made on You by a Local Authority (as permitted by legislation) for Fire Brigade attendance, as a result of any incident which is insured by your Policy. The maximum amount payable will be €2,000 provided no payment is made in respect of such charges under Premises cover on this, or any other, insurance Policy. FREEZER AND REFRIGERATOR under due to any deliberate act by You or the CONTENTS **Electricity Authority** We will indemnify You up to a maximum of due to any consequence of strikes, labour €650 by payment or, at Our option, by or political disturbances replacement in respect of loss or damage to food in your deep freeze and refrigerator caused by any of the following events. (i) rise or fall in the temperature, (ii) contamination by refrigeration fumes. resulting from: (a) Accidental Damage to the appliance, (b) failure of the appliance due to its own defect, (c) accidental failure of the public supply of electricity. **HOUSEHOLD REMOVAL** to property while in storage away from the Loss or damage to Contents whilst in the removal vehicle course of removal only by a professional recoverable from any other source furniture removal contractor from the Premises to your new permanent residence to glassware, china, pottery, porcelain, in the Republic of Ireland or Northern terracotta or other brittle articles unless Ireland. they have been packed for removal by professional packers caused by scratching, abrading or denting



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
LIABILITY AS A TENANT  We will pay for all sums You become legally liable to pay as tenant, but not as Owner, of the Premises following loss or damage.  (i) by any of the Insured Causes listed at Paragraphs (1) to (11) of the Premises Section,  (ii) to Fixed Glass and Sanitary Ware,  (iii) to Service Pipes and Cables.  The maximum amount We will pay is 20% of the Contents Sum Insured in any one Period of Insurance.	<ul> <li>while the Private House is Unfurnished</li> <li>where the Private House has been         Unoccupied for more than 60 consecutive         days immediately prior to the loss or         damage</li> </ul>
PAYING GUESTS Permission is given for not more than 6 paying guests (at any one time) to be kept in the Private House.	
REINSTATEMENT OF SUM INSURED AFTER LOSS The Sums insured will not be reduced by the amount of any loss.	
SHOPPING  We will pay for loss or damage to food and other goods while You, or a member of Your Household, are transporting them from the shop where bought to the Premises specified in the Schedule subject to a maximum amount of €320 any one loss.	<ul> <li>by theft or attempted theft from any unattended vehicle unless;</li> <li>(i) all windows, including sunroof, and doors are securely locked,</li> <li>(ii) the property is completely concealed within a closed compartment or locked boot.</li> </ul>



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
TEMPORARY REMOVAL OF PROPERTY Loss or damage to Contents by an Insured Cause while temporarily removed from your Private House but remaining in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man. In the event of loss or damage the amount recoverable will be limited to 15% of the Sum Insured on Contents.	<ul> <li>by Storm or Flood to Property in transit or in the open</li> <li>by Accidental Damage</li> <li>to Property otherwise insured</li> <li>to Property removed for sale or exhibition or to furniture depositories</li> <li>by stealing or any attempt thereat other than         <ul> <li>from any Bank, Safe Deposit or Occupied House,</li> <li>from any building where You or any member of Your Household is temporarily staying,</li> <li>involving entry to or exit from a building by forcible or violent means,</li> <li>during removal to or from any Bank or Safe Deposit while in the custody of You or a member of Your Household.</li> </ul> </li> </ul>
TITLE DEEDS  The cost of preparing new Title Deeds to the Premises if they are lost or damaged while in the Private House or in your bank for safe-keeping. The maximum amount payable is €650.	
VISITORS AND GUESTS PROPERTY Loss or damage to the Property of visitors and guests by an Insured Cause is included up to a limit of €1,300 any one loss.	



YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
WEDDING GIFTS The Contents Sum Insured is automatically increased by 10% for a period of one month before and one month after the wedding day of You or a member of your Household.	
VISITORS MEDICAL EXPENSES  We will indemnify You in respect of any claims made against You for payments of medical costs incurred by visitors arising from accidents in the dwellinghouse specified in the Schedule or within the boundary of the site in which it stands up to a maximum of €318 in any one Period of Insurance.	
INDEX LINKING The Sum Insured on Contents will be automatically increased each quarter and updated annually at renewal date in accordance with Household Durable Goods Section of the Consumer Price Index issued by the Central Statistics Office or by any higher percentage We consider appropriate. These increases may not be sufficient for Your needs and We would therefore suggest that You periodically review Your own Sums Insured.	
TELEVISION/RADIO AERIALS/MASTS AND SATELLITE DISHES We will indemnify You for loss or damage to external satellite dishes, television and radio aerials and masts not exceeding 30 feet in height owned by You and attached to the Private House referred to in the Schedule provided You are not the Owner of the Private House.	



## YOUR POLICY COVERS

## **CREDIT/CHEQUE CARDS (Fraudulent use)**

We will indemnify You up to a maximum of €1,300, in any one Period of Insurance in respect of claims resulting from the loss of any credit card/cheque card and bank cash card belonging to You, or your spouse, and its subsequent fraudulent use by any unauthorised person anywhere in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands, the Isle of Man and for unauthorised use elsewhere in the world up to 60 days in any one Period of Insurance.

# YOUR POLICY EXCLUDES LOSS OR DAMAGE

- liability following non-compliance with the Terms and Conditions of the credit card Company regulations
- liability where You fail to report to the Gardai and the credit card Company/bank the loss of your credit card/cheque card/charge card/bank cash card when You discovered it was missing
- liability for unauthorised use of the credit card/cheque card by any member of Your family or Household



# Section Two: Liability to Others

#### YOUR POLICY COVERS

# YOUR POLICY EXCLUDES LIABILITY IN RESPECT OF

#### LIABILITY TO DOMESTIC EMPLOYEES

We will indemnify You in respect of all sums which You shall become legally liable to pay as employer for death, bodily injury or illness to any Domestic Employee. The amount payable in respect of any one event or series of events constituting one occurrence shall not exceed €6,345,000 inclusive of all legal fees and other expenses.

- any action for damage brought in a Court of Law outside the Republic of Ireland
- any agreement unless liability would have otherwise applied
- death, bodily injury or illness caused to other members of Your Household
- major construction, re-construction, structural or demolition works

## **LIABILITY TO OTHERS**

We will indemnify You in respect of all sums which You shall become legally liable to pay

- (i) as Occupier of the Premises
- (ii) in a personal capacity within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands, or, elsewhere in the world in the course of a visit not planned to last more than 60 consecutive days,
- (iii) as Owner of the Premises but only where the Premises are an apartment and the insurance arranged by the management committee does not offer indemnity to You,

for

- (a) death, bodily injury or illness to any person other than
  - members of your Household
  - employees of You or of members of your Household

- the ownership, possession or use of any mechanically propelled vehicle, horse-drawn vehicle or craft. This does not apply to mechanically propelled lawnmowers being used at your Premises – PROVIDED that this extension shall not apply to or include any liability which is compulsorily insurable under any Road Traffic Acts or amending statutes
- the ownership, possession or use of any animal, but this exclusion does not apply to ponies, horses, domestic cats or dogs
- major construction, re-construction, structural or demolition works as occupier of the Premises only
- the ownership of any land or building
- the occupation of any land or building other than;
  - (i) the Premises specified in the Schedule,
  - (ii) temporary holiday accommodation in any Building, Caravan or Camping structure.



# **Section Two: Liability to Others**

## YOUR POLICY COVERS

- (b) Accidental Damage to Property other than Property belonging to or under the control of
  - You
  - members of Your Household

#### caused by

- You.
- members of your Household (other than Domestic Employees).
- Domestic Employees in the course of their employment in connection with the Premises or any temporary residence.

We will also indemnify, in like manner, members of your Household.

The amount payable in respect of any one event or series of events constituting one occurrence will not exceed €3,175,000 inclusive of all legal fees and other expenses.

In the event of your death We will, in respect of liability incurred by You, indemnify your personal representatives in the terms of and subject to the limitations set out, provided that such personal representatives will, as though they were the Insured, observe, fulfil and be subject to the Terms, exceptions and conditions of the Policy insofar as they can apply.

# YOUR POLICY EXCLUDES LIABILITY IN RESPECT OF

- any profession, trade or business other than the provision of;
  - a child minding facility at the Premises for not more than 2 children.
  - (ii) accommodation for paying guests as detailed and subject to the limit set out within this Policy or any amending Endorsement,
- any wilful or malicious act
- any contract which imposed on You liability which You would not otherwise have been under
- the transmission of any communicable disease by You or any member of Your Household



# Section Three: All Risks

This section only applies where a Sum Insured for this cover is shown on the Schedule.

## YOUR POLICY COVERS

We will indemnify You by payment or at Our option, by reinstatement, replacement or repair, in respect of loss or damage caused to:

- Any item specified in the Schedule up to a maximum of the Sum Insured shown against the item.
- (ii) Jewellery, Photographic Equipment, Personal Effects, Clothing and Sports Equipment and Audio/Visual Equipment up to a maximum of the Unspecified Items All Risks Sum Insured shown on the Schedule up to a limit of €2,000 any one item including Personal Money up to a limit of €650 and for Bicycles up to a limit of €320 in any one Period of Insurance.

Where subsection (ii) is operative it automatically covers the cost of replacing and fitting locks of external doors of the private residence following loss of keys by stealing, up to a limit of €318.

# YOUR POLICY EXCLUDES LOSS OR DAMAGE

- to camping equipment
- me documents of any kind
- by stealing of any Bicycle, (or of its tyres, accessories or fittings) left both unlocked and unattended away from the Premises
- to any Bicycle while being used for racing or while used for hire or reward
- to tyres, accessories or fittings of any Bicycle unless the bicycle is damaged at the same time
- by stealing or attempted stealing from any unattended vehicle unless:
  - (i) all windows, including sunroof, and doors are securely locked,
  - (ii) the property is completely concealed within a closed compartment or locked boot.
- to pottery, porcelain, terracotta, glass or other brittle items other than by fire or stealing
- by overwinding, or internal damage to watches, clocks or similar articles
- by domestic animals



# Section Three: All Risks Cover

YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
	to radios, television sets, stereo and video equipment and other such property as a result of mechanical or electrical defect or breakdown, loss or damage in transit unless each item is properly packed in substantial case of wood, metal, leather or similar material
	by scratching, abrading or denting

Also see General Exclusions applicable to the whole of Your Policy

We will deduct the amount of the Excess stated in the Schedule in respect of each loss OTHER THAN for Money, Clothing, Personal Effects, Sports Equipment and items specified in the Schedule.

## **GEOGRAPHICAL LIMITS**

The cover provided by this Section applies to insured Property in the Republic of Ireland, Northern Ireland, Great Britain, The Channel Islands and the Isle of Man, and for not more than 60 days in any one Period of Insurance while elsewhere in the world.

#### **INDEX LINKING:**

The Sum Insured will be automatically increased each month and updated annually at renewal date in accordance with the Household Durable Goods Section of the Consumer Price Index issued by the Central Statistics Office or by any higher percentage We consider appropriate. These increases may not be sufficient for Your needs and We would therefore suggest that You periodically review Your own Sums Insured.



# Section One, Two & Three: Loss Settlement Basis

#### **PREMISES**

Any admitted claim will be settled on a new for old basis (without deduction for wear, tear or depreciation), provided:

- (i) the Premises have been maintained in good repair,
- (ii) repair or replacement is carried out without undue delay,

Otherwise, claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation.

#### **CONTENTS AND ALL RISKS**

Any admitted claim (excluding claims for Household linen, wearing apparel, sporting equipment and Bicycles) will be settled on a new for old basis as follows:

- TOTAL LOSS or destruction will be settled without deduction for wear, tear or depreciation,
- (ii) PARTIAL LOSS will be settled by payment of the cost of repair (if repairs can be made) and subject to this cost not exceeding the replacement value of the Property as new,
- (iii) ALL claims for Household linen, wearing apparel, sporting equipment and Bicycles will be settled on an indemnity basis i.e. deduction will be made for wear, tear and depreciation.
- (iv) WHERE any article forms part of a set, pair or suite the Company will be liable only for the value of the particular part, or parts which have been lost or damaged and will not be liable for the full value of the set, pair or suite as a unit.

## **LIMIT OF LIABILITY**

In the event of a loss in respect of Premises, Contents and/or All Risks our maximum liability is limited to the Sums Insured stated in the Schedule or endorsed hereon.

We will deduct the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

Subject otherwise to the Terms and Conditions of the Policy.



# Section Four: Caravan / Mobile Home

This section only applies where a Sum Insured for this cover is shown on the Schedule.

#### YOUR POLICY COVERS

#### THE COVER

We will indemnify You by payment or at Our option, by reinstatement, replacement or repair for accidental loss or damage to:

- (i) the Caravan/Mobile Home, including its accessories, furnishings and utensils,
- (ii) clothing and Personal Effects whilst in the Caravan/Mobile Home or whilst temporarily in the towing vehicle in the course of a journey.

Including the reasonable costs incurred to protect and remove to suitable repairers and to deliver to your Premises following repair subject to a maximum amount payable of €320 in respect of any one loss.

#### WHERE INSURED:

- Anywhere in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, and the Channel Islands, including transit between ports.
- Where indicated on Your Schedule while temporarily within the Continent of Europe in the custody and control of the Insured for not more than 60 days in any one Period of Insurance.

# YOUR POLICY EXCLUDES LOSS OR DAMAGE

- m due to earthquake
- to tyres
- if let for hire or reward or used as a permanent residence
- by stealing while unattended unless securely closed and locked
- caused by storm, unless secured at each corner by proprietary anchor screws and wire hawsers except when kept at the Premises specified in the Schedule
- of Money, stamps, stamp collections, coins and documents of any kind
- for the amount of the Excess stated in the Schedule in respect of each loss
- while the trailer caravan is being towed by any motor vehicle unless attached thereto by proper and efficient fittings
- loss of use, consequential loss, depreciation, gradual deterioration or weathering
- to any article of jewellery, furs, gold and silver, watches, cameras, binoculars and such like in excess of 5% of the total Sum Insured on Personal Effects/luggage as stated in the Schedule



# Section Four: Caravan / Mobile Home

YOUR POLICY COVERS	YOUR POLICY EXCLUDES LOSS OR DAMAGE
CLAIMS SETTLEMENT  Our maximum liability for any admitted claim will not exceed the market value of the property at the time of its loss or damage, or the Sum Insured specified in the Schedule (whichever is the lesser).	
A proportionate adjustment will be made in the settlement of your claim if the Sum Insured at the time of the loss or damage is less than the value of all the Property, which is the subject of this cover.	
LIABILITY TO OTHERS  We will indemnify You against all sums which You become legally liable to pay in respect of damages in respect of:  (i) Death, bodily injury or illness to any person excluding members of Your Household or Your employees,  (ii) Accidental Damage to Property which does not belong to, or is not under the control of You or a member of Your Household,  arising out of the ownership or use of the Caravan/Mobile Home specified in the Schedule.  The amount payable in respect of any one event or series of events constituting one occurrence will not exceed €2,540,000 inclusive of all legal fees and other expenses.	Whilst the Caravan/Mobile Home is:  (i) attached to any vehicle,  (ii) let for hire or reward or used as a permanent residence,  (iii) being used other than for social, domestic and pleasure purposes,  (iv) any agreement unless Liability would have otherwise applied,  (v) any action for damages brought in a Court outside the Republic of Ireland.



# Section Four: Caravan / Mobile Home

# YOUR POLICY COVERS YOUR POLICY EXCLUDES LIABILITY IN RESPECT OF The Company will treat as though he/she is the Insured, any person who is in charge of the Caravan/Mobile Home on the Insured's order or with his/her permission provided that each person is not entitled to indemnity under any other Policy and shall observe the terms of their Policy in so far as they can apply.



# Section Five: Small Craft

This section only applies where a Sum Insured for this cover is shown on the Schedule

**DEFINITION OF SMALL CRAFT:** Vessels not exceeding 6 metres or 19.5ft in length, with a maximum design speed not exceeding 17 knots and not more than 15 years old, and windsurf boards.

# YOUR POLICY COVERS

# YOUR POLICY EXCLUDES LOSS OR DAMAGE

### THE COVER

We will indemnify You (or persons navigating or in charge with your permission) in respect of:

(i) Accidental loss of or damage to the Small Craft, its equipment or any other property specified in the Schedule, by any external cause, not exceeding in respect of each item the sum insured thereon.

- caused by breakdown of motors
- to fishing gear
- to sails and protective covers split by wind or blown away while set,
- while the Small Craft is let or on hire, or on charter or used for other than private purposes
- of thirty three and one third per cent of damage to sails, masts, spars and rigging while racing unless the loss or damage is caused by the Small Craft being stranded, sunk, burnt or in collision
- up to the Excess specified in the schedule for each and every loss



# **Section Five: Small Craft**

# YOUR POLICY COVERS

# YOUR POLICY EXCLUDES LIABILITY IN RESPECT OF

# **LIABILITY TO OTHERS**

- (i) Claims made on You in respect of Your legal liability in respect of Your interest in the insured Small Craft for:
  - (a) death or bodily injury to any person, including passengers,
  - (b) damage to property which does not belong to You,

up to an amount of €1,270,000 inclusive of all legal fees and other expenses in respect of any one accident (which shall be deemed to include a series of accidents occurring in connection with or arising out of any one event) but unlimited in the aggregate.

- injury to persons employed by you, whether directly or indirectly, for the purpose of carrying out work on or repairs to the Small Craft
- injury to any person or damage to any property arising from water-skiing
- the transporting of the Small Craft by road, rail or sea

Also see General Exclusions applicable to the whole of Your Policy

# **GEOGRAPHICAL LIMITS**

The cover provided by this section applies to insured property in inland and coastal waters of the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and Channel Islands and while being transported between these places.



# Section Six: Central Heating System

This section only applies where a Sum Insured for this cover is shown on the Schedule.

# YOUR POLICY COVERS

# We will indemnify You in respect of damage to oil/gas burner units and/or accelerator pump units resulting from breakdown as described below up to limit of €500 in any ome Period of Insurance.

Breakdown means the actual breaking or burning out of any part of a machine whilst in use arising from either mechanical or electrical defects in the machine causing sudden stoppage of its functions and mecessitating repair or replacement before it can resume working.

It is warranted that the unit is serviced annually by a competent person or firm.

# YOUR POLICY EXCLUDES LOSS OR DAMAGE

- up to the Excess specified in the Schedule for each and every loss
- resulting from normal deterioration or defective installation
- to units more than 10 years old



# Section Seven: Mortgage Repayments

This section only applies where a Sum Insured for this cover is shown on the Schedule

# YOUR POLICY COVERS

# We will pay the monthly benefit specified in the Schedule proportionate to the period of disablement if bodily injury or sickness results in total disablement of the Insured.

Payment will be made monthly to You when repayments become due to the mortgagee and benefit shall be payable up to but not exceeding in all 104 weeks in respect of any period(s) of disablement resulting from any one accident or caused by any one sickness calculated from the last day of the seventh month of such disablement.

### Proviso

The Insured shall on tendering any premium for the renewal of this section give notice in writing to the Company of any sickness physical defect or infirmity by which he or she has become affected or of which he or she has become aware since the payment of the last premium.

# YOUR POLICY EXCLUDES

- any payment in respect of the first 6 months of disablement
- the Excess specified in the Schedule for each and every loss
- bodily injury sustained whilst under the influence of or disablement due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction
- willfully self-inflicted injury or illness or venereal disease
- any consequence of
  - (i) pregnancy or childbirth,
  - (ii) any physical defect infirmity or medical condition unless it has been declared to and accepted by the Company,
- bodily injury sustained
  - (i) whilst in or entering or descending or falling from an aircraft in which the Insured is travelling as a pilot or member of the crew or for the purpose of undertaking any trade or technical operation therein or thereon,



# Section Seven: Mortgage Repayments

YOUR POLICY COVERS	YOUR POLICY EXCLUDES
	(ii) whilst engaged in racing by horse, motor or motor cycle, winter sports mountaineering where the use of ropes or guides is necessary or whilst using wood-working machinery or whilst engaged in hurling, rugby or camogie,
	(iii) after the end of the year of insurance during which the Insured completes the 65th year of age,
	sickness
	<ul> <li>(i) declaring itself within twenty-one days of the commencement date of this section or after the end of the year of insurance during which the Insured completes the 65th year of age,</li> </ul>
	(ii) contracted and declaring itself beyond the limits of Europe, the United States of America, Canada, Australia, New Zealand and Africa south of latitude 15° South.



# Section Eight: Horse and Pony

This section only applies where a Sum Insured for this cover is shown on the Schedule

# YOUR POLICY COVERS

# YOUR POLICY EXCLUDES

We will indemnity You in respect of:

- (i) Death of an Insured Animal during the Period of Insurance or within 30 days after expiry of this insurance as a result of any accident occurring due to illness or disease manifesting itself,
- (ii) Loss of an Insured Animal through theft or straying,
- (iii) Veterinary Surgeon's Fees incurred for treatment (other than for foaling or protective inoculation) in respect of illness or injury of an Insured Animal occurring within the Geographical limits, provided such illness or injury results in a claim under (i) or (ii) above.

Cover is operative whilst the Insured Animal is used for private hacking, gymkhana and pony club events, showing in hand, show jumping, hunting, hunter trials and one day events.

The expression the "Insured" herein shall be deemed to include the Insured named on the Schedule and each member of their family normally residing with them.

- The Excess specified in the Schedule for each and every loss
- Intentional slaughter except where the Company has agreed to the destruction of the Insured Animal or where a Veterinary Surgeon appointed by the Company has certified that destruction is necessary to terminate incurable suffering or where a qualified Veterinary Surgeon appointed by the Insured has certified that immediate destruction is imperative for humane reasons provided that in all such cases the Company shall be given the opportunity of having a post-mortem examination carried out by its Veterinary Surgeon
- Death directly or indirectly caused by or arising from
  - (i) surgical operation unless conducted by a qualified Veterinary Surgeon and certified by them to have been necessitated solely by accident, illness or disease and to have been carried out in an attempt to preserve the Insured Animal's life,
  - (ii) inoculation unless necessitated by or given in order to prevent accident, illness or disease,
  - (iii) malicious or wilful injury or loss for which the Insured or any of their employees is responsible.



# **Section Eight: Horse and Pony**

# YOUR POLICY COVERS

# YOUR POLICY EXCLUDES

### LIMIT

The maximum liability of the Company under this section during the Period of Insurance in respect of each Insured Animal shall not exceed:

- (i) in respect of cover (i) and (ii), €650 or the Sum Insured stated in the Schedule whichever is the lesser
- (ii) in respect of cover (iii), €64 in all for each Insured Animal.

- Consequential loss incurred by You
- Any claims if any Insured Animal is not in sound health and free from any injury or physical disability whatsoever at the time of commencement of cover
- Any claims if You are not the sole Owner of any Insured Animal and all cover ceases immediately You sell it or part with any interest in it whatsoever temporarily or permanently

Also see General Exclusions applicable to the whole of Your Policy

# **GEOGRAPHICAL LIMITS**

The cover provided by this Section applies to Insured Animals in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands or whilst being transported by road, rail, sea or air between ports or places therein.



# **Terms and Conditions**

# **OBSERVANCE OF CONDITIONS**

The observance by You of the Terms, Conditions and Endorsements of this Policy as far as they relate to anything to be done or complied with by You will be a condition precedent to any liability of the Company.

### **MISDESCRIPTION**

This Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material facts i.e. those circumstances which may influence Us in Our acceptance or assessment of this insurance. If You are in any doubt as to whether a fact is material or not please disclose it. This condition applies at inception of Your Policy and at renewal each year.

### MAINTENANCE AND SECURITY

You must keep the Premises in good repair and take all reasonable precautions to ensure the safety of Property Insured and to prevent accidents.

### **CHANGE IN RISK OR CIRCUMSTANCE**

You must tell Us in writing IMMEDIATELY of any change, which may affect this insurance or increase the risk of loss, damage or injury. Such changes include but are not limited to:

- (a) if the occupancy of the House changes materially
- (b) if a business is being carried on from the Premises other than the provision of rented accommodation
- (c) if the Property is being structurally altered
- (d) if an extension is being built
- (e) if non standard materials are used in the construction of a new extension

Failure to advise Us of such change could invalidate the Cover provided or could result in a claim being rejected or reduced. If You are in any doubt as to whether a change is material or not please notify Us.

# **CANCELLING THIS POLICY**

You may cancel the Policy at any time by written notice. If there has been no claim during the current Period of Insurance We will return premium for the unexpired Period of Insurance.

We may also cancel the Policy at any time by sending notice by registered letter to You at Your last known address. This notice is effective from midnight on the seventh day immediately following the date of the registered letter. We will return a proportionate part of the Premium provided there is no claim during the current Period of Insurance.

Where the Company has agreed to accept a premium for this Policy by direct debit payments then in the event of non-payment of any payment on its due date the full amount of the remaining outstanding Premium will become payable within 7 days. If the outstanding amount is not received in full We may cancel this Policy by sending notice by registered letter to You at Your last known address. This notice is effective from midnight on the seventh day immediately following the date of the registered letter.



# **OTHER INSURANCES**

If at the time any incident, which results in a claim under this Policy, there is any other insurance covering the same liability, loss or damage, We will pay only our rateable share.

# Claims - Your Duties and Our Rights

# WHAT YOU MUST DO

# **TELL GLENNON IMMEDIATELY**

Tell Us IMMEDIATELY of any loss, damage or accident and give details of how the loss, damage or accident occurred. You will be required to produce, at your own expense, all necessary documents and information to support any loss and forward these to Glennon, Charlemont House, Charlemont Place, Dublin 2 together with a completed Claim Form, within 30 days of first notifying Us of the incident.

### DO NOT PROCEED

You must not proceed with repairs (other than emergency repairs necessary to limit damage) without Our approval.

### SEND US

Any writ, summons, notice of prosecution or other legal document You receive must be sent to Glennon, unanswered, on receipt.

# DO NOT NEGOTIATE

You, or any other person insured under this Policy, or anyone else acting on Your behalf must not negotiate, admit or repudiate any claim without Our written consent.

# **TELL THE GARDAI**

You must advise the Gardai or Police about any incident of stealing, attempted stealing, lost Property or vandalism, or loss, destruction, damage or injury by malicious person/s immediately You become aware of this.

# WE ARE ENTITLED TO

## **DEFEND OR SETTLE LEGAL ACTION**

Take over and conduct in Your name, or in the name of any other person indemnified by this Policy, the defence or settlement of any legal action.

# **ACT TO RECOVER PAYMENT**

Take proceedings at Our own expense and for Our own benefit, but in Your name, or in the name of any other person indemnified by this Policy, to recover any payment We have made under this Policy.



### **CO-OPERATION FROM YOU**

Receive all necessary assistance from You or any other person indemnified by this Policy.

### **SALVAGE**

Enter any building where loss or damage has occurred and deal with any salvage in a reasonable manner. However, no Property may be abandoned to Us.

### **FRAUD**

If any claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices (including inflation or exaggeration of the claim, or submission of forged or falsified documents) are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefit is forfeit.

# **DISAGREEMENT OVER A CLAIM**

All differences arising out of this Policy shall be referred to an Arbitrator or if necessary to two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire. The making of an award shall be a condition precedent to any right of action against Us. Differences not referred to arbitration within 12 calendar months from the date on which the difference occurred will be deemed to have been abandoned.

Please note this condition does not affect Your right to refer any claim or query to the Financial Services Ombudsman's Bureau, details of which are included at the end of this booklet under "Complaints Procedure".



# **General Exclusions**

# WE SHALL NOT BE LIABLE FOR

### RADIOACTIVE CONTAMINATION

- (i) Loss or destruction of or damage to any Property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or,
- (ii) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

# SONIC BOOM

Loss or damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

### CONFISCATION

Loss of or damage due to confiscation, requisition or destruction by order of any Government, or Public or Local Authority.

# **CONSEQUENTIAL LOSS**

Consequential loss or damage of any kind except as set out in this Policy.

### FEES

Fees incurred in the preparation of any claim.

# **BUSINESS, TRADE OR PROFESSIONAL PURPOSES**

This Policy does not provide cover for any Property held in connection with any business, trade or professional purpose other than Home Office equipment as referred to within the Definition of Contents.

# WEAR, TEAR AND AS UNDERNOTED

- (i) Wear, tear, rust or corrosion
- (ii) Gradual deterioration or any gradually operating cause
- (iii) The cost of maintenance
- (iv) Mildew, rising damp, dry/wet rot, fungus, moth, insects, vermin, atmospheric or climatic conditions
- (v) Damage caused by any process of cleaning, dyeing, repairing or restoring any article
- (vi) Mechanical, electrical or electronic defects, breakdown or malfunction



### WAR AND TERRORISM

Notwithstanding any provision to the contrary within this Policy or any Endorsement thereto it is agreed that this Policy excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
- (ii) any act of terrorism.

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or other purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Policy also excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (i) and/or (ii) above.

If the Company alleges that by reason of this exclusion any liability, loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### **CYBER RISK**

This Policy excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with

- (i) the loss of, alteration of or damage to, or
- (ii) a reduction in the functionality, availability or operation of:

a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse.



# **Endorsements**

# HH01 - Holiday Home Endorsement

This Endorsement is operative where the Premises is a Holiday Home

# Section One: Premises - The Cover

The exclusion 'where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage' is deleted in respect of the following perils:

- (4) FREEZING, ESCAPE OR OVERFLOW OF WATER FROM WITHIN ANY PLUMBING HEATING SYSTEM, FIXED WATER APPARATUS OR FIXED DOMESTIC APPLIANCE
- (5) STEALING (OR ATTEMPTED STEALING)
- (10) MALICIOUS DAMAGE AND VANDALISM

# Section One: Premises – Additional Benefits

The exclusion 'where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage' is deleted in respect of the following Additional Benefits:

BREAKAGE OF FIXED GLASS AND SANITARY FITTINGS CLEAN UP EXPENSES TRACE AND ACCESS

# The following Additional Benefits are deleted.

CREDIT/CHEQUE CARDS (Fraudulent use)

ALTERNATIVE ACCOMMODATION

JURY SERVICE EXPENSES PAYING GUESTS

# Section Two: Contents - The Cover

The exclusion 'where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage' is deleted in respect of the following covers:

- (4) FREEZING, ESCAPE OR OVERFLOW OF WATER FROM WITHIN ANY PLUMBING HEATING SYSTEM, FIXED WATER APPARATUS OR FIXED DOMESTIC APPLIANCE
- (5) STEALING (OR ATTEMPTED STEALING)
- (10) MALICIOUS DAMAGE AND VANDALISM

# Section Two: Contents - Additional Benefits

The exclusion 'where the Private House has been Unoccupied for more than 60 consecutive days immediately prior to the loss or damage' is deleted in respect of the following Additional Benefits:

**CLEAN UP EXPENSES** 



# Section Two: Contents - Liability to Others

The words on page 27 of your policy "We will indemnify You in respect of all sums which You shall become legally liable to pay

- i) as Occupier of the Premises
- ii) in a personal capacity within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands or elsewhere in the world in the course of a visit not planned to last more than 60 consecutive days"

are deleted and replaced with: -

We will indemnify You against all sums which You shall become legally liable to pay

- i) as Owner of the Contents and Occupier of the Premises, when the Premises is occupied by You the Insured.
- ii) as Owner of the Contents when the Premises is occupied by a Tenant, where You have declared that the Holiday Home will be rented to others.
- iii) as Owner of the Premises but only where the Premises are an apartment and the insurance arranged by the management committee does not offer indemnity to You.

# Section Two: Contents - Additional Benefits

The following Additional Benefits are deleted.

HOUSEHOLD REMOVAL
LIABILITY AS A TENANT
SHOPPING
EXTRA CONTENTS AT CHRISTMAS
VISITORS AND GUESTS PROPERTY
TEMPORARY REMOVAL OF PROPERTY

VISITORS MEDICAL EXPENSES WEDDING GIFTS

**ALTERNATIVE ACCOMODATION** 

COMPENSATION FOR DEATH OF THE INSURED AND/OR SPOUSE

The following Sections cannot be insured under this policy:

Section Three: All Risks Cover

Section Four : Caravan/Mobile Home

Section Five : Small Craft

Section Seven: Mortgage Repayments

Section Eight: Horse and Pony



# **LP01 - Let Property Endorsement**

This Endorsement is operative where the Premises is let.

# **Definitions:**

# Contents:

Money, High Value Items, and Home Office Equipment, as defined, are not covered.

# Section One: Premises -The Cover

# The peril (10) MALICIOUS DAMAGE AND VANDALISM

Under the peril of Malicious Damage and Vandalism the exclusion excluding any damage caused 'by any person lawfully on the Premises' on page 8 of your Policy is deleted and replaced with a new exclusion which excludes "the first €3,000 of loss or damage if caused by the Tenant or by any person lawfully on the Premises, or by any person invited onto the Premises by You or by a Tenant."

# The peril (12) ACCIDENTAL DAMAGE (Where indicated in the Schedule)

Under the peril Accidental Damage, the exclusion, excluding damage "to any part of the Private House which is lent, let, sublet, or accommodating paying guests" on page 9 of Your Policy is deleted and replaced with a new exclusion, excluding damage for "any amount recoverable from the Tenant".

# Section One: Premises - Additional Benefits

The following Additional Benefits are deleted.

CLEAN UP EXPENSES
JURY SERVICE EXPENSES

# Section Two: Contents – The Cover

# The peril (10) MALICIOUS DAMAGE AND VANDALISM

Under the peril of Malicious Damage and Vandalism the exclusion excluding any damage caused 'by any person lawfully on the Premises' on page 18 of your Policy is deleted and replaced with a new exclusion which excludes "the first €1,500 of loss or damage if caused by the Tenant or by any person lawfully on the Premises, or by any person invited onto the Premises by You or by a Tenant."



# The peril (12) ACCIDENTAL DAMAGE (Where indicated in the Schedule)

Under the peril Accidental Damage, the exclusion, excluding damage "to any part of the Private House which is lent, let, sublet, or accommodating paying guests" on page 19 of Your Policy is deleted and replaced with a new exclusion, excluding damage for "any amount recoverable from the Tenant".

# Section Two: Contents - Liability to Others

The words on page 27 of Your Policy "We will indemnify You in respect of all sums which You shall become legally liable to pay

- i) as Occupier of the Premises
- ii) in a personal capacity within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands or elsewhere in the world in the course of a visit not planned to last more than 60 consecutive days"

are deleted and replaced with: -

"We will indemnify You against all sums which You shall become legally liable to pay as owner of the Landlords Contents and owner of the Landlord Premises (but only when the Landlords Premises are an apartment and the insurance arranged by the management committee does not offer indemnity to You)"

# Section Two: Contents - Additional Benefits

The following Additional Benefits are deleted.

HOUSEHOLD REMOVAL
LIABILITY AS A TENANT

EXTRA CONTENTS AT CHRISTMAS
VISITORS/GUESTS PROPERTY

SHOPPING TEMPORARY REMOVAL OF PROPERTY

VISITORS MEDICAL EXPENSES

CREDIT CARD (Fraudulent use)

CLEAN UP EXPENSES

COMPENSATION FOR DEATH OF THE INSURED AND OR SPOUSE

The following Sections cannot be insured under this policy:

Section Three: All Risks Cover

Section Four : Caravan/Mobile Home

Section Five : Small Craft

Section Seven: Mortgage Repayments

**Section Eight: Horse and Pony** 



# **How to Prevent Loss and Damage**

While Your Homesure Policy will cover you for the financial loss You suffer as a result of loss or damage it will do nothing to protect You from the trauma and disruption that such events can cause. We list below some safety precautions we recommend You take which should prevent such loss or damage occurring.

# **How To Prevent Fire**

# **Electrical Appliances**

Electrical sockets should not be overloaded. Ideally use one socket for each appliance. Replace worn flexes immediately and unplug all appliances when not in use.

# **Heating Appliances**

Keep heaters away from furniture, curtains and bedclothes. Never move or refuel an oil or gas heater while it is lighting.

### **Open Fires**

Never leave a room without putting a spark guard in front of the fire. Have Your chimney swept regularly.

### Cooking

Keep all electrical flexes off cooker rings or hobs. Be especially careful with chip pans, which should never be left unattended on a lighted cooker.

### **Smoke Alarm**

You should install at least one smoke alarm in Your House and regularly check it to ensure that it is in efficient working order at all times.

# At Night

Unplug all electrical appliances especially the TV set. Close doors to all rooms as this will assist in containing fire and smoke should a fire break out.

# **How To Prevent Water Damage**

### Pipes and Tanks

All pipes and tanks should be fully lagged. Leave the underside of attic tanks unlagged to ensure rising warmth can reach them. Inspect Your cold water tank for rust/corrosion.

### In Winter

If You are away for a few days, leave the heating on. If You turn the heating off then turn off the water supply at the mains and drain Your domestic hot and cold water system by letting the taps run. When You return home do not operate Your boiler until the system is completely filled. Refill slowly to avoid airlocks.



# **How To Prevent Burglary**

### All External Doors

Fit five-lever mortice deadlock (or their equivalent) to all external doors and You should lock these doors even if You are out for just a short time.

# All Accessible Windows

A large number of break-ins occur through windows. Fit security locks to all accessible windows such as those on the ground floor or near drainpipes or flat roofs.

# Going out at Night

When You go out for the evening, it's a good idea to draw the curtains and leave a light on in the living room or a bedroom. Leaving the hall light on is not a good deterrent. Keep your garage and garden shed locked. Do not leave garden implements, especially ladders, lying around. They could help a thief gain access to Your home.

# Going on Holiday

When You go away on holiday, cancel all deliveries such as milk, newspapers. Give a key to a trusted neighbour and ask them to keep an eye on your home and to remove post from the letterbox or hall. Inform Your local Garda station that You will be away.



# How to Make a Claim

Tell Glennon at Charlemont House, Charlemont Place, Dublin 2 or contact Us on Our helpline at (353) 01 7075909 immediately of any loss, damage or accident explaining how it occurred.

Complete and return the claim form We will send You together with estimates for repair or replacement. Once the estimate has been agreed You can proceed with repairs or replacement.

If property has been stolen or maliciously damaged, or if You lose a valuable item, You should inform the Gardai or Police as soon as possible. You will receive the Garda report form for completion with Your claim form.

If Your claim involves injury to someone else or damage to their property, You should send written details to Glennon, Charlemont House, Charlemont Place, Dublin 2 as soon as possible. It is vital that We deal with such claims on Your behalf. Any letters or documents You receive should be sent unanswered to Glennon, Charlemont House, Charlemont Place, Dublin 2 without delay.

Where we need to discuss Your claim You will be contacted as soon as possible to make an appointment.

If at any time You have any queries or You need any advice in making a claim just contact Glennon on our helpline at (353) 01 7075909 which is open 9am to 5.30pm Monday to Friday.



# **Consumer Information**

### Your insurer

The underwriter of Your insurance is Allianz p.l.c. having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, companies registration office no. 143108. VAT No. IE0646922D. Our contact details are: telephone: 01 6133000; fax: 01 6134444 and email: info@allianz.ie.

## Regulatory status

Allianz p.l.c. is regulated by the Central Bank of Ireland.

# Main business

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

### **Telephone Calls**

Calls may be recorded or monitored for regulatory, training and quality purposes.

# How we charge

The charge for Our services is the Premium (including applicable Government Levies and/or premium taxes).

### Default

Non-payment of Your premium or part thereof or breach by You of certain conditions of Your Policy may lead to Your Policy being revoked or cancelled.

### Language

Your Policy and all communications with You or by You to Us will be in English.

# Compensation

Please note that in the event of Allianz p.l.c. being unable to pay a claim, You may be entitled to compensation from the Insurance Compensation Fund in Ireland.

# Right of withdrawal

You have the right to withdraw from this Policy, provided You have not made a total loss claim, within 14 days of the latest of

- the starting date or
- the date on which You receive the full Terms and Conditions of Your Policy.

Withdrawal effectively means that no Policy was ever in place, and You may exercise this right by notice in writing to Glennon, Charlemont House, Charlemont Place, Dublin 2 or to Us at the address given above, quoting Your Policy number. Should You exercise this right We will refund You any part of Your premium You have paid less an administration fee. Please note that the right of withdrawal does not apply if the insurance Policy under which insurance cover is provided is for less than 1 month.



# Governing Law

The laws of Ireland will apply to Your Policy and the Irish courts will have jurisdiction to hear any dispute.

# Policy Alteration, Additional and Return Premiums

When You make an alteration to Your Policy We will re-calculate Your premium, which may result in an additional premium due to Us, or a return premium due to You. If the alteration to the Policy results in an additional premium due to Us, or a refund due to You, We will only charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.

### **Alteration to Terms and Conditions**

In the event of a claim We may advise You at the time of Your next renewal, of altered Policy Terms and Conditions which increase Your premium and/or Excess, and/or reduce cover.

### Complaints

We aim to deliver the very highest standards of customer care. If You have any enquiry or complaint, please contact the Head of Customer Focus at Allianz p.l.c. Allianz House, Elmpark, Merrion Road, Dublin 4 telephone: 01-6133000 email info@allianz.ie with Your Policy or quote number and details.

If Your complaint is not resolved to Your satisfaction and You remain dissatisfied with Our final response to Your complaint You can refer Your complaint to The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 Locall: 1890-882090, telephone: 01-6620899, fax: 01-6620890, email: enquiries@financialombudsman.ie, website: www.financialombudsman.ie and / or Insurance Information Services — Irish Insurance Federation, 39 Molesworth Street, Dublin 2, telephone: 01-6761914, fax: 01-6761943, email: iis@iif.ie, website: www.iif.ie



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Registered Office: Charlemont House, Charlemont Place, Dublin 2. Registered in Ireland, No. 14385 Frank Glennon Limited, trading as "Glennon" and "Glennon Insurances" is regulated by the Central bank of Ireland



Allianz p.l.c. Allianz House, Elmpark, Merrion Road, Dublin 4, Ireland Tel: +353 (01) 613 3000 Fax: +353 (01) 613 4444 Email: info@allianz.ie Web: www.allianz.ie

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