# Home Policy Wording Changes

New Business effective 23/08/2026    Renewals effective 21/10/2026

| Page in booklet | Description | Text in previous booklet | Text in new booklet |
|---|---|---|---|
| Pg. 8 | General conditions which apply to the whole policy - Cancellation | **Cancellation**<br>2 You may cancel the policy at any time by contacting your broker.<br>If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.<br><br>If you cancel your policy at any other time, we will refund your premium for any remaining period of insurance, less an administration fee of €25.<br><br>We require written authorisation signed by all parties to change the policy from joint cover to single cover. | **Cancellation**<br>2 You may cancel the policy at any time by contacting your broker.<br>If you want to cancel within the first 14 working days of a New Business or Renewal policy, we will refund your premium for any period of insurance remaining.<br><br>If you cancel your policy at any other time, we will refund your premium for any remaining period of insurance, less an administration fee of €25.<br><br>We require written authorisation signed by all parties to change the policy from joint cover to single cover. |
| Pg. 8 | General conditions which apply to the whole policy - Duty of Care | **Duty of care**<br>4 You must take all reasonable steps to protect your home, including, but not limited to, the following:<br>a make sure you keep the buildings in a. good condition;<br>b. (i) Make sure all locks on the outside doors and windows are in full and effective operation<br>(ii) Ensure that, where you have received a discount for having an alarm or it is a condition on your policy, the alarm is set and working when no one is at home. (You should immediately send us copies of any letters you receive that say the Gardaí or other monitoring provider are withdrawing their response to alarms or any warning letters relating to same); and<br>c. avoid injury, loss, destruction or damage. | **Duty of care**<br>4 You must take all reasonable steps to protect your home, including, but not limited to, the following:<br>a make sure you keep the buildings in a. good condition;<br>b. (i) Make sure all locks on the outside doors and windows are in full and effective operation<br>(ii) Ensure that, where you have received a discount for having an alarm or it is a condition on your policy, the alarm is set and working when no one is at home. (You should immediately send us copies of any letters you receive that say the Gardaí or other monitoring provider are withdrawing their response to alarms or any warning letters relating to same); and<br>c. avoid injury, loss, destruction or damage.<br>d. make sure roofs are inspected and maintained every 5 years. |

| | | | |
|---|---|---|---|
| Pg. 12 | Exclusions which apply to the whole policy | Radioactive contamination, war, terrorism and sonic bangs<br>1 Loss or damage to any property, or any loss, expense or legal liability directly or indirectly caused by or contributed to or arising from:<br>a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;<br>b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;<br>c. war, riot, revolution, acts of terrorism or any similar event; or<br>d. pressure waves caused by aircraft and other flying objects travelling at or above the | Radioactive contamination, war, terrorism and sonic bangs<br>1 Loss or damage to any property, or any loss, expense or legal liability directly or indirectly<br>caused by or contributed to or arising from:<br>a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;<br>b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear<br>equipment or any part of it;<br>c. War and related events, including: war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military<br>or usurped power, acts of terrorism, or any similar event; or<br>d. pressure waves caused by aircraft and other flying objects travelling at or above the<br>speed of sound. |
| Pg. 16 | Section 1 - Buildings<br>6 Storm or flood. | No current wording. | What is not covered:<br>e loss or damage by storm or flood for any area of the property which is covered by material other than slate concrete, tiles or asphalt unless the insured can prove that the roof has been maintained every 5 years. |
| Pg. 17 | Section 1 - Buildings<br>9 Riot, civil commotion, labour and political disturbances, vandalism and acts by malicious people. | No current wording. | What is not covered:<br>c Loss or damage to boundary walls, solar panels, swimming pools, tennis courts, hot tubs, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges , lawns, trees, shrubs and plants. |

| | | | |
|---|---|---|---|
| Pg. 17 | Section 1 - Buildings<br>10 Subsidence, heave or landslip of the site on which the buildings stand. | b. Septic tanks, fuel tanks, terraces, swimming pools, hot tubs, tennis courts, patios, decked areas, driveways, footpaths, walls, fences, gates and hedges unless the home is also damaged at the same time by the same cause. | b Domestic outbuildings, septic tanks, fuel tanks, terraces, swimming pools, hot tubs, tennis courts, patios, decked areas, driveways, footpaths, walls, fences, gates and hedges unless the home is also damaged at the same time by the same cause. |
| Pg. 18 | Part B<br>Additional Cover – Buildings<br>d Loss of rent or the cost of alternative accommodation | No current wording. | What is not covered:<br>d. Any loss or damage where the property is used as a holiday home. |
| Pg. 22 | Section 2<br>Contents - Limits of the amounts we will pay | No current wording. | 6 €5,000 for ride-on lawn mowers, provided they are stored in a locked and secure domestic outbuilding when not in use. |
| Pg. 25 | Part B<br>Additional Cover – Contents<br>c Pedal Cycles | c Pedal Cycle Away from the home<br>This extension covers pedal cycles and accessories on them up to €600 for loss or damage away from the home for each cycle. If you have purchased additional pedal cycle cover, this limit is increased up to €1500 with full details shown in your schedule. | c Pedal Cycle Away from the home<br>This extension covers pedal cycles and accessories on them up to €600 for loss or damage away from the home for each cycle. If you have purchased additional pedal cycle cover, this limit is increased up to €1500 with full details shown in your schedule.<br>This cover applies:<br>anywhere in the Republic of Ireland, Northern Ireland, Great Britain, or the Continent of Europe; and anywhere else in the world for up to 60 days during any one period of insurance. |
| Pg. 28 | Part B<br>Additional Cover – Contents<br>d Loss of rent or the cost of alternative accommodation | No current wording. | What is not covered:<br>d Any loss or damage where the property is used as a holiday home. |

| | | | |
|---|---|---|---|
| Pg. 37 | Part C Liability to domestic employees | No current wording. | What is not covered:<br>g owning or using dangerous dogs as defined in regulations made under the Control of Dogs Act 1986 or any further amendments to that Act if the dogs are not owned or used in line with those regulations. |
| Pg. 43 | Endorsements | HHD5 – Safe warranty<br>We will not pay for loss or damage to items of jewellery specifically referred to in the schedule under Sections 2 or 3 unless:<br>1 you are wearing or carrying them at the time; or<br>2 you keep them in a locked safe and you take all the keys out of your home, whenever there are no responsible adults in your home. | HHD5 – Safe warranty<br>We will not pay for loss or damage to items of valuables specifically referred to in the schedule under Sections 2 or 3 unless:<br>1 you are wearing or carrying them at the time; or<br>2 you keep them in a locked safe and you take all the keys out of your home, whenever there are no responsible adults in your home. |
| Back Cover | Booklet Reference | RCGEIHHDPBBR102025 | RCGEIHHDPBBR082026 |

**If you have any questions, please contact your dedicated Broker Distribution Representative.**

RedClick

Generali España de Seguros y Reaseguros, S.A., trading as RedClick and Generali, is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for consumer protection rules

Registered in Spain: No. Registro Mercantil de Madrid, Tomo 21275, Folio 45, Hoja M-377257. Registered office: Plaza de Manuel Gómez-Moreno, Nº5, CP 28020, Madrid, Spain. Registered Irish branch: 5 Town Hall Place, Farnham Street, Cavan, Co. Cavan, Ireland, H12V9F5. Registered No: 904632. VAT number IE9952754S.