

# SAFEHOME CHOICE

## MAIN FEATURES, RESTRICTIONS AND CONDITIONS

This document is intended to provide a summary of the main features, restrictions, exclusions and general conditions that apply to Safehome Choice in order to help you decide if the policy is right for you. It is not personalised to your specific individual needs in any way, therefore it is extremely important that you read the Policy Document, Quotation, Statement of Fact and your Schedule in detail. If for any reason the policy does not meet your needs you can send it back to us within 30 days of the commencement date and we will refund you any premium paid provided no claim(s) has been made.

Safehome Choice is designed to provide insurance cover for properties occupied by you, let to tenants or used as a Holiday Home. All cover is subject to eligibility criteria. Please ensure that you have correctly declared the use of your property to us, this will be clearly noted on your Statement of Fact and Schedule or on your Quotation. The Policy Document is available for you to review on our website [www.rsagroup.ie](http://www.rsagroup.ie).

### COVER AVAILABLE

**Buildings** – this is defined in the Policy Document and includes the structure of the main building in addition to other items such as garages, domestic outbuildings, greenhouses, poly tunnels, patios, drives, footpaths, walls, gates, fences, heat exchange units.

**Contents** –this is defined in the Policy Document and includes all household goods within the address you wish to insure.

### OPTIONAL COVER(S) at an additional premium, these are only available where the property to be insured is your main private dwelling

- Personal Possessions outside the home
- Bicycle(s) outside the home
- Cover for your Caravan
- Cover for your Home Office

### MAIN FEATURES COMMON TO BOTH BUILDINGS AND CONTENTS

- Safehome Choice provides cover for the main causes of Fire, Storm, Flood, Escape of Water, Escape of Oil, Stealing or attempted stealing, Malicious acts or vandalism and Subsidence.
- Should your main private dwelling be unfit to live in as a result of something which is insured, the Policy will also pay for Alternative Accommodation costs for you, your family and domestic pets or loss of rent where the property is a residential investment property.
- Accidental Damage cover is available as an extension under the Buildings and Contents Sections, but does not operate if the property is lent, let or sub-let.

Safehome Choice also automatically provides cover for a number of additional events, note that these are linked to either the Buildings or Contents Section:

Fire Brigade charges up to €2,000	Trace and access costs to locate a leak €700
Loss of Oil €1,000	Jury Service €700
Landscaping costs following damage by Storm or Flood €2,000	Automatic uplift of the Contents sum insured for Christmas or Wedding / Civil Partnership Gifts of 10%
Fatal Accident Benefit €5,000	Apartment Owners Improvements €2,000
Visitors Personal Effects €700	Replacement Locks €700
Damage caused by weight of snow €2,000	Contents in the Garden €700
Freezer Food €2,000	24 Hour / 365 Day Emergency Helpline Service

## LIABILITY COVER UNDER THE POLICY

Safehome Choice provides protection for you as owner of the property or as its occupier.

If the property is your main private dwelling, it also provides protection for you in respect of:

- Child caring for up to 2 children
- Your Domestic employees
- Paying guests in your home up to a maximum of 6

Please refer to the policy document for full details of cover, definitions and exclusions.

## POLICY RESTRICTIONS AND EXCLUSIONS

As with all insurance contracts a number of Restrictions and Exclusions apply. The following is a brief summary of the main product restrictions and exclusions, which may influence your decision about whether this policy meets your needs. This list is not exhaustive, for full details please refer to the Policy Document and those specific documents supplied to you including your Quotation, Statement of Fact and your Schedule.

- Excess, this is the first amount of any claim that you must pay. The amount will be noted on your Quotation and Schedule.
- Wear and tear as this policy is not a maintenance contract.
- Loss or damage caused deliberately by you or any member of your household or persons lawfully on the property.
- Stealing or attempted stealing is excluded by any person(s) lawfully in the property.
- A number of policy restrictions apply when the property is unoccupied or unfurnished.
- Loss or damage to any part, stone, jewel, setting or mounting attached to jewellery, including watches, insured for more than €15,000 unless the item has been checked by a jeweller or watchmaker in the last 2 years.
- 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.
- Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray.
- Defective and faulty workmanship or design or the use of defective materials.
- In the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the Under Insurance Clause will apply. This will reduce the settlement amount proportionate to the level of under insurance.
- Loss or damage caused by Storm to roofs constructed with torch on felt or mineral felt exceeding 10 years of age.
- In the event that a claim is covered under the buildings section, we may use our Managed Repair Network of Building Contractors to undertake repairs. If this occurs, we will take responsibility for the satisfactory completion of the repairs. Where we agree to pay you, we may make staged payments as works progress and to withhold final payment until all works are complete. The percentage of final payment withheld will not exceed 30% of the overall settlement amount.

## GENERAL CONDITIONS

These Conditions apply to the whole policy. A number of the Conditions are outlined below, for full details please refer to the Policy Document and those specific documents supplied to you including your Quotation, Statement of Fact and your Schedule.

- **Notification of a Claim:** this condition sets out your obligations, such as, the requirement to notify the Gardai in the event of theft, malicious acts or vandalism, what to do when legal documentation and /or correspondence is served on you and the requirement that you do not dispose of damaged items until we have had the opportunity to inspect them.
- **Fraud:** this sets out our rights in respect of fraudulent claims or if any fraudulent means or devices are used.
- **Additional Covers – Maximum Amount Payable:** this confirms that in the event of the same additional cover applying under the Buildings and Contents Sections, a claim will only be paid under one section subject to the limit that applies.
- **Alteration in Risk:** this outlines your obligation to notify us of all material information relevant to your property or to members of your household. It also explains that following such notification your policy cover or premium may be adjusted. In addition it sets out the minimum premium amendment amount, which we will not collect from you or refund to you following any policy adjustment.
- **Precautions:** this condition requires that you take all reasonable steps to prevent or minimise loss and maintain the property in good condition and repair.
- **Cancellation:** this sets out that both you and us have a right to cancel the policy.
- **No Claims Discount:** this condition outlines how your No Claims Discount will be affected in the event of a claim
- **Holiday Home Condition:** this outlines the restrictions in cover for Holiday Homes. It also sets out the requirements should the Holiday Home become unoccupied for a period greater than 48 hours.