

# SAFEHOME OPTIONS

## MAIN FEATURES, RESTRICTIONS AND CONDITIONS

This document highlights the main features, restrictions, exclusions and general conditions that apply to the product in order to help you decide if the policy is right for you. It does not contain the full terms and conditions of cover. The policy booklet sets out the extent of the cover and the benefits available.

As with all insurance contracts there are exclusions and conditions which apply to the cover. The policy booklet also sets out our and your rights and responsibilities. If you would like to see the full terms and conditions of cover please refer to the policy booklet which is available at our website [www.rsagroup.ie](http://www.rsagroup.ie).

This product is underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland.

## MAIN FEATURES COMMON TO BOTH BUILDINGS AND CONTENTS

- ✓ Fire, Smoke, Explosion, Lightning and Earthquake
- ✓ Storm
- ✓ Flood
- ✓ Escape of water or oil from any fixed water or heating installation or domestic appliance
- ✓ Stealing or attempted stealing
- ✓ Malicious persons or vandals
- ✓ Subsidence or Ground Heave of the site beneath the buildings or Landslip
- ✓ Impact involving an aircraft, aerial device, or by a vehicle, train or animal
- ✓ Falling trees or branches
- ✓ Falling aerials, satellite aerials, their fittings or masts
- ✓ Riot, Civil Commotion, Strike, Labour or Political Disturbance
- ✓ Accidental breakage of glass
- ✓ Fire Brigade charges
- ✓ 24 Hour Emergency Helpline Service
- ✓ Cooling off Period: If 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 has been made during this period

## LIABILITY COVER UNDER THE POLICY

### BUILDINGS SECTION

- ✓ Owner's Liability to the public

### CONTENTS SECTION

- ✓ Third Party Liability which includes cover for Domestic employees

**All cover is subject to eligibility. Please refer to your quotation / policy schedule for details as to whether or not this cover applies**

## POLICY RESTRICTIONS

The following is a brief summary of the main product restrictions 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 booklet and, where applicable, any additional documentation supplied in connection with this quotation / policy as other restrictions may apply which you may deem more relevant to you and your circumstances.

### We do not insure the following:

- ✗ Excess: this is the first amount of any claim that you must pay.
- ✗ Wear & tear as this policy is not a maintenance contract.
- ✗ For certain cover to apply, for example, burst water pipes, stealing and attempted stealing there are requirements which must be satisfied.
- ✗ Certain policy restrictions apply when the property is unoccupied
- ✗ 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.
- ✗ Where the property is let to tenants, loss or damage by stealing or attempted stealing is excluded unless force and violence is used to gain into or exit from the property.
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray.
- ✗ Faulty workmanship or defective design or the use of defective materials.
- ✗ Loss or damage caused deliberately by you or any member of your household or persons lawfully in the property.
- ✗ Accidental bodily injury, death, disease or illness of any member of your Household.
- ✗ In the event of a claim under the policy, we will make a deduction for wear, tear and depreciation in respect of items such as clothing, TV's, and floor coverings.
- ✗ If in the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the Under Insurance Clause may apply which will reduce the settlement amount proportionate to the level of under insurance.
- ✗ Loss or damage caused by Storm or Flood to roofs constructed with flexible weathering membrane exceeding 10 years of age or other felt exceeding 5 years of age.

**Note:** In the event of a claim covered under the policy, we reserve the right to use our Managed Repair Network of Building Contractors to complete the works and we will take responsibility for the satisfactory completion of such works. Where we agree to pay you, we reserve the right to make staged payments as works progress and to withhold final payment until all works are complete, final invoice submitted and final inspection completed by us or our Representatives. The percentage of final payment withheld will not exceed 30% of the overall settlement amount.

## GENERAL CONDITIONS

The following is a brief summary of the general conditions which apply to the whole policy. For full details please refer to the policy booklet and, where applicable, any additional documentation supplied in connection with this quotation / policy:

- **Notification of a Claim:** this condition sets out your obligations in relation to notification of a claim, such as, the requirement to notify the Gardai in the event of theft or malicious damage, what to do when legal documentation and /or correspondence is served on you and not to dispose of damaged items until we have had the opportunity to inspect them.
- **Conduct of a Claim:** this outlines your obligations throughout the claims process, for example, you must give us whatever information or assistance we reasonably request and we may enter your building where loss or damage has occurred.
- **Fraud:** this sets out our rights in respect of fraudulent claims or if any fraudulent means or devices are used to obtain benefit under the policy.
- **Alteration in Risk:** this condition outlines your obligations to notify us of any material alteration in your risk and how this change may affect you and your cover. It also sets out the minimum premium amendment amount which we will not collect from you or refund to you following such alteration.
- **Precautions:** this condition requires that you take all reasonable steps to prevent or minimise loss and maintain the property in sound condition and good repair. It also requires that the electricity supply and wiring system are properly installed so as to comply with acceptable safety standards and maintained in a safe condition.
- **Annual Premium Cancellation:** this sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.
- **Monthly Premium Cancellation:** this applies to RSA Direct Debit customers and sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.
- **Other Insurances:** this outlines how we will pay a claim that is covered under this policy but is also covered under another policy.
- **Subrogation:** this condition allows us to take all the steps needed to enforce your rights in your name in the event of a claim (including the name of any member of your household) and includes the defence or settlement of any claim or the pursuit of a claim in any person's name.