

# Home Insurance

## Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Safehome Choice

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.

**This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. These include your proposal form or statement of fact, policy document and schedule. Please ensure that you read them carefully.**

**What is this type of insurance?** Safehome Choice insurance provides insurance cover for your Main Private Home, Residential Investment Property or Holiday Home and/or for the contents within your Property



### What is insured?

#### The policy covers:

Loss or damage caused by sudden and unforeseen events such as:

- ✓ Fire, explosion, lightning, earthquake or smoke
- ✓ Storm
- ✓ Flood
- ✓ Subsidence, Ground Heave or Landslip
- ✓ Stealing or attempted stealing
- ✓ Escape of water or oil
- ✓ Malicious acts or vandalism
- ✓ Falling trees or branches
- ✓ Impact involving animals, vehicles, trains, aircraft
- ✓ Fire brigade charges €2,000

#### Buildings cover includes:

- ✓ Buildings damage – up to Sum Insured to repair or rebuild Your Property
- ✓ Liability to others: damage, injury or illness caused to others as a result of ownership of the Property insured up to €3,000,000
- ✓ Damage to underground services, Accidental Damage to cables or underground services supplying the buildings
- ✓ Water and heating installations damage to any fixed domestic water or heating installation caused by freezing
- ✓ Trace & access up to €700
- ✓ Weight of snow
- ✓ Rent & alternative accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy – 15% of Buildings Sum Insured where the Property is a main private home or a Residential Investment Property

#### Contents cover includes:

- ✓ Deep freezer contents up to €2,000
- ✓ Door locks up to €700
- ✓ Contents in the garden up to €700
- ✓ Jury duty €50 per day up to €700
- ✓ Liability to others: Damage, injury or illness caused to others as occupier of the property up to €3,000,000
- ✓ Liability cover including that of domestic employees, child minding for up to 2 children and up to 6 paying guests
- ✓ Rent & alternative accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy – 15% of Contents Sum Insured where the Property is a main private home or a Residential Investment Property



### What is not insured?

- ✗ Any incident, cause or event not outlined in Your Policy (booklet & Schedule)
- ✗ Excess: this is the first amount of any claim that You must pay. This is outlined on your Policy Schedule
- ✗ Accidental bodily injury, death, disease or illness of any member of Your Household
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Some events are not insured if the Property is unoccupied for more than 45 consecutive days or unfurnished, for example, escape of water or stealing or attempted stealing (note that further restrictions apply to Holiday Homes after 48 hours unoccupancy)
- ✗ Loss or damage caused by storm to roofs constructed with torch on felt or mineral felt exceeding 10 years of age
- ✗ Where individual personal possessions are insured, loss or damage to any part, stone, jewel, setting or mounting attached to jewellery, including watches, insured for more than €15,000 is excluded unless the item has been checked by a jeweller or watchmaker in the last 2 years and proof retained by You
- ✗ Matching of items: we will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Damage caused by pets, insects or vermin
- ✗ Loss by deception unless it is only entry to Your Home that is gained by deception
- ✗ Loss of money not reported to the Gardai within 24 hours of discovery
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, pollution or contamination
- ✗ Accidental loss or damage to Property, bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to Asbestos, Asbestos Dust or Asbestos Containing Materials

### Optional Extras

- Accidental Damage on Buildings and/or Contents on Your main private home or Holiday Home

#### Available for your main private home only

- Personal Possessions & pedal cycle(s) cover outside the home
- Home Office extension – 20% of Contents Sum Insured
- Caravan cover

### What is not insured? continued

- ✘ No cover for Accidental Damage under Buildings/Contents while Your home or any part of it is lent to any persons other than a member of Your Household or let to tenants or occupied by paying guests.
- ✘ Loss or damage caused deliberately by You, any member of Your Household or persons lawfully on the Property



### Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined on Your Schedule
- ! Inner policy limits apply to some covers, for e.g., valuables, alternative accommodation
- ! In the event of a claim, we may not be obliged to pay you the full amount until repair, replacement or reinstatement works have been completed and specified documentation has been furnished to us. Where such conditions apply, we can defer a) 5% of the claim settlement amount in a case in which the claim settlement amount is less than €40,000 or b) 10% in a case in which the claim settlement amount is €40,000 or more. In the handling of a claim, we reserve the right to use our Managed Repair Network of Building Contractors.
- ! In the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the underinsurance clause will apply which will reduce the settlement amount proportionate to the level of underinsurance
- ! Where the Property insured is a Holiday Home and is unoccupied, restrictions in cover apply after 48 hours unless steps are taken to minimise loss, as outlined in your policy document



### Where am I covered?

- ✓ Cover is provided in respect of the Property insured by us, at the address shown on Your Policy Schedule
- ✓ Liability cover is provided outside the ROI in respect of domestic employees during a temporary visit outside ROI
- ✓ Where personal possessions & pedal cycles are insured under the policy, cover is provided outside the ROI for trips not exceeding a 45 day duration from date of departure to date of return to the ROI.



### What are my obligations?

#### Keep us informed

- Refer to your Statement of Fact regarding the duty of disclosure and changes that need to be advised to Us.

#### Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the Property in a sound condition

#### Ensure you have adequate cover to meet Your needs

- Review the amounts for which You have insured Your property regularly. It is your duty to ensure Your property is adequately insured
- Check the cover provided under Your Policy regularly to ensure it continues to meet Your needs, reviewing all policy documentation as terms, specific to You and Your cover, will be outlined on Your Policy Schedule

#### Do the following in the event of a claim

- Notify us within a reasonable time from when You become aware of an incident/loss that could give rise to a claim
- Notify the Gardaí/local Law enforcement agency if You have items stolen or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident ensuring not to respond without our consent
- Do not dispose of any items for which You are making a claim until we have inspected them



### When and how do I pay?

- If you are a Direct customer, you can pay by cash, debit/credit card or avail of monthly instalments
- If you are a Broker customer, please ask your Insurance Broker for payment option information



### When does the cover start and end?

Please refer to Your Policy Schedule for details on the period of cover



### How do I cancel the contract?

- You may cancel Your Policy by providing instruction to Your broker