

Property Owners

| Cover | Benchmark | Access RSA | Points to Note |
|---|--|--|---|
| Buildings | Standard Basis of Cover – Material Damage All Risks | Standard Basis of Cover – Material Damage All Risks | No change |
| Landlords Contents | Optional | Optional | No change |
| Loss of Rent Receivable | Standard automatic limit of the higher of 15% of the Building Sum Insured, or €250,000 | Desired sum insured is entered, there is no additional charge for the first €250,000 | Benchmark policies will retain their previous limit |
| Fire Brigade Charges | €20,000 automatically included | €20,000 automatically included | No change |
| Trace & Access Cover | €10,000 limit | Necessary & Reasonable Costs (no inner limits) | |
| Loss or Duplication of Keys | €10,000 | €10,000 (*replacement following theft) | |
| Underground cables, pipes, tanks | Automatic (if property owner) | Automatic (if property owner) | No change |
| Subrogation Waiver | Automatic | Automatic | No change |
| Alterations and Additions | 20% to max of €2m on buildings No cover on rent | 10% of Buildings SI to max €650,000 10% of Rent to max €325,000 | |

Property Owners

| Cover | Benchmark | Access RSA | Points to Note |
|----------------------------|--|--|---|
| Glass Cover | €25,000 limit under Buildings Section €5,000 under contents section | €5,000 limit applies to Accidental Breakage of Glass peril, no inner limit on other perils | Buildings and Contents definitions include glass on Access RSA |
| EMPLOYERS LIABILITY | | | |
| Wages | Automatic €10k property repair wages with option to increase or add extra categories | EL cover is now optional | Property Repairs wage roll of €5,000 is included for existing policies, unless a wage roll greater than €10,000 had been selected |
| Standard LOI | €13 Million | €13 Million | No change |
| PUBLIC LIABILITY | | | |
| Basis of cover | Standard limit of €3M with option to request an increased limit | Standard limit of €2.6M with option to request and increased limit | Benchmark policies with an increased limit will retain their current limit |

Property Owners

| Cover | Benchmark | Access RSA | Points to Note |
|-------------------------------|--|--|----------------|
| OTHER | | | |
| Legal Expenses | Optional | Optional | No change |
| Policy Excess | Standard Excess - €250 Subsidence - €1,000 Employers/Public Liability - €250 | Standard Excess - €350 Subsidence - €1,500 Employers/Public Liability - None | |
| Cancellation Condition | Insurer / Insured must provide 7 days notice to cancel | Insured must provide 30 days notice to cancel Insurer must provide 14 days notice to cancel | |