

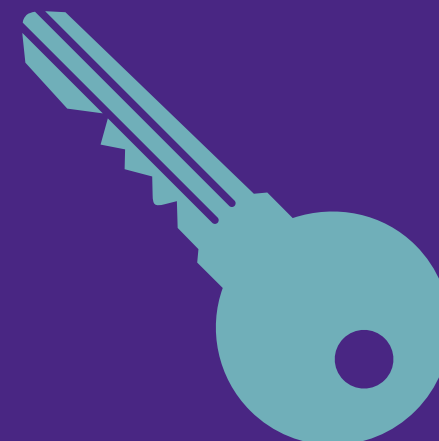


HOME INSURANCE

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## Safehome

Guide to Cover



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RSA Insurance Ireland Limited is registered in Ireland under number 148094  
with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland

# Home Insurance

An Introduction to Safehome

Safehome is our flagship home insurance product for residential properties which offers unparalleled cover at a competitive price.

Safehome offers a very broad scope of cover. In addition to the standard perils such as Fire, Storm, Theft etc, Safehome automatically provides Accidental Damage cover on Buildings and Contents.

Safehome also includes €1,500 Unspecified All Risks Cover free of charge.

## Key Benefits

<b>Buildings</b>	Fire Brigade Charges	€2,000
	Satellite Aerials	€700
	Trace & Access	€700
	Legal fees (removal of squatters)	€12,750
<b>Contents</b>	Business Equipment	€4,000
	Door Locks	€700
	Loss of Money	€400
	Contents in the Garden	€700
	Reinstatement of Title Deeds	€700
	Rent & Alternative Accommodation	50% of the Contents Sum Insured
	Clean Up Expenses	€2,000
	Jury Service	€50 per day up to €700
	Unauthorised Use of Credit Cards	€1,275
	Visitors Personal Effects	€700
	Freezer Food	€2,000
	Loss of Oil	Unlimited
	Fatal Accident Benefit	€5,000
Wedding Gifts	An additional 10% of Contents Sum Insured 1 month before and after the wedding day	
Christmas Gifts	An additional 10% of Contents Sum Insured in December and January	
<b>Liability</b>	Owners Liability to the Public	€3,000,000 inclusive of all fees
	Third Party Liability	€3,000,000 inclusive of all fees
	Domestic Employees	€3,000,000 inclusive of all fees

## Key Benefits (contd)

### Liability (contd)

B&B for up to 6 Paying Guests	€3,000,000 inclusive of all fees
Child Minding for up to 2 Children	€3,000,000 inclusive of all fees
Tenants Liability for Damage	20% of Contents Sum Insured

### Personal Possessions (cover for Valuables or Personal Effects outside of the Home)

Free Cover of up to	€1,500
Single Article Limit	€1,000
Money	€400

## Optional Extensions

**Specified Personal Possessions** (for items which exceed €1,000 in value)  
Valuations are only required where the item exceeds €5,000

### Pedal Cycles

Pedal Cycles are covered for accidental loss or damage anywhere within the geographical limits and world wide for up to 60 days in any one period of insurance.

Maximum any one Cycle	€1,275
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### Caravan

Cover is available for Caravans and Mobile Homes less than 10 Years old.	
Caravan	Selected Sum Insured
Removal & Delivery	€320
Loss of Use	€15 per day up to €200
Salvage Charges	Unlimited
Third Party Liability	€3,000,000 inclusive of all fees

### Home Office

Cover is available for Office contents in the home or its domestic outbuildings up to 20% of the Contents Sum Insured. Third Party Liability is also covered up to €3,000,000 inclusive of all fees

### Generous Premium Discounts

- Discounts are available for Burglar Alarms - % varies depending if the alarm is 'bells only', connected to a central monitoring station etc.
- Voluntary Excess accepted €1,000
- Age of Insured discount – commences at age 45

### Standard Policy Excess

• Buildings, Contents, Personal Possessions & Caravan	€350
• Personal Possessions	€150
• Pedal Cycles	€100
• Subsidence	€1,000

*24 Hour Emergency Helpline Service*

*Immediate access to the experts who will solve your emergency – 01 832 8756*

Full details of this fantastic product are available upon request.  
Please contact your Key Account Manager or your Personal Lines Team on 1890 290 100.