

# Residential & Commercial Insurance

## Insurance Product Information Document



### Company: RSA Insurance Ireland DAC

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

### Product: Apartment Block Policy

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your policy cover schedule, statement of fact and policy booklet. Please ensure that you read them carefully.

#### What is this type of insurance?

This policy is a package policy providing commercial entities with property damage, alternative accommodation/loss of rent, public liability, and employers liability cover as standard.



#### What is insured?

- ✓ Damage to property by all risks (other than what is not insured)
- ✓ Refer to Policy Schedule for Sums Insured
- ✓ Refer to Policy Schedule for policy Excess
- ✓ Day one inflation provision
- ✓ Automatic glass cover
- ✓ Replacement of locks €1,500
- ✓ Trace and access €15,000
- ✓ Landscaping costs €15,000
- ✓ Alterations and additions
- ✓ Riot, Civil Commotion, Strike, Labour Disturbance, Malicious Persons or Vandals
- ✓ Impact by animals
- ✓ Falling aerials, satellite aerials, their fittings or masts
- ✓ Impact involving aircraft or aerial devices or vehicles or anything dropped by them
- ✓ Falling trees or branches
- ✓ Automatic reinstatement after a loss
- ✓ Transfer of interest
- ✓ Non-invalidation
- ✓ Fire Brigade Charges up to €15,000
- ✓ Loss of Rent/Alternative Accommodation as a result of damage to Property.
  - Prevention of Access
  - Infectious Disease Murder and Suicide
  - Public Utilities
- ✓ Public Liability with an automatic limit of indemnity of €6,500,000 with the option to increase
- ✓ Employers Liability with a limit of indemnity of €13,000,000 as standard



#### What is not insured?

- ✗ Policy Excess
- ✗ Refer to Policy wording for exclusions
- ✗ Damage to property caused by inherent vice, latent defect, gradual deterioration, or wear and tear.
- ✗ Damage caused by faulty workmanship, defective design, the use of defective materials or damage caused by the use of defective materials.
- ✗ Damage caused by corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects
- ✗ Marine risks
- ✗ Sonic bangs
- ✗ Computer faults and viruses
- ✗ Data recognition exclusion
- ✗ Pollution or Contamination
- ✗ War and Terrorism
- ✗ Biological or chemical contamination
- ✗ Radioactive Contamination
- ✗ Terrorism and War risks
- ✗ Injury or Damage arising out of any profession or Business other than the Business described in the Schedule
- ✗ Injury or Damage arising out of ownership possession use by or on behalf of the Policyholder of mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles used in or about the Premises) caravans aircraft hovercraft or boats (other than hand propelled boats)
- ✗ Legal liability arising from loss or damage to any property owned or held in trust by or in the custody or control of policyholder.



Are there any restrictions on cover?

- ! Underinsurance
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Policy cancellation condition



Where am I covered?

You are covered

- ✓ in the event of damage to property at the premises stated on the schedule and,
- ✓ in respect of your legal liability arising in connection with the business (which must be conducted from premises within the Republic of Ireland, Northern Ireland, England, Scotland, Wales, the Isle of Man, and the Channel Islands).



What are my obligations?

You must

- decide the sums insured
- disclose any material information
- take reasonable precautions to prevent damage or accidents
- maintain the property in good order
- give immediate notice to us or your Insurance Broker in the event of a loss
- give us immediate notice if the premise become unoccupied
- advise us as soon as you become aware of any alteration which may increase the risk
- advise us if your interest in the risk ceases
- advise us if the business is being wound up
- implement any risk control programme within the agreed timescales



When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you



When does the cover start and end?

The start and end date is stated on the documents you receive from us.



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule