

# Property Damage Insurance

## Insurance Product Information Document

**Company: Prestige Underwriting Services (Ireland) Limited**

**Product: Prestige Property Owners (Enhanced)**

This policy is administered by Prestige Underwriting (Ireland) Limited and arranged on behalf of AmTrust Europe Limited. Prestige Underwriting Services (Ireland) Limited are registered in Ireland. Reg No: 119908. Registered office: Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Ireland.

AmTrust Europe Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. AmTrust Europe Limited are registered in England under Company Registration Number 202189, registered office: Market Square House, St James's Street, Nottingham, Nottinghamshire, NG1 6FG.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker or agent should you have any questions or to amend the details we hold.

### What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings. Cover is also provided in respect of property owners liability.



#### What is insured?

- ✓ Loss or damage caused by fire, explosion, lightning, earthquake and resultant smoke damage
- ✓ Loss or damage caused by aircraft or aerial devices
- ✓ Loss or damage by Impact of any road vehicle or animal
- ✓ Loss or damage caused by storm, flood
- ✓ Loss or damage caused by escape of water or oil from any tank, apparatus or pipe or fixed heating installations
- ✓ Loss or damage caused by water freezing in any tank, apparatus or pipe or fixed heating installations
- ✓ Loss or damage caused by theft or attempted theft
- ✓ Loss or damage caused by Falling Trees/posts/aerials
- ✓ Loss or damage caused by malicious acts or vandalism
- ✓ Accidental damage to underground cables
- ✓ Loss or damage caused by subsidence, landslip or heave
- ✓ Loss of rent/alternative accommodation
- ✓ Property owners liability



#### What is insured? Continued .....

##### Extended Cover

- Accidental Damage to Buildings
- Loss of metered supplies
- Locks and Keys
- Trace & Access charges
- Fire Brigade charges
- Landscaped grounds



#### What is not insured?

- ✗ Any damage by Wear and tear or gradually operating cause
- ✗ Loss or damage by cooking in rooms other than rooms that are fitted with and designed as kitchens
- ✗ Loss or damage by any heating appliance other than ducted warm air or water filled radiators, directly fired fixed heating system, electric wall mounted or storage heater, together with domestic electric fan heaters
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage deliberately caused by You or anyone working on Your behalf
- ✗ Loss or damage caused by vermin, insects or domestic pets

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### Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Loss of rent is limited to 20% of the buildings sum insured, shown on your schedule, for a maximum of 24 months
- ! A limit of €1,000 per claim and €20,000 in any one period of insurance applies in respect of loss of metered supplies
- ! A limit of €13,000 per claim and €13,000 in any one period of insurance in respect of Trace and Access
- ! A limit of €2,500 per claim and €2,500 in any one period of insurance applies in respect of Fire Brigade charges
- ! A limit of €1,000 per claim and €20,000 in any one period of insurance in respect of Locks and Keys
- ! A limit of €1,000 per claim in respect of Landscaped Grounds



### Where am I covered?

- ✓ At the property you are insuring as long as it is within the Republic of Ireland
- ✓ Property Owners Liability - Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and Channel islands and any other member of the European Union



### What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the property
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



### When and how do I pay?

Please contact your broker or agent for information on how to pay



### When does the cover start and end?

The period of insurance is stated on your policy schedule



### How do I cancel the contract?

To cancel your policy you must notify your broker or agent