

# policy booklet



Home Insurance



let's go



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## Customer Service

### Complaints Procedure

**We** are committed to providing our customers with a high standard of service at all times. **We** are eager therefore to learn about any aspect of **Our** service or products not meeting customer expectations.

If **you** have a complaint in connection with company service, the details of **your policy** or treatment of a claim **you** should contact **us** immediately by writing to the Quality & Compliance Manager, AA Insurance, 61a South William Street, Dublin 2 or phoning us on 6179950. Our Complaints Procedures ensure that we will respond to complaints within the timelines set out in the Consumer Protection Code. We will acknowledge each complaint in writing within 5 business days and will provide a point of contact for the handling of the complaint.

We will endeavour to resolve complaints quickly but if this is not possible we will provide written updates at intervals of not greater than 20 business days. If the complaint is not resolved within 40 business days we will inform you of the anticipated timeframe for resolution and your right to refer the matter to the Financial Services Ombudsman's Bureau.

If your complaint is not resolved to your satisfaction you may contact:

- Customer Complaints Manager  
RSA Insurance Ireland Ltd,  
RSA House,  
Dundrum Town Centre,  
Sandyford Road,  
Dublin 16.  
Tel: 1890 290 100, Outside Ireland  
Tel: + 353 1 290 1000.

In the event of the issue not being resolved **you** may contact:

- The Insurance Information Service  
of Insurance Ireland,  
Insurance House,  
39 Molesworth St,  
Dublin 2  
Tel: 01-676 1914  
[www.insuranceireland.eu](http://www.insuranceireland.eu)

The service can advise you on how to continue further, and may be able to help sort the problem out.

Contacting Insurance Ireland will not affect your right to refer your complaint to the Financial Services Ombudsman's Bureau. You may be eligible to bring your complaint to the Financial Services Ombudsman's Bureau. The details are below:

- Financial Services Ombudsman's Bureau,  
3rd Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2  
Tel: 01-662 0899 or 1890 882090  
[www.financialombudsman.ie](http://www.financialombudsman.ie)

You may only appeal a Financial Services Ombudsman's Bureau finding to the High Court. We will not bear the cost of an appeal you bring.

## AA Home Insurance Policy

This is **Your AA Home Insurance Policy**. PLEASE READ IT CAREFULLY. It sets out the details of the contract **You** have made with **Us**. The **Policy Schedule / Statement of Fact** and any Declaration which **You** made to **Us** are incorporated in and form part of this contract.

The **Policy Schedule / Statement of Fact** and any **Endorsements** are all part of **Your Policy** and shall be considered as one document. Check **Your Policy Schedule / Statement of Fact** to find out which Sections **You** have insured and read them along with **Your Policy**. **You** should also pay particular attention to the Conditions and Exclusions set out on Pages 48 - 52 as these apply to all Sections.

Whilst **Your Policy** insures **You** against a wide range of contingencies, it does not insure **You** against every possible loss, for example, it is not a maintenance contract, and if the only **Damage** is due to wear, tear or deterioration there is no cover under **Your Policy**. If **Damage** is caused by War Risks, Sonic Bangs, or Radioactive Contamination **You** should contact the appropriate Government Department or other Authority to recover **Your** loss as **Your Policy** along with all other Household policies does not insure **You** against these types of **Damage**.

### DUTY OF DISCLOSURE

**You** must tell **Us** immediately of any changes in the information **You** have given **Us** in **Your Policy Schedule / Statement of Fact** or any alteration in the risk which materially affects this insurance. Failure to disclose all material information could invalidate **Your** insurance which may leave **You** unprotected. If **You** are in any doubt whether a fact is material **You** should disclose it (see Condition 4 Alteration in Risk). For example, if **You** make any alteration to **Your** property, which makes losses more likely to happen or more serious if **They** do or if **You** move house.

### COOLING OFF PERIOD

Please read **Your Policy** thoroughly to make sure that it meets all **Your** requirements paying particular attention to **Policy** definitions exclusions and **Endorsements**. If it does not meet **Your** requirements, **You** can send it back to **Us** within 14 days and **We** will not charge **You** any premium provided **You** have not made any claim during the 14 day period. Should **You** decide to return the **Policy** to **Us**, **You** will not be able to make a claim at a later date.

## AA Home Insurance Policy (CONT)

All monies which become or may become due under this **Policy** will in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland in Euros unless **we** specifically say otherwise.

Premiums are subject to Government Levy and/or contribution where applicable. Stamp Duty has been or will be paid in accordance with Section 5 of the Stamp Duties Consolidation Act 1999 (as amended).

### CONTRACT LAW

The parties to a contract of insurance covering a risk situated in the Republic of Ireland are permitted to choose the law applicable to the contract. **We** propose that the contract will be governed by Irish Law.

Communications between **you** and **us** about this **policy** will be in English.

The insurer that **you** have entered into a contract with is RSA Insurance Ireland Limited.

RSA is a registered business name of RSA Insurance Ireland Limited (the insurer). RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. The underwriter is RSA Insurance Ireland Limited which is a member of the RSA Group. RSA Insurance Ireland Limited, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, company number 148094.

## SECTION I - BUILDINGS

This cover does not apply unless shown on the Statement of Fact and/or Schedule.

### PARAGRAPH I - COVER

We insure the **Buildings** against **Damage** by the following causes:

#### What is not insured:

a Fire, Explosion, Lightning, Earthquake

b Smoke

c Escape of water or oil from any fixed water or heating installation or domestic appliance

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

- The first **€600** of each claim unless a higher Voluntary **Excess** amount has been selected

- **Damage** to the component or appliance from which the water or oil escapes

- Loss or **damage** caused by the gradual ingress of water

- Loss of or **damage** to any fixed domestic heating installation due to wear and tear, rust or gradual deterioration

- Loss or **damage** caused by faulty workmanship

- Loss or **damage** caused by defective design or the use of defective materials

- Loss or **damage** caused by defective installation or defective materials or defective design of plumbing installation including pipe work, joins, seals and the like

- Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by **us**

- Where the **Damage** results in **Subsidence** the first **€1,000**, or higher **Subsidence Excess** as shown on the **Statement of Fact** and/or **Schedule**, of each claim will be excluded

- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days

- Where **Your Home** is **Unoccupied** and **Damage** occurs during the first 30 days of consecutive unoccupancy if the water is not turned off at the mains and the system is not drained an increased **Excess** of **€1,000** will apply

# BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

## What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

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d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

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e Falling trees or branches

- **Damage** to tennis courts
- The cost of removing a tree or branch unless the **Buildings** are damaged at the same time

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f Falling aerals, satellite aerals, their fittings or masts

- Any loss where **We** make a payment under SECTION 2 CONTENTS PARAGRAPH I COVER F

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g Riot, Civil Commotion, Strike, Labour or Political Disturbance

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h Malicious persons or vandals

- **Damage** caused by **You** or **Your Household**, or any person lawfully in the **home**
- Loss or **damage** occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days

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i **Storm** or Flood

- **Damage** to gates, hedges, fences or tennis courts
- **Damage** caused by frost
- Loss or **damage** to roofs constructed with a flexible weather roofing membrane exceeding 10 years of age or other mineral roofing felt exceeding 5 years of age



## BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

j **Subsidence** or **Ground Heave** of the site beneath the **Buildings** or **Landslip**

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

- 
- The first €1,000 of each claim
  - **Damage** to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless **Your Home**, or its domestic outbuildings or garages, is damaged at the same time
  - **Damage** caused by bedding down of new structures or **settlement** of newly made up ground
  - **Damage** to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of **Your Home** are damaged at the same time
  - **Damage** caused by coastal or river erosion
  - **Damage** resulting from:
    - i demolition or structural repairs or alterations to the **Buildings**
    - ii faulty workmanship design or the use of defective materials in the **Buildings**

k **Stealing** or attempted stealing

- 
- Loss or **damage** caused by **You** or **Your Household** or by any person(s) who has legally entered the **Buildings**
  - Loss 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, not involving forcible and violent entry into or exit from the **Buildings** or its domestic outbuildings or garages
  - Loss or **damage** by stealing not involving forcible and violent entry into or exit from the **Buildings**

## BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

k Stealing or attempted stealing (cont'd)

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Where the **Buildings** at the address shown in the **Statement of Fact** and/or **Schedule** are left unattended, and an intruder alarm is installed but not operative at the time of loss the first €500 of each claim will be excluded unless a higher Voluntary **Excess** amount has been selected
- Loss or **damage** occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days

l Accidental **Damage**  
(this cover does not apply unless shown on the **Schedule** and/or **Statement of Fact**)

- **Damage**
  - a caused by tenants or paying guests
  - b caused by **settlement** or shrinkage
  - c whilst **Your Home** or any part of it is lent to any persons other than a member of **Your Household**
- Any loss or **damage** specifically excluded elsewhere in Section I - Buildings

# BUILDINGS

## PARAGRAPH 2 - ADDITIONAL COVER

We insure the **Buildings** against **Damage** by the following causes:

### What is not insured:

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**a Damage to Underground Services**  
Accidental **Damage** to cables or underground services supplying the **Buildings**

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- The first €500 of each claim, unless the **damage** is to Water Pipes where the first €600 of each claim is excluded. Where a higher Voluntary **Excess** amount has been selected the higher **excess** will apply
- **Damage** which **You** are not legally responsible to repair
- Where the **Damage** results in **Subsidence** the first €1,000 or higher **Subsidence Excess** as shown on the **Statement of Fact** and/or **Schedule**, of each claim will be excluded

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**b Water and Heating Installations**  
**Damage** to any fixed domestic water or heating installation caused by freezing

- The first €600 of each claim, unless a higher Voluntary **Excess** amount has been selected.
- Where the **Damage** results in **Subsidence** the first €1,000 or higher **Subsidence Excess** as shown on the **Statement of Fact** and/or **Schedule**, of each claim will be excluded
- **Damage**, occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days
- Where **Your Home** is **Unoccupied** and **Damage** occurs during the first 30 days of consecutive unoccupancy if the water is not turned off at the mains and the system is not drained an increased **excess** of €1,000 will apply

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**c Sale of the Home**

If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by this Section up to the date of completion, provided the **Buildings** are not otherwise insured

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## BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

### d Trace & Access

We will pay the cost of removing and replacing any part of the **Buildings** necessary to repair a household heating or water system which has caused an escape of water

The **Policy Excess** does not apply

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Loss or **damage** to the component or appliance from which the water or oil escapes
- **Damage** occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

### e Legal Fees

Legal Fees which **You** have to pay to repossess **Your Home** following occupation by squatters

The **Policy Excess** does not apply

- Fees incurred without **Our** permission

### f Fire Brigade Charges

The cost of the charges levied on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as the result of any incident involving fire affecting the **Buildings**

The **Policy Excess** does not apply

- Any amount which **We** are required to pay under Section 2 Contents Paragraph 2 Additional Cover n Fire Brigade Charges

### g Adaptation to the Home following Disability

The cost of adapting the **Buildings** for wheelchair access in the event that a member of **Your Household** suffers disablement as a result of an accident occurring during the **Period of Insurance**, which requires them to use a wheelchair for mobility which will in all probability will continue for the remainder of their natural life.

The **Policy Excess** does not apply

## BUILDINGS

We insure the **Buildings** against **Damage** by the following causes:

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

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#### h Landscaping Costs

Vouched expenses incurred to reinstate **Your** garden, within the boundaries of the **Home**, following **Damage** as a result of **Storm** or Flood, provided the **Buildings** are damaged at the same time by this **Storm** or Flood.

The **Policy Excess** does not apply

- **Damage** occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

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#### i Emergency Access to the Buildings

**Damage** caused to the **Buildings**, including costs to reinstate **Your** garden within the boundaries of the **Home**, by the Emergency Services, for the purposes of gaining entry to **Your Home** following an incident

The **Policy Excess** does not apply

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## BUILDINGS

### PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION I

#### Index linking

The **Buildings Sum Insured** may be adjusted monthly in accordance with the House Rebuilding Cost Index prepared by the Department of the Environment. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** as appropriate.

These adjustments may not be sufficient for your needs and therefore you should not rely on this alone to ensure **Your Buildings Sum Insured** is adequate. **You** should periodically review **Your** own **Sums Insured**.

#### Protection after Loss

Following loss or **Damage** by any cause listed in this Section, the **Buildings Sum Insured** will be Index Linked for the duration the **Buildings** are being reinstated, at the same rate that applied at the commencement of **Your Policy** or last renewal, provided **You** take all reasonable steps to ensure that the reinstatement is carried out without undue delay.

## BUILDINGS

### PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION I

Provided the **Damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable

#### I Where

- i the damaged parts of the **Buildings** can be repaired or reinstated, and
- ii **Your Home** is in good repair, and
- iii the **Sum Insured** is not less than the cost of rebuilding the **Buildings**, inclusive of **Fees, Removal of Debris**, and **Local Authority Requirements**

at **Our** option **We** will either

- i repair / reinstate or
- ii pay the full **Reasonable** cost of repair / reinstatement of the **Buildings** to **You**.

**You** must provide access to **Your Home**, and facilitate an inspection, for **Our** Managed Repair Network of Building Contractors to quote for the cost of repair / reinstatement.

Where **We** opt to repair / reinstate, **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 completed by them.

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.

- 2 If the damaged parts of the **Buildings** cannot be economically repaired or

reinstated, **We** will pay the reduction, solely due to the **Damage**, in the market value of the **Buildings** prior to the **Damage**.

- 3 If the **Sum Insured** is less than the cost of rebuilding the **Buildings** or the **Buildings** are not in good repair, **We** will make a deduction from the settlement for wear, tear, depreciation and/or **Betterment**.

#### 4 Maintenance

**Your Policy** does not cover **You** for the cost of gradual deterioration. It is not a maintenance contract. It is a Condition of the **Policy** that **You** keep **Your** property in good order and take **reasonable** steps to avoid loss or **damage**

#### Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**, unless otherwise stated) is:

- 1 **Buildings** including **Fees, Removal of Debris and Local Authority Requirements** - The **Sum Insured**
- 2 Satellite Aerial - €1,000
- 3 Trace and Access - €1,000
- Where "Extended Homesure Cover" applies as indicated on the **Statement of Fact** and /or **Schedule** the maximum amount payable is increased to - The **Buildings Sum Insured**
- 4 Legal Fees - €12,750
- 5 Fire Brigade Charges - €3,000
- 6 Landscaping Costs - €3,000
- 7 Adaptation to the **Home** following disability - €10,000
- 8 Emergency Access - €500

The **Sum Insured** on **Buildings** will not be reduced following payment of a claim.

## BUILDINGS

### PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC

Insurance is provided for any amounts which **You** become legally liable to pay in respect of:

**We** will not pay for liability directly or indirectly arising from:

- 
- Accidental bodily injury, death, disease or illness of any person arising solely as owner (but not occupier) of the **Buildings** or the land belonging to the **Home**
  - Accidental loss of or **damage** to property arising solely as owner (but not occupier) of the **Buildings** or the land belonging to the **Home**
  - Any injury, death, disease or illness of any member of **Your Household**
  - Loss of or **damage** to property owned, occupied or in the custody or control of any member of **Your Household**

#### Limit

**We** will pay up to €3,000,000 in connection with any one incident inclusive of any other **reasonable** costs, expenses and solicitors fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)



## BUILDINGS

### PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC (CONTINUED)

#### GENERAL EXCLUSIONS TO PARAGRAPH 5

**We** will not pay for liability directly or indirectly arising from:

- 
- An agreement unless the liability would have existed without the agreement
  - **Your** employment, business or profession other than the provision in **Your Home** of accommodation for up to 2 paying guests
  - The use of lifts or mechanically or electrically propelled vehicles (other than gardening equipment)
  - Injury to any person in **Your** employment
  - 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**
  - Accidental loss of or **damage** to property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
  - The costs of management, removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos Containing Materials**

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

## BUILDINGS

### PARAGRAPH 5 - OWNERS LIABILITY TO THE PUBLIC (CONTINUED)

#### GENERAL EXCLUSIONS TO PARAGRAPH 5

**We** will not pay for liability directly or indirectly arising from:

- 
- the ownership possession or use of any Bouncing Castle, inflatable game or Trampoline in or about the **Buildings** unless such item is situated on a soft surface in its own space away from walls trees or fences and attended or supervised by an adult whilst in use and that any compressor or generator for such items must be positioned in a location which prevents access by minors and allows immediate access by adults to the cut-off switch and that the stays or support of such items are anchored adequately at least 2 metres from the item
  - the ownership possession or use of swimming pool, hot tub, spa or Jacuzzi in or about the **Buildings** unless such item is attended or supervised by an adult whilst in use and that any pump, compressor or generator for such items must be positioned in a location which prevents access by minors and allows immediate access by adults to the cutoff switch and when not in use the swimming pool, hot tub, spa or Jacuzzi is protected or covered
  - Any incident(s) where **We** may become legally liable to pay under **SECTION 2 CONTENTS PARAGRAPH 5** or **PARAGRAPH 6** or **SECTION 5 Caravan PARAGRAPH 3** or **SECTION 6 Home Office PARAGRAPH 3**

If **You** should die, **Your** legal personal representatives will have the protection of this cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

## SECTION 2 - CONTENTS

This cover does not apply unless shown on the Statement of Fact and/or Schedule.

## Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**, unless otherwise stated) is:

[illegible]

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

SECTION 2 - CONTENTS

This cover does not apply unless shown on the Statement of Fact and/or Schedule.

Maximum Amount Payable (Cont'd)

The maximum amount payable in respect of any one incident (less any Excess, unless otherwise stated) is:

16	Family Personal Accident	-	Insured and/ or Partner	Family member under 18
	Benefits:	1 Death	€12,750	€1,275
		2 Loss of Limb or Eye	€12,750	€12,750
		3 Permanent Total Disablement	€12,750	€12,750
17	High Risk Items	- 40% of Contents Sum Insured. - Single Article Limit - 10% of Contents Sum Insured		
18	Visitors Personal Effects	- €1,000		
19	Shopping	- €400		
20	Tenants Improvements	- 10% of the Contents Sum Insured		
21	Apartment Owners Improvements	-10% of the Contents Sum Insured		
22	Electronic Software Downloads	- €500		

The Contents Sum Insured will not be reduced following payment of a claim

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## PARAGRAPH I - COVER

We insure the **Contents** against **Damage** by the following causes:

a Fire, Explosion, Lightning, Earthquake

b Smoke

c Escape of water or oil from any fixed water or heating installation or domestic appliance

d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

e Falling trees or branches

f Falling aerials, satellite aerials, their fittings or masts

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

- The first **€600** of each claim unless a higher **Voluntary Excess** amount has been selected

- **Damage** to the component or appliance from which the water or oil escapes

- Loss or **Damage** caused by the gradual ingress of water

- Where the **Damage** results in **Subsidence** the first **€1,000**, or higher **Subsidence Excess** as shown on the **Statement of Fact** and/or **Schedule**, of each claim will be excluded

- Remediation to a standard which will pose a risk to health or property or carried out by a contractor not approved by **Us**

- Loss or **damage** occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

- Where **Your Home** is **Unoccupied** and **Damage** occurs during the first 30 days of consecutive unoccupancy if the water is not turned off at the mains and the system is not drained an increased **excess** of **€1,000** will apply

- Loss or **damage** unless the **Buildings** are damaged at the same time

- Any loss where **We** make a payment under **SECTION I BUILDINGS PARAGRAPH I COVER F**

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## PARAGRAPH I - COVER

We insure the **Contents** against **Damage** by the following causes:

**What is not insured:**

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

g Riot, civil commotion, strike, labour or political disturbance

h Malicious persons or vandals

- **Damage** caused by **You** or **Your Household** or by any person lawfully in the **Home**
- Loss or **damage** occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

i **Storm** or Flood

j **Subsidence** or **Ground Heave** of the site beneath the **Buildings**, or **Landslip**

- **Damage** caused by bedding down of new structures or **settlement** of newly made up ground
- **Damage** resulting from the movement of solid floor slabs unless the foundations beneath the external walls of **Your Home** are damaged at the same time
- **Damage** caused by coastal or river erosion
- **Damage** resulting from
  - i) demolition or structural repairs or alterations to the **Buildings**
  - ii) faulty workmanship or the use of defective materials in the **Buildings**

k Stealing or attempted stealing

- Loss by deception, unless it is only entry that is gained by deception
- Loss or **damage** caused by **You** or **Your Household** or by any person(s) who has legally entered the **Buildings**
- Loss of **Money** from outbuildings or garages
- Loss 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, not involving forcible and violent entry into or exit from the **Buildings** or its domestic outbuildings or garages

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## PARAGRAPH I - COVER

We insure the **Contents** against **Damage** by the following causes:

k Stealing or attempted stealing (cont'd)

l Accidental **Damage** to **Contents** owned by any member of **Your Household**  
(this cover does not apply unless shown on the **Statement of Fact** and /or **Schedule**)

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Loss or **damage** by stealing not involving forcible and violent entry into or exit from the **Buildings**
- Where the **Buildings** at the address shown in the **Statement of Fact** and/or **Schedule** are left unattended, and an intruder alarm is installed but not operative at the time of loss the first €500 of each claim will be excluded unless a higher Voluntary **Excess** amount has been selected
- Loss or **damage** occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days
- **Damage** to **Money** and **Personal Possessions**
- **Damage** caused by tenants or paying guests
- **Damage** caused by **settlement** or shrinkage
- Deterioration of food
- **Damage** solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Any loss, destruction or **damage** specifically excluded elsewhere in Section 2 - **Contents**
- **Damage** caused by assembling or dismantling of the apparatus in respect of **Home Office Equipment**
- **Damage** to property used or held for business or professional purposes
- Loss of tone of Musical Instruments or the cost of replacing broken strings or drum skins or **damage** caused by scratching, denting or bruising of such instruments

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PARAGRAPH 2 - ADDITIONAL COVER

We insure the **Contents** against **Damage** by the following causes:

What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Loss or **damage** due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority
- Loss or **damage** resulting from neglect by **You** or **Your Household**
- **Damage** occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days

a **Deep Freezer Contents**

Loss of or **damage** to food in a fridge or domestic deep freezer in **Your Home** caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. **We** will also pay for loss of or **damage** to food which has been removed from the deep freezer following an incident **We** insure

The **Policy Excess** does not apply

b **Rent and Alternative Accommodation**

If **Your Home** is made uninhabitable by any of the causes insured under this Section

**We** will pay

- i Rent which **You** still have to pay for parts of **Your Home** which are unfit to live in
- ii Rent **You** should have received but have lost while **Your Home** is unfit to live in
- iii **Reasonable** additional costs of comparable alternative accommodation until **Your Home** is fit to live in again

Where "Extended Homesure Cover" applies as indicated on the **Statement of Fact** and /or **Schedule** **We** will also pay the **Reasonable** additional costs of kennelling for **Your** pet dog(s) and/or cat(s) until **Your Home** is fit to live in again

- Any loss resulting from delays caused by or directly relating to incorrect Planning or other permissions attaching to the **Buildings** at the time of the loss
- Costs which **You** incur without **Our** written permission



# CONTENTS

## PARAGRAPH 2 - ADDITIONAL COVER

We insure the **Contents** against **Damage** by the following causes:

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

### c Door Locks

Replacement and installation of locks of any external door of **Your Home** or any garage or its domestic outbuildings or any domestic safe or burglar alarm keyswitch if the keys have been stolen from **Your Home**

The **Policy Excess** does not apply

### d Contents in the Garden

Loss of or **damage** to the **Contents** by any cause insured under this Section occurring within the boundaries of the land belonging to **Your Home**

The **Policy Excess** does not apply

- Loss of or **damage** to **Money**

### e Contents in Domestic Outbuildings

Loss of or **damage** to the **Contents** by any cause insured under this Section occurring within **Your** Domestic Outbuildings at the address shown in the **Statement of Fact** and/or **Policy Schedule**

- Loss of or **damage** to **Money**

### f Contents temporarily removed

Loss of or **damage** to the **Contents** by any cause insured under this Section while temporarily removed from **Your Home**

- i into a bank safe deposit, occupied private dwelling or any Building where any members of **Your Household** are living or carrying on their business within the **Geographical Limits**

- Loss or **damage** by Stealing not involving forcible and violent entry into or exit from a Building or its domestic outbuildings or garages, where the property is left unattended
- Property removed for sale or exhibition

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)

# CONTENTS

We insure the **Contents** against **Damage** by the following causes:

**What is not insured:**

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

f    Contents temporarily removed (cont'd)

- Loss or **damage** in a furniture depository
- Loss or **damage** caused by malicious persons or vandals
- Loss or **damage** caused by **Storm** or **Flood** to property not in a **Building**
- Accidental **Damage** or loss
- Loss or **damage** of property in the possession of any person not permanently residing with **You**

g    **Reinstatement of Title Deeds**

The cost of replacing the Title Deeds to **Your Home** if they are lost or damaged by any cause insured under this Section while in **Your Home** or lodged with **your** Building Society, Bank or Solicitor

The **Policy Excess** does not apply

h    **Clean up expenses**

The cost of cleaning up expenses, which **You** have to pay, following the escape of oil from the domestic heating installation

The **Policy Excess** does not apply

- Landscaping costs
- **Damage** occurring after **Your Home** has been **Unoccupied** for 30 consecutive days

i    **Jury Service**

We will pay **You** €20 per day for each day **You** attend at court for jury service as long as **You** give **Us** satisfactory written proof of **Your** jury service

The **Policy excess** does not apply

# CONTENTS

We insure the **Contents** against **Damage** by the following causes:

## What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

### j Wedding Gifts

The cost of replacing Wedding Gifts if they are lost or damaged by any cause insured under this Section, while in **Your Home** for a period of one month before and one month after the wedding day of **You** or a member of **Your Household**

- Loss or **damage** which **You/Your Household** are covered for under another contract of insurance

### k Christmas Gifts

The cost of replacing Christmas Gifts if they are lost or damaged by any cause insured under this Section while in **Your Home** during the months of December and January

### l Unauthorised use of Credit Cards

Financial loss resulting from the unauthorised use of bank cash cards, debit cards, charge, cheque and/or credit cards, anywhere within the **Geographical Limits** and Worldwide up to 60 days in any one **Period of Insurance**

- Losses not reported to the issuing organisation within 24 hours of discovery of the loss
- Losses occurring due to the credit card(s) not being used in accordance with the conditions of use of the issuing house.

The **Policy Excess** does not apply

### m Moving House

Loss or **damage** to **Contents** in transit by land from **Your Home** for permanent removal to another home within the **Geographical Limits** by professional removal contractors

- Loss or **damage** to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers
- Loss or **damage** to **Contents** in or in transit to or from any depository

### n Fire Brigade Charges

The cost of the charges levied on **You** by a Local Authority in accordance with the provisions of the Fire Services Act 1981 for Fire Brigade Attendance as the result of any incident involving fire affecting the **Contents**

- Any amount which **We** are required to pay under Section 1 Buildings Paragraph 2 Additional Cover f Fire Brigade Charges

The **Policy Excess** does not apply

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)

# CONTENTS

We insure the **Contents** against **Damage** by the following causes:

- o **Family Personal Accident**  
We will pay the appropriate Benefit if during the **Period of Insurance** the **Insured Person** suffers Accidental Bodily Injury
- As a result of an accident occurring in or about the **Home** and
- which within 2 years is the sole cause of the death or disablement for which the Benefit is claimed

The **Policy Excess** does not apply

**What is not insured:**

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Accidents occurring other than in or about the **Home**
- Accidental Bodily Injury, Death or disablement caused by
  - i.) the use of wood working machinery other than portable tools applied by hand unless used for sawing
  - ii.) engaging in activities connected with any business or occupation other than domestic duties
  - iii.) committing or attempting to commit suicide
  - vi.) wilful exposure to needless peril except in an attempt to save human life
  - v.) having taken a drug other than under medical instruction
  - vi.) being treated for drug addiction
  - vii.) having any physical or mental defect, sickness or disease known to **You** or the **Insured Person** when the **Policy** was taken out or at renewal and not accepted by **Us**

- p **Loss of Oil**  
The cost of oil lost from the domestic heating installation following accidental **Damage** to any part of the domestic heating installation

The **Policy Excess** does not apply

- Loss occurring after **Your Home** has been **Unoccupied** for more than 30 consecutive days

- q **Visitors Personal Effects**  
Loss or **Damage** to **Personal Effects** belonging to visitors not more specifically insured by another policy

The **Policy Excess** does not apply

- Property owned by paying guests

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)

## CONTENTS

We insure the **Contents** against **Damage** by the following causes:

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

#### r Shopping

Loss or **Damage** to food and other goods while **You**, or a member of **Your Household**, are transporting them from the shop where bought to the **Buildings**

The **Policy Excess** does not apply

- Loss or **Damage** by theft or attempted theft from any unattended vehicle unless;

- a) all windows, including sunroof, and doors are securely locked and
- b) the property is completely concealed within a closed compartment or locked boot

#### s Tenants Improvements

Alterations or additional work carried out to **Your Home** by **You** following Loss or **Damage** by any of the causes insured under Paragraph I of this Section

#### t Apartment Owners Improvements

Alterations or additional work carried out to **Your Home** by **You** following Loss or **Damage** by any of the causes insured under Paragraph I of this Section

#### u Electronic Software Downloads:

**We** will pay the cost of replacing electronic software downloads that **You** have bought and stored on **Your Home** personal computer and/or entertainment equipment following loss or **Damage** to the item on which it is stored by any of the causes insured under Paragraph I of this Section

The **Policy Excess** does not apply

## CONTENTS

### PARAGRAPH 3 - INFLATION PROTECTION FOR SECTION 2

#### Index Linking

The **Contents Sum Insured** may be adjusted monthly in accordance with the Durable Household Goods Section of the Consumer Price Index. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** as appropriate. If the **Contents Sum Insured** was chosen as a percentage of the **Buildings Sum Insured**, **We** will adjust the **Contents Sum Insured** in line with any revised **Buildings Sum Insured**.

These adjustments may not be sufficient for your needs and therefore you should not rely on this alone to ensure **Your Contents Sum Insured** is adequate. **You** should periodically review **Your own Sums Insured**.

### PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2 OTHER THAN FAMILY PERSONAL ACCIDENT

Following insured **damage**, **We** will settle **Your** claim as explained below:

- 1 Where the **damage** can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise

replacement with an item of similar quality. Where the replacement or repair of any item results in an increase in the value of that item **We** may make a deduction in respect of **Betterment**

- 3 Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
- 4 **We** will make a deduction for wear, tear and depreciation in respect of the following items:
  - a clothing, furs, household linen & fabrics
  - b TV, audio, video, personal computer, recording equipment and ancillary material including CDs, tapes, records and software
  - c floor coverings

Where "Extended Homesure Cover" applies as indicated on the **Statement of Fact** and /or **Schedule** **We** will not make a deduction for wear, tear and depreciation in respect of a) clothing, furs, household linen and fabrics

- 5 If the **Contents Sum Insured** is less than the cost of replacing all the **Contents** as new, **We** may make a deduction for wear, tear and depreciation on all items

## CONTENTS

### PARAGRAPH 4 - CLAIMS SETTLEMENT FOR SECTION 2.

#### FAMILY PERSONAL ACCIDENT ONLY.

- 1 **You** must notify **us** in writing as soon as practical and in any case within fourteen days after any accident which may entitle **you** to claim under this **Policy**.
- 2 **You** must produce for **Us** at **your** own expense any medical certificates and other evidence which **We** may require. In addition if necessary the **Insured Person** must submit to medical examination at **our** expense as frequently as **we** require in connection with any claim.
- 3 **We** will not pay in respect of any one **Insured Person** under more than one of Benefits 1 to 3 in connection with the same accident.
- 4 If an accident happens which gives rise to a claim under Benefits 1 to 3 this **Policy** will not cover any further accidents to that **Insured Person**.
- 5 **Loss of Limb** or **Loss of Eye** must be proved to **Our** reasonable satisfaction to be permanent and without expectation of recovery before **We** will pay Benefit 2.  
**Permanent Total Disablement** must have lasted for two years and must at the end of that time be proved to **Our** reasonable satisfaction to be permanent and without expectation of recovery before **We** will pay Benefit 3.
- 6 Sometimes the full effects of an accident are not immediately apparent and although **Loss of Limb** or **Eye** may occur at the time of the accident **We** have to wait a **reasonable** length of time to ensure that the full effects are known because of this:
  - a) if a Death Benefit is not included for an **Insured Person** **We** will not pay any Benefit for **Loss of Limb or Eye** until at least thirteen weeks after the date of the accident and **We** will only then pay if the **Insured Person** has not in the meantime died as a result of the accident
  - b) if a Death Benefit is included but is less than the Benefit for **Loss of Limb or Eye** **We** will not pay more than the Death Benefit until at least thirteen weeks after the date of the accident and **We** will only then pay the balance if the **Insured Person** has not in the meantime died as a result of the accident.
- 7 Interest will not be added to any amount payable.
- 8 No benefit shall be payable due solely to inability to take part in sports or pastimes.
- 9 The **Insured Person** or the **Insured Person's** Personal representative's receipt shall discharge **The Company**. The **Insured Person** or the **Insured Person's** Personal representatives shall have no right to claim from or sue **The Company**. If the **Insured** comprises more than one party having an interest in the **Insured Person**, the benefit shall represent the total amount payable in respect of that **Insured Person** for all interests covered by this **Policy**.
- 10 **The Company** shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this Section.

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

# CONTENTS

## PARAGRAPH 5 - THIRD PARTY LIABILITY

Insurance is provided for any amounts which **You** or any member of **Your Household** become legally liable to pay in respect of:

**We** will not pay for liability arising directly or indirectly from:

- 
- Accidental bodily injury, death, disease or illness of any person arising:
    - a as occupiers (but not owners) of the **Buildings** or the land belonging to the **Home**
    - b in any other personal capacity
    - c as an employer of any Domestic Employee in the Republic of Ireland or Worldwide during a temporary visit
  - Accidental loss of or **Damage** to property arising:
    - a as occupiers (but not owners) of the **Buildings** or the land belonging to the **Home**
    - b in any other personal capacity
    - c as an employer of any Domestic Employee in the Republic of Ireland or Worldwide during a temporary visit
- Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
  - Loss of or **damage** to property owned or in the custody or control of any member of **Your Household**

### Limit

**We** will pay up to €3,000,000 in connection with any one incident inclusive of any costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing



# CONTENTS

## GENERAL EXCLUSIONS TO PARAGRAPH 5

**We** will not pay for liability arising directly or indirectly from:

- 
- An agreement unless the liability would have existed without the agreement
  - The employment, business or profession of any member of **Your Household** other than the provision in **Your Home** of accommodation for up to 2 paying guests
  - The transmission of any communicable disease by any member of **Your Household**
  - 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**
  - Accidental loss or **damage** to property arising out of actual or suspected exposure to **Asbestos, Asbestos Dust or Asbestos Containing Materials**
  - The costs of management, removal, repair, alteration, recall, replacement or reinstatement of any property or part thereof arising out of the presence of **Asbestos, Asbestos Dust or Asbestos Containing Materials**
  - Bodily Injury, death, disease or illness (other than to a **Domestic Employee**) or **damage** arising out of
    - i the ownership of land or Buildings by any member of **Your Household**
    - ii the occupation of land or Buildings by any member of **Your Household** other than the **Buildings** or the lands belonging to the **Home**
    - iii the use of horses
    - iv mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and invalid wheelchairs),

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

# CONTENTS

## GENERAL EXCLUSIONS TO PARAGRAPH 5

**We** will not pay for liability arising directly or indirectly from:

- lifts, boats (other than hand propelled boats), hovercraft, jetski, aircraft (other than model aircraft), trailers or **Caravans** owned by or in the custody or control of any member of **Your Household**
- v ownership, possession, use or discharge of firearms other than Sporting Guns where **You** or any member of **Your Household** is currently authorised by a Firearm Certificate granted under the Firearms Act 1925 and/or subsequent Act(s) in respect of each firearm possession, use or carriage and such firearm(s) are stored separately from ammunition in a safe designed for such use and stored and used solely by **You** or carried by an adult authorised by **You**
- vi ownership, possession or use of dangerous dogs as specified in regulations made under the "Control of Dogs Act 1986" or amendments thereon if such ownership, possession or use is not in accordance with the provisions of such regulations
- vii the ownership possession or use of any Bouncing Castle, inflatable game or Trampoline in or about the **Buildings** unless such item is situated on a soft surface in its own space away from walls trees or fences and attended or supervised by an adult whilst in use and that any compressor or generator for such items must be positioned in a location which prevents access by minors and allows immediate access by adults to the cut-off switch and that the stays or support of such items are anchored adequately at least 2 metres from the item

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)

## CONTENTS

### GENERAL EXCLUSIONS TO PARAGRAPH 5

**We** will not pay for liability arising directly or indirectly from:

- viii the ownership possession or use of swimming pool, hot tub, spa or Jacuzzi in or about the **Buildings** unless such item is attended or supervised by an adult whilst in use and that any pump, compressor or generator for such items must be positioned in a location which prevents access by minors and allows immediate access by adults to the cut-off switch and when not in use the swimming pool, hot tub, spa or Jacuzzi is protected or covered
- ix Any incident(s) where **We** may become legally liable to pay under Section 1 Buildings Paragraph 5 or Section 5 Caravan Paragraph 3 or Section 6 Home Office Paragraph 3

If **You** or a Member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

# CONTENTS

## PARAGRAPH 6 - TENANTS LIABILITY FOR DAMAGE

If **You** are a tenant of **Your Home** and not the owner or landlord, **We** will pay all sums which **You** are liable to pay under the terms of **Your** tenancy agreement for:

- a **Buildings**  
Damage to the **Buildings** by any cause insured in Section 2 - Contents - Paragraph 1 - Cover
- b **Decorations and Fixtures**  
Damage to internal decorations or landlords fixtures and fittings of the **Buildings** by any cause insured in Section 2 - Contents - Paragraph 1 - Cover
- c **Underground Services**  
Accidental **Damage** to cables or underground services supplying the **Buildings**
- d **Glass and Sanitary Ware**  
Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs or tops, washbasins, pedestals, shower cubicles, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

The maximum amount payable in respect of any one incident is 20% of the **Contents Sum Insured** in any one **Period of Insurance**

### What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Loss or **damage** caused by Fire, **Subsidence, Ground Heave** of the site beneath the **Buildings**, or **Landslip**
- Loss or **damage** to property owned by **You** or any member of **Your Household**

## SECTION 3 - PERSONAL POSSESSIONS

This cover does not apply unless shown on the Statement of Fact and/or Schedule.

### PARAGRAPH I - COVER

Only paragraphs shown in the Schedule are covered

#### A. UNSPECIFIED VALUABLES, CLOTHING AND PERSONAL EFFECTS, PERSONAL MONEY AND SPORTS EQUIPMENT

We insure:

Property owned by any member of **Your Household** or for which they are responsible anywhere within the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**.

**What is not insured:**

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**

i Accidental loss of or **damage** to or stealing of **Valuables**, Clothing and **Personal Effects**

- Any article used or held for business or professional purposes
- Contact lenses, mobile phones, PDA's, digital cameras, camcorders, hearing aids, china, glass, porcelain, articles and items of a brittle nature, household goods and domestic appliances
- **Pedal Cycles**
- Musical instruments used or held for business or professional purposes
- Loss of tone of Musical Instruments or the cost of replacing broken strings or drum skins or **damage** caused by scratching, denting or bruising of such instruments
- Camping equipment
- External television satellite receiving equipment

# PERSONAL POSSESSIONS

## We insure: (CONTINUED)

- ii Loss of **Money** used or held solely for private, social or domestic purposes
  
- iii Accidental loss of or **damage** to or stealing of sports equipment owned by members of **Your Household** or for which they are responsible

## What is not insured: (CONTINUED)

- Securities, certificates (other than savings certificates and documents) of any kind
- Depreciation in value of **Money**
- Loss of **Money** caused by errors or omissions in payments, receipts or book-keeping
- Loss of **Money** not reported to the Gardai or Local Law Enforcement Agency within 24 hours of discovery
- Loss of **Money** used or held for business or professional purposes
  
- Any article used or held for business or professional purposes
- **Motor vehicles**, trailers, **Caravans**, boats, vessels, aircraft and their respective parts or accessories
- Living creatures
- Loss or **damage** while taking part in organised racing (other than on foot) or professional sports
- Loss or **damage** to equipment whilst in use

## B. SPECIFIED ITEMS

### We insure:

Accidental loss of or **damage** to or stealing of items specified in the **Policy Schedule** and owned by any member of **Your Household** or for which they are responsible anywhere in the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**

### You are not insured for:

- The **Excess** shown in the **Statement of Fact** and/or **Schedule**
- Any article used or held solely for business or professional purposes
- **Pedal Cycles**
- Follow on charges associated with mobile phones
- Loss or **damage** to equipment whilst in use

## PERSONAL POSSESSIONS

### GENERAL EXCLUSIONS TO SECTION 3

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#### What is not insured:

- **Damage** caused by cleaning, repairing, restoring or renovating
- **Damage** solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Loss or **damage** caused by nationalisation or confiscation by any authority
- Loss by deception unless it is only entry into **Your Home** that is gained by deception
- Loss or **damage** by stealing from a **motor vehicle**, unless the property is concealed within a glove compartment, or locked boot, following forcible and violent entry into a securely locked vehicle

## PERSONAL POSSESSIONS

### PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 3

#### Index Linking

The **Personal Possessions Sum Insured** may be adjusted monthly in accordance with the Durable Household Goods Section of the Consumer Price Index. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** as appropriate.

These adjustments may not be sufficient for your needs and therefore you should not rely on this alone to ensure **Your Personal Possessions Sum Insured** is adequate. **You** should periodically review **Your** own **Sums Insured**.

### PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 3

Provided the loss or **Damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable.

- I a Where the **Damage** can be economically repaired, including clothing, **We** will either arrange or authorise repair
- b Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise replacement with an item of similar quality. Where the replacement or repair of any item results in an increase in the value of

that item **We** may make a deduction in respect of **Betterment**

- c Where **We** are unable to economically repair or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
  - d Where **We** have offered repair or replacement, but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced
- 2 **We** may make a deduction for wear, tear and depreciation for clothing

#### Maximum Amount Payable

The maximum amount payable in respect of any one incident (less any **Excess**) is:

- 1 Unspecified **Valuables**, Clothing, **Personal Effects** and Sports Equipment  
- **The Sum Insured** subject to a maximum amount of €1,000 in respect of any one item
- 2 **Money** - € 400
- 3 **Specified Items** - **The Sum Insured**



## SECTION 4 - PEDAL CYCLES

This cover does not apply unless shown on the Statement of Fact and/or Schedule  
PARAGRAPH I - COVER

We insure:

Accidental loss of or **damage** to **Pedal Cycles** anywhere within the **Geographical Limits** and Worldwide for up to 60 days in any **Period of Insurance**

What is not insured:

- The **Excess** shown in the **Statement of Fact** and/or **Policy Schedule**
- Stealing of the **pedal cycle** or parts of the **pedal cycle** or accessories whilst outside the boundaries of the land belonging to **Your Home** unless the **pedal cycle** is in a locked building or has been immobilised by a security device
- Loss or **damage** while the **pedal cycle** is being used for racing
- Loss or **damage** to tyres or accessories unless the **pedal cycle** is lost or damaged at the same time
- **Damage** caused by cleaning, repairing, restoring or renovating
- Loss or **damage** caused by nationalisation or confiscation by any authority
- **Damage** solely caused by mechanical, electrical, electronic or computer failures or breakdowns or breakages

## PEDAL CYCLES

### PARAGRAPH 2 - INFLATION PROTECTION FOR SECTION 4

#### Index Linking

The **Pedal Cycle Sum Insured** may be adjusted monthly in accordance with the Durable Household Goods Section of the Consumer Price Index. No additional premium will be charged for these adjustments between the anniversary dates of **Your Policy**, but the renewal premium will be calculated on the revised **Sum Insured** as appropriate.

These adjustments may not be sufficient for your needs and therefore you should not rely on this alone to ensure **Your Pedal Cycle Sum Insured** is adequate. **You** should periodically review **Your** own **Sums Insured**.

### PARAGRAPH 3 - CLAIMS SETTLEMENT FOR SECTION 4

Provided the loss or **damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable.

- 1 Where the **damage** can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will arrange or authorise replacement with an item of similar quality. Where the replacement or repair of any item results in an increase in the value of that item **We** may make a deduction in respect of **Betterment**
- 3 Where **We** are unable to economically repair, or replace the item with an item of similar quality, **We** will make a cash payment equal to an agreed replacement value
- 4 Where **We** have offered repair or replacement, but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced

#### Maximum Amount Payable

The maximum amount payable in respect of any one **Pedal Cycle** is the **Sum Insured** (less any **Excess**)

## SECTION 5 : CARAVAN

This cover does not apply unless shown on the Statement of Fact and/or Schedule.

### PARAGRAPH I - COVER

We insure the **Caravan** against **Damage** by the following causes :

#### What is not insured:

- 
- |  |  |
|--|--|
| <p><b>1</b> Loss of or <b>Damage</b> within the Republic of Ireland and while temporarily elsewhere, but within the <b>Geographical Limits</b> (including transit between ports) in <b>Your</b> custody or control provided that the period for which <b>You</b> are outside the Republic of Ireland, does not exceed 60 days in any one <b>period of insurance</b></p> <p><b>2</b> If there is Loss or <b>Damage</b> which is insured by this Section, <b>we</b> will pay the <b>reasonable</b> cost of:</p> <ul style="list-style-type: none"> <li>i) protection and removal to the nearest suitable repairers</li> <li>ii) delivery to <b>Your Home</b> address or to the <b>Caravan's</b> permanent site within the Republic of Ireland</li> </ul> <p><b>3</b> <b>Loss of Use</b></p> <ul style="list-style-type: none"> <li>i) the <b>reasonable</b> cost of hiring another <b>Caravan</b> or other alternative accommodation</li> <li>ii) cost of hiring charges for bookings <b>You</b> have paid prior to the loss or <b>Damage</b></li> </ul> <p><b>4</b> <b>Salvage Charges</b><br/>All <b>reasonable</b> costs and expenses which <b>You</b> have to pay to reduce or avoid a loss which would have resulted in a claim under this Section during the course of any sea transit</p> | <ul style="list-style-type: none"> <li>- The <b>Excess</b> shown in the <b>Statement of Fact</b> and/or <b>Policy Schedule</b></li> <li>- Loss or <b>damage</b> while the <b>Caravan</b> is on a site away from <b>Your home</b> for more than 60 days caused by overturning of the <b>Caravan</b> by <b>Storm</b> or Flood unless it is securely anchored to the ground at all four corners of the chassis</li> <li>- Loss or <b>damage</b> while the <b>Caravan</b> is being used in any motor sport</li> <li>- Loss or <b>damage</b> while the <b>Caravan</b> is used as a permanent residence</li> <li>- Loss or <b>damage</b> occurring while the <b>Caravan</b> is let out on hire</li> <li>- Loss or <b>damage</b> caused by <b>Storm</b> to the tent of a trailer tent or any awning</li> <li>- Loss or <b>damage</b> caused by seepage of water into the <b>Caravan</b> through seams or seals</li> <li>- Loss or <b>damage</b> caused deliberately by any of <b>Your Household</b> or any person having use of the <b>Caravan</b></li> <li>- <b>Damage</b> to tyres by application of brakes or by road punctures, cuts or bursts</li> <li>- Loss or <b>damage</b> to furniture, furnishings or utensils caused by malicious <b>damage</b> or stealing while the <b>Caravan</b> is left unattended unless the loss or <b>damage</b> occurred when <b>Your Caravan</b> was locked</li> <li>- The costs of repairing mechanical, electrical, electronic or computer failures or breakdowns or breakages</li> </ul> |
|--|--|

## CARAVAN

### PARAGRAPH 2 - CLAIMS SETTLEMENT FOR SECTION 5

Provided the loss or **damage** is covered under **Your Policy**, **We** will settle **Your** claim as explained below subject to the maximum amount payable

- 1 **We** will pay the cost of work carried out in repairing or replacing the damaged parts of the **Caravan**
- 2 If the **Caravan** is lost or damaged beyond economical repair:
  - i) within 12 months of **Your** having purchased it new, **We** will pay the cost of replacement as new, or at **Our** option, **We** will replace as new
  - ii) Otherwise than in i) **We** will pay the market value
- 3 If **We** know that the **Caravan** is the subject of a hire purchase agreement, **We** will pay the owner whose receipt shall be a full discharge

For furniture, furnishings, utensils and household linen, **We** will pay the cost of replacement as new, or at **Our** option, **We** will replace as new except for:

- household linen where a deduction for wear and tear will be made
- items that can be economically repaired (including household linen) where the cost of repair will be paid

By household linen **We** mean towels, bed and table linen

Where the replacement or repair of any item results in an increase in the value of that item **We** may make a deduction in respect of **Betterment**

#### Maximum Amount Payable

The maximum amount payable in respect of any one incident less any **Excess** is:

1. **Caravan**
  - **The Sum Insured** unless 2 i) applies
2. Removal and delivery - **€320**
3. Loss of Use
  - **€15 per day subject to €200 in total**
4. Salvage Charges - **No limit**

The **Excess** shown in **Your Schedule** does not apply to 2 or 3.

**Sums insured will not be reduced following payment of a claim**

# CARAVAN

## PARAGRAPH 3 - THIRD PARTY LIABILITY

**You** are insured for any amounts which any member of **Your Household** become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person arising out of the ownership, possession or use of the **Caravan**
- Accidental loss of or **damage** to property arising out of the ownership, possession or use of the **Caravan**

### Limit

**We** will pay €3,000,000 in connection with any one incident inclusive of any other **reasonable** costs, expenses and solicitors' fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

If **You** or a member of **Your Household** claiming should die, **You**/their legal personal representatives will have the protection of this cover

**We** will not pay for liability directly or indirectly arising from:

- 
- Injury, death, disease or illness of any member of **Your Household**
  - Loss of or **damage** to property owned, occupied or in the custody or control of any member of **Your Household**
  - A **Caravan** which is used as a permanent dwelling or on hire
  - Towing during hire
  - An agreement unless the liability would have existed without the agreement
  - Injury, death, disease, illness or **damage** arising from **Your** profession or business
  - Injury, death, disease, illness or **damage** arising from any mechanically propelled vehicle, by which the **Caravan** is being towed or transported
  - Injury to any person in **Your** employment
  - use of the **Caravan** for commercial purposes
  - use of the **Caravan** for which Insurance is compulsory under the Road Traffic Acts
  - Any incident(s) where **We** may become legally liable to pay under Section 1 BUILDINGS PARAGRAPH 5 or Section 2 CONTENTS PARAGRAPH 5 or PARAGRAPH 6 or Section 6 HOME OFFICE / SURGERY PARAGRAPH 3

## SECTION 6: HOME OFFICE / SURGERY

This cover does not apply unless Endorsement N46 Home Office / Surgery is shown on the Statement of Fact and/or Schedule.

### PARAGRAPH 1 - COVER

- The cover provided under Paragraph 1 - Section 2 - Contents extends to include **Office/Surgery Contents** and **Home Office Equipment** in **Your Home**

**We** will not pay for:

- The **Excess** shown in the **Policy Statement of Fact** and/or **Schedule**
- Any loss or **damage** specifically excluded elsewhere in Section 2 Contents
- Loss or **damage** unless force is used to gain entry into or exit from **Your Home** or its domestic outbuildings
- Loss or **damage** by assembling or dismantling of the apparatus in respect of **Home Office Equipment**
- Loss or **damage** to **Contents** or **Home Office Equipment** in Domestic Outbuildings exceeding the maximum amount payable specified in Section 2 Contents except where the Domestic Outbuilding is in compliance with **Endorsement** wording N46 Home Office / Surgery (See page 52 for details)

### PARAGRAPH 2 - CLAIMS SETTLEMENT FOR SECTION 6

Following insured **Damage**, **We** will settle **Your** claim as explained below:

- 1 Where the **Damage** can be economically repaired, **We** will either arrange or authorise repair
- 2 Where the damaged or lost item can be replaced with an item of similar quality, **We** will either arrange or authorise replacement. If an exact replacement is not available, **We** will either arrange or authorise replacement with an item of similar quality. Where the replacement or repair of any item results in an increase in the value of that item **We** may make a deduction in respect of **Betterment**
- 3 Where **We** are unable to economically repair or replace the item with an item

of similar quality, **We** will make a cash payment equal to an agreed replacement value

- 4 Where **We** have offered repair or replacement, but **You** prefer a cash settlement, **We** will pay **You** an amount equal to the amount **We** would have paid had the item been repaired or replaced
- 5 For clothing and household linen, **We** may make a deduction for wear, tear and depreciation. By household linen **We** mean towels, bed and table linen
- 6 If the **Contents Sum Insured** is less than the cost of replacing all the **Contents** and **Home Office Equipment** as new, **We** may make a deduction for wear, tear and depreciation on all items

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)

## SECTION 6: HOME OFFICE / SURGERY

### Maximum Amount Payable

The maximum amount payable in respect of any one incident is 20% of the **Contents Sum Insured** (less any **Excess**)

### PARAGRAPH 3 - THIRD PARTY LIABILITY

Insurance is provided for any amounts which **You** or any member of **Your Household** become legally liable to pay in respect of:

**We** will not pay for liability arising directly or indirectly from:

- 
- Accidental bodily injury, death, disease or illness of any person arising directly from the use of **Your Home** or its domestic outbuildings as an office or surgery
  - Accidental loss of or **damage** to property arising directly from the use of **Your Home** or its domestic outbuildings as an office or surgery
- Any injury, death, disease or illness of any member of **Your Household** other than **Your Domestic Employees**
  - Loss of or **damage** to property owned or in the custody or control of any member of **Your Household**

### Limit

**We** will pay up to €3,000,000 in connection with any one incident inclusive of any other **reasonable** costs, expenses and solicitors fees which **You** have to pay, provided **We** confirm **Our** agreement in writing

# HOME OFFICE / SURGERY

## GENERAL EXCLUSIONS TO PARAGRAPH 3

**We** will not pay for liability arising directly or indirectly from:

- 
- An agreement unless the liability would have existed without the agreement
  - The employment, business or profession of any member of **Your Household** except as stated in this Section
  - The transmission of any communicable disease by any member of **Your Household**
  - The dispensing of any medicine
  - The exercise of professional skills associated with professional qualifications
  - Injury, death, disease or illness (other than to a **Domestic Employee**) or **damage** arising out of
    - i the ownership of land or Buildings by any member of **Your Household**
    - ii the occupation of land or Buildings by any member of **Your Household** other than the **Buildings** or the lands belonging to the **Home**
    - iii the use of horses
    - iv mechanically or electrically propelled or assisted vehicles (other than motorised gardening equipment and invalid wheelchairs), lifts, boats (other than hand propelled boats), hovercraft, jetski, aircraft, (other than model aircraft), trailers or **Caravans** owned by or in the custody or control of any member of **Your Household**
    - v ownership, possession, use or discharge of firearms, other than Sporting Guns where **You** or any member of **Your Household** is currently authorised by a Firearm Certificate granted under the Firearms Act 1925 and/or subsequent Act(s) in respect of each firearm possession, use or carriage and such firearms(s) are stored separately from ammunition in a safe designed for such use and stored and used solely by **You** or carried by an adult authorised by **You**
    - vi ownership, possession, or use of dangerous dogs as specified in regulations made under the "Control of Dogs Act 1986" or amendments thereon if such ownership, possession or use is not in accordance with the provisions of such regulations

If **You** or a Member of **Your Household** claiming should die, **You**/Their legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE POLICY ARE SHOWN ON PAGES 48 - 52)



## HOME OFFICE / SURGERY

### GENERAL EXCLUSIONS TO PARAGRAPH 3

**We** will not pay for liability arising  
directly or indirectly from:

- 
- vii Any incident(s) where **We** may become legally liable to pay under Section 1 BUILDINGS PARAGRAPH 5 or Section 2 CONTENTS PARAGRAPH 5 or PARAGRAPH 6 or Section 5 CARAVAN PARAGRAPH 3

If **You** or a Member of **Your Household** claiming should die, **Your/Their** legal personal representatives will have the protection of this Cover

(THE CONDITIONS AND EXCLUSIONS WHICH APPLY TO YOUR WHOLE  
POLICY ARE SHOWN ON PAGES 48 - 52)

## CONDITIONS WHICH APPLY TO THE WHOLE POLICY

### 1 Notification of a Claim

**You** must notify **Us** when **You** become aware of a claim under **Your Policy** as soon as possible. If there has been stealing, attempted stealing, vandalism, loss or any malicious act **You** must tell the Gardai or Local Law Enforcement Agency as soon as possible.

**You** must at **Your** own expense provide **Us** with all details and evidence **We** reasonably request, including written estimates and proof of ownership and value and it is **Your** responsibility to ensure the accuracy of the claim submitted. Do not dispose of any damaged items until **We** have had the opportunity to inspect them as this may prejudice **Your** claim. Any writs, summons, other legal documents, letters of claim or other correspondence served on **You** or any member of **Your Household** in connection with a claim must be sent to **Us** as soon as possible. **You** must not answer this correspondence without **Our** written consent. **We** will not unreasonably withhold **Our** consent.

### 2 Conduct of the Claim

**You** must give **Us** whatever information or assistance **We** reasonably request and must not admit, deny, negotiate or promise to pay any claim without **Our** written consent. **We** will not unreasonably withhold **Our** consent. **We** may enter any Building where loss or **damage** has occurred and deal with the salvage.

No property may be abandoned to **Us**.

### 3 Fraud

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by **You**, any member of **Your Household** or anyone acting on **Your** or their behalf to obtain benefit under **Your Policy**, then all benefits under **Your Policy** will be terminated. **We** may let the appropriate Law Enforcement authority know about the circumstances. **We** may declare the **Policy** void and **we** will be entitled to recover from **You** the amount of any claim **We** have already paid under the **Policy**.

### 4 Alteration in Risk

**You** must notify **Us** as soon as possible of any alteration in risk which materially affects **Your Policy**.

Material information would include any special feature of **Your** property or any information relating to a member of **Your Household** which makes losses more likely to happen or more serious if they do.

**We** may reassess **Your Policy** cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms being quoted, a claim being rejected or reduced, or **Your Policy** being invalid.

Where any change to the cover provided by **Your Policy** and agreed by **Us**, results in additional premium payable by **You** to **Us** of not more than €25, inclusive of levy, then **We** will not charge **You** in respect of such additional premium.

Where any change to the cover provided by **Your Policy** and agreed

## CONDITIONS WHICH APPLY TO THE WHOLE POLICY

by **Us**, results in a premium due to **You** from **Us** of not more than €25 inclusive of levy, **We** will not refund **You** in respect of such return premium.

### 5 Precautions

**You** and any member of **Your Household** must take all **reasonable** steps to prevent or minimise loss, **Damage** or accident and maintain the insured property in a sound condition and good repair.

### 6 Annual Premium Cancellation

**We** may cancel **Your Policy**. If **We** cancel **Your Policy**, **We** will write to **You** at **Your** last known address confirming that all cover will cease 14 days after the date of **Our** letter.

**You** may cancel **Your Policy** by giving **Us** written instructions confirming the required date of cancellation.

If **Your Policy** is cancelled by **You** or **Us**, **You** may be entitled to a refund premium for any unexpired period of cover less an amount in respect of fixed expenses, provided no claim has been made during the current **Period of Insurance**.

### 7 Monthly Premium Cancellation

**Your** premium includes an amount for fixed expenses and is non-refundable.

**You** may cancel **Your Policy** by giving **Us** written instructions confirming the required date of cancellation.

**You** should also instruct **Your Bank** to cancel **Your** direct debit arrangement.

**We** may cancel **Your Policy**.

If **We** cancel **Your Policy** **We** will write to **You** at **Your** last known address confirming that all cover will cease 14 days after the date of **Our** letter.

If **Your Policy** is cancelled by **You** or **Us**, **You** may be entitled to a refund of premium for any unexpired period of cover less an amount in respect of fixed expenses provided no claim has been made during the current **Period of Insurance**.

If **Your Policy** is cancelled because **Your Bank** is not prepared to honour **Your** direct debit arrangement on the date it becomes due, all cover under this **Policy** will cease from such date.

**We** will write to **You** at **Your** last known address.

If **Your Policy** is cancelled under this Condition, **We** will stop applying for **Your** monthly premium.

### 8 Other Insurance

Where a claim is covered under **Your Policy** and this claim is covered by any other insurance, **We** will only pay **Our** rateable proportion.

### 9 Subrogation

Before or after **We** pay **You** or the member of **Your Household's** claim under **Your Policy**, **You** or the member of **Your Household** must, if **We** ask you to, take or allow **Us** to take in **Your** or the member of **Your Household's** name, all the steps needed to enforce **Your** or **Your Household's** rights against any other person, including the defence or settlement of any claim or the pursuit of a claim in any person's name.

**We** will pay any **reasonable** costs and expenses involved.

## EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We do not insure:

### 1 Matching of Items

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or **damage** occurs:

- Within a clearly identifiable area or to a specific part and
- Replacements cannot be matched

This Exclusion does not apply where "Extended Homesure Cover" applies as indicated on the **Statement of Fact** and /or **Schedule**

### 2 Existing and Deliberate Damage

- Any loss or **damage** occurring before cover starts or arising from an event before cover starts
- Loss or **damage** caused deliberately by **You** or any member of **Your Household** or any occupier of the **Home** or by any person(s) who has legally entered the **Buildings**

### 3 Loss of Value

Depreciation or loss in value of property other than that specified in Section 1 - Buildings, Paragraph 4 - Claim Settlement, sub-Paragraph 2 or Section 5 - Caravan, Paragraph 2 - Claims Settlement, sub-Paragraph 2, if the claim is to be settled on this basis

### 4 Wear and Tear, Maintenance, Breakdowns and Gradually Operating Causes

- Wear and tear, rusting or corrosion
- Wet or dry rot, fungus, mildew or any other gradually operating

cause

- Frost (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions (other than lightning, **storm**, flood or earthquake)
- **Damage** caused by cleaning, repairing, restoring, renovating or dyeing
- The cost of maintenance and normal decoration
- Failure of double glazing seals
- Failure of bath, shower or other sanitary fixture seals
- Mechanical, electrical or electronic computer failures or breakdowns or breakages
- **Damage** caused by assembling or dismantling of any apparatus

### 5 Pets, Insects and Vermin

- **Damage** caused by chewing, scratching, tearing or fouling by domestic pets for which **Your Household** is responsible
- **Damage** caused by vermin and insects

### 6 Loss by Deception

Loss by deception unless it is only entry into **Your Home** that is gained by deception

### 7 Defective and Faulty Workmanship

- Loss or **damage** caused by faulty workmanship
- Loss or **damage** caused by defective design or the use of defective materials

### 8 Business Use

- Property used or held for business or professional purposes other than Contents specified in Section 6 - Home Office / Surgery
- **Money** used or held for business or professional purposes

## EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

### 9 Money, Credit, Charge, Cheque, Debit and Cash Card Losses

- Loss of **Money** not reported to the Gardai or local Law Enforcement Agency within 24 hours of discovery
- Losses of cards not reported to the issuing organisation within 24 hours of discovery

### 10 Consequential Losses

Consequential loss of any kind or description incurred by **You** or any member of **Your Household**

### 11 Radioactive Contamination, Terrorism and War Risks

Any loss of or **Damage** to property, legal liability, expense, consequential loss or bodily injury which is directly or indirectly caused by or arising from or contributed to by

- ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or any other source
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
  - any act of terrorism
- For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or

- government(s), committed for political, religious, ideological or other purpose including the intention to influence any government or to put the public, or any section of the public, in fear
- any action in controlling, preventing, suppressing or in any way relating to c) or d) above
- the release or threat of release of germs, disease or other chemicals or biological contagions or contaminants
- the use or threat of use of any nuclear device or radioactive substance

If the **Company** alleges that by reason of this Exclusion any liability, loss, **Damage**, cost or expense is not covered by this **Policy** the burden of proving the contrary shall be **Yours**. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 12 Sonic Bangs

Loss of or **damage** caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

### 13 Property Excluded or More Specifically Insured

- Property more specifically insured by another policy
- Motor vehicles, trailers, caravans (not specified in the **Schedule**), boats, jetskis, vessels, hovercraft, aircraft and their respective parts or accessories while attached other than motorised gardening equipment

### 14 Confiscation

Loss or **damage** by delay, confiscation, detention, seizure or any attempt thereat by any lawful authority

## EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

### 15 Electronic Data

Any loss, **Damage**, breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from:

- the failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information, command or instruction whether or not such had been programmed into the equipment
- interruption of or interference with data in electronic equipment resulting in the loss, destruction or corruption transmission or corruption of data
- the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like
- unauthorised access to a system or Data

Definitions for the purpose of this exclusion: Data means information represented or stored electronically including but not limited to code, series of instructions, operating systems, software programs and firmware.

### 16 Pollution or contamination

Any loss or **damage** of any kind caused directly by pollution or contamination which

- a) was the result of an intentional act or
- b) was not caused by a sudden incident or
- c) did not occur during any **Period of Insurance**

# DATA PROTECTION NOTICE

RSA Insurance Ireland Ltd recognise that protecting personal information including sensitive personal information, is very important and **we** recognise that **you** have an interest in how **we** collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that **you** give **us** or has been provided to **us** on **your** behalf. If you provide information relating to anyone other than yourself, **you** are responsible for obtaining their consent to the use of their data in the manner outlined below.

## What Does RSA do with Your Personal Data

Information **you** provide will be used by RSA for the purposes of processing **your** application and administering **your** insurance **policy**. RSA may need to collect sensitive data relating to **you** (such as medical or health records or convictions) in order to process **your** application and/or any claim made.

All information supplied by **you** will be treated in confidence by RSA and will not be disclosed to any third parties except

- (a) to our agents, sub-contractors and re-insurers
- (b) to third parties involved in the assessment, administration or investigation of a claim,
- (c) where **your** consent has been received or
- (d) where permitted by law. In order to provide **you** with products and services this information will be held in the data systems of RSA or **our** agents or subcontractors.

RSA may pass **your** information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA will ensure that its transfers of data are lawful and that **your** information is kept securely and only used for the purposes for which it was provided.

## Calls to RSA may be recorded for quality assurance or verification purposes.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud and the non-disclosure of relevant information RSA may at any time:

- Share information about **you** with companies within the RSA Insurance Group, other organisations outside the RSA Group including where applicable private investigators and public bodies including An Garda Síochána;
- Check and / or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

RSA may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** ;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies with RSA;
- Check your identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

## DATA PROTECTION NOTICE (CONTD.)

### Insurance Link Database

Information about claims (whether by our customers or third-parties) made under policies that **we** provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as **Insurance Link**. This information may be shared with other insurance companies, self insurers or statutory authorities.

Insurance companies share claims data:

- a. to ensure that more than one claim cannot be made for the same personal injury or property **damage**
- b. to check that claims information matches what was provided when insurance cover was taken out
- c. and, when required, to act as a basis for investigating claims when **our** recorded information is incorrect or when **we** suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help **us** identify incorrect information and fraudulent claims and, therefore, to protect customers.

Guidelines for sharing **your** information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at [www.dataprotection.ie](http://www.dataprotection.ie)

*Under the Data Protection Acts 1988 and 2003* **you** have a right to know what information about **you** and **your** previous claims is held on Insurance Link. If **you** wish to exercise this right then please contact **us** at the address below.

### How to contact us

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about you and to seek rectification of any inaccurate data. If **you** have any questions, or you would like to find out more about this notice **you** can write to the Data Protection Officer, RSA Insurance Ireland Ltd, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

### Consent

By providing **us** with **your** information **you** consent to all of **your** information being used, processed, disclosed and retained as set out above.



## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

### N07 Intruder Alarm - Approved Installer

**Your** premium is calculated on the basis of **You** having an Approved Intruder alarm to ISI 99 or EN 50131 installed by a PSA licenced Intruder Alarm Installer installed at **Your Home**, the specification of which has been approved by **Us**.

It is so agreed that **You** and **Your Household** shall use **Your** best endeavours to ensure that the Intruder Alarm is left in operation at all times when **Your Home** is left unattended.

### N08 Intruder Alarm Approved Installer and monitored

**Your** premium is calculated on the basis of **You** having an Approved Intruder alarm to IS 199, or EN5013 installed by a PSA licenced Intruder Alarm Installer and connected to a Central Monitoring Station at **Your Home**, the specification of which has been approved by **Us**.

It is so agreed that the said Alarm system shall be maintained by the installing Engineers during the currency of **Your Policy** and that **You** and **Your Household** shall use **Your** best endeavours to ensure that the Intruder Alarm is left in operation at all times when **Your Home** is left unattended.

### N10 Additional Voluntary **Excess**

It is agreed that the **excess** contained in **Your Policy Schedule** for Section 1 Buildings and Section 2 Contents (where operative) will be increased by an additional €200. This has been

taken into consideration when calculating **Your** premium.

### N15 Intruder Alarm - Non-Mandatory

**Your** premium is calculated on the basis of **You** having an Intruder Alarm System installed at **Your Home**.

It is so agreed that **You** and **Your Household** shall use **your** best endeavours to ensure that the Intruder Alarm is left in operation at all times when **Your Home** is left unattended.

### N26 Security condition

It is a condition precedent to any liability in respect of Loss or **Damage** arising by Section 2 Contents Paragraph 1 cause K stealing or attempted stealing, that all external doors are fitted with suitable Approved Security locks agreed with **the Company** and all accessible windows (excluding bedroom windows) are fitted with button operated security locks.

#### Approved Security Locks

All External Doors to be fitted with one of the following locks:

- 5 Lever Mortice Deadlocks approved to BS3621: 1980
- Rim automatic deadlock approved to BS3621: 1980, with a key lockable handle on the inside
- Key operated integral multi point locking system
- Patio Doors secured by a multi-point locking mechanism or

## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

standard patio lock with key operated locks top and bottom

### Window Locks

- All ground floor and accessible upper floor windows (excluding bedroom windows) must be fitted with button operated window locks. This requirement is waived if an intruder alarm is installed by a PSA licenced Installer, in accordance with ISI99 : 1987 or (from 1 March 2004 EN 50131), to include all ground floor and accessible upper floor windows. The alarm must be put in operation when the household retire for the night and when the home is left unattended

### N27 Excluding Malicious Persons or vandals

It is agreed that the insurance by Sections 1 and 2 of this **Policy** (as applicable) will exclude loss or **damage** by cause h Malicious Persons or vandals

### N28 Excluding Flood

It is agreed that the insurance by Sections 1 and 2 of this **Policy** (as applicable) will exclude loss or **damage** by cause i Flood

### N29 Excluding Subsidence

It is agreed that the insurance by Sections 1 and 2 of this **Policy** (as applicable) will exclude loss or **damage** by cause j **Subsidence** or **Ground Heave** of the site beneath the **Buildings**, or **Landslip**

### N39 Excluding Stealing or attempted Stealing

It is agreed that the insurance by

Sections 1 and 2 of this **Policy** (as applicable) will exclude loss or **damage** by cause k Stealing or attempted Stealing

### N41 New Home Awaiting Occupation

It is noted that the **Building** insured by this **Policy** is **Unoccupied**. It is hereby agreed that cover provided by Section 1 Buildings, of this **Policy** for the first 60 days of this insurance is restricted to **damage** by the following causes:

#### (a) Fire, Explosion, Lightning, Earthquake

Paragraph 5 of Section 1, Buildings - Owners Liability to the Public is operative but excludes injury, loss or **damage** caused as a result of work being conducted at the risk address shown in the **Policy Schedule**. Subject to the terms, conditions and exclusions of this **Policy**.

When the **Building** is occupied on the 60th day or any earlier date the scope of cover provided will automatically increase to the full extent of the **Policy** document for the sections shown in the **Policy Schedule** as being operative.

If at the expiry of the 60 day period of restricted cover, the **Building** remains **Unoccupied** all cover under this insurance will cease and be of no further effect.

### N43 Building in Course of Construction

It is agreed that the cover provided under Section 1 Buildings and Section 2 Contents (as applicable) is limited to **damage** by the following causes:

## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

- (a) Fire, Explosion, Lightning, Earthquake
- (b) **Storm** or flood when roof, doors and windows including glazing is complete, subject to the exceptions stated for this cause.

Subject to the terms, conditions and exclusions of this **Policy**.

### N46 Section 6 Home Office / Surgery is now operative

Office/Surgery **Contents** and **Home Office Equipment** in Domestic Outbuildings

The maximum amount payable specified under Section 2 Contents, Sub-section 6 Contents in Outbuildings does not apply where the Domestic Outbuildings which are occupied as Home Office/Surgery complies with the following requirements:

- (i) built of brick or stone and roofed with slate or tile
- (ii) All external doors are fitted with Five Lever mortice deadlocks or suitable alternative locks approved by **The Company**, and all accessible windows fitted with button operated security locks

However the maximum amount payable for Section 6: Home Office/Surgery **Contents** and **Home Office Equipment** in respect of any one incident is 20% of the **Contents Sum Insured** (less any **Excess**)

### N49 Fire Only

It is agreed that the insurance by Section 1 Buildings and Section 2

Contents of this **Policy** (as applicable) is reduced to Fire, Explosion, Lightning, Earthquake and Smoke Perils only.

### N50 Under Renovation -Occupied

During the period of building work, cover applies per the **Policy** Document except for the following perils which are restricted per below:

Section 1 Buildings, if operative on the **Policy Schedule**

#### i **Storm** or Flood

**Storm** cover is excluded unless the **Building** has the roof, doors and windows, including glazing, complete.

#### k Stealing or attempted stealing

Cover is restricted to where there is Violent and Forcible entry to or exit from the **Building**.

#### l Accidental **Damage**

Cover excludes all **damage** caused by the Builder

Section 2 Contents, if operative on the **Policy Schedule**

Restrictions to Perils i and l per above - plus

#### k Stealing or attempted stealing

Cover will only operate where the **building** has the roof, doors and windows, including Glazing, complete subject to violent and forcible entry to or exit from the **building**.

## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

### Builders Liability

It is a condition of cover under this **Policy** that the Builders must have their own Liability Insurance, furthermore the liability cover provided by this **Policy** does not extend to include areas under construction or areas designated for construction.

Subject to the terms, conditions and exclusions of the **Policy**

#### N 51 Under Renovation - Unoccupied

While the property is unoccupied, during the period of building work the cover provided by this **Policy** is restricted as follows:

Section I Buildings, if operative on the **Policy Schedule**

- i **Storm** or Flood  
**Storm** cover is excluded unless the **building** has the roof, doors and windows, including glazing, complete
- k Stealing or attempted stealing  
Cover is restricted to where there is Violent and Forcible entry to or exit from the **building**
- l Accidental **Damage**  
Cover excludes all **damage** caused by the Builder

It is a condition of the insurance that:

- all locks and bolts to external doors and windows are put into operation
- weekly inspections of the house are made by the **Insured**, neighbours, relatives or the managing agent
- from 1st November to 31st

March (inclusive)

- o The water supply is turned off at the mains and the water and heating systems drained
- o The gas supply and, if no intruder alarm is installed, the electricity supply are turned off at the mains.

### Builders Liability

It is a condition of cover under this policy that the Builders must have their own Liability Insurance, furthermore the liability cover provided by this **Policy** does not extend to include areas under construction or areas designated for construction.

Subject to the terms, conditions and exclusions of the **Policy**.

#### N52 Unoccupied Property

All Operative Sections

When the house is unoccupied for more than 48 hours it is a condition of the insurance that

- all locks and bolts to external doors and windows are put into operation
- intruder alarms where installed are put into operation
- weekly inspections of the house are made by the **Insured**, neighbours, relatives or the managing agent
- during the months of October to March (inclusive)
  - the water supply is turned off at the mains and the water and heating systems drained
  - the gas supply and, if no

## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

intruder alarm is installed, the electricity supply are each turned off at the mains.

### N53 Valuations

In the event of any one incident, original up-to-date valuations from a jeweller based in Ireland and proof of ownership must be produced for any item specified under Section 3 Personal Possessions with the maximum amount payable being the **Sum Insured**.

### N54 Settings and Mountings

Section 3 Personal Possessions, B. Specified Items: Items exceeding €10,000 in value. It is a condition of the insurance that all settings, mountings, clips and fastenings are inspected and overhauled by a competent jeweller during each **period of Insurance**.

### N55 Jewellery - Restricted Cover

Section 3 Personal Possessions

The insurance excludes any item of jewellery (including watches) insured for more than €15,000 or items insured for more than €45,000 in total, except:

- a. while kept in a securely locked, appropriately rated safe for the value of jewellery stored, and fixed in accordance with manufacturers instructions at the Insured's permanent residence or where the Insured may be temporarily residing. The keys to the safe must not be left in the property where the jewellery is being stored whilst left

unattended.

- b. while on the **Insured's** person while being worn or carried

### N56 Underinsurance Clause - Buildings

Section 1 Buildings

If at the time of the **damage** the **Sum Insured** is less than the full rebuilding cost we will pay only for the proportion of the **damage** which the **sum insured** bears to such cost.

### N57 Underinsurance Clause - Contents

Section 2 Contents

If at the time of the **damage** the **Sum Insured** is less than the cost of replacing all the **contents** as new less an allowance for wear and tear on Household Linen and clothing **we** will pay only for the proportion of the **damage** which the **Sum Insured** bears to such cost.

### N58 Child minding

Section 1 Buildings, Paragraph 5 and Section 2 Contents, Paragraph 5 is extended for the provision in **Your Home** of a child minding service for up to 2 children

### HHSDEX Subsidence Excess

The following **Endorsement** applies to Section 1 Buildings and Section 2 Contents (where operative) with effect from renewal date or policy inception date on or after 01 December 2008

Section 1 Buildings Paragraph 1

j **Subsidence** or **Heave** of the site beneath the **Buildings** or **Landslip**

Section 2 Contents Paragraph 1

## ENDORSEMENTS WHICH APPLY TO YOUR POLICY

The endorsements do not apply unless shown on **Your Schedule**

j **Subsidence** or **Heave** of the site  
beneath the **Buildings** or **Landslip**

**We** will not pay for the first €10,000  
of each claim. Subject otherwise to  
the Terms Conditions and Exclusions  
of the **Policy**.

## MAKING A CLAIM

### "WHAT DO I DO IF MY PROPERTY IS LOST OR DAMAGED?"

Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- Take any emergency action which may be necessary to protect your property from further damage e.g. switch off the gas, electricity and water. If you have to arrange for a contractor to carry out emergency work, please keep the repair account which we will need to see.
- Inform AA Insurance Service Claims Unit as soon as possible for advice on how to proceed with your claim. You may be asked to complete a claim form and to return it with relevant estimates / valuations / receipts.
- Check your policy wording carefully, to see if the loss or damage is covered. Your policy lists the events (e.g. storm or stealing) which are covered and not covered and also any general exclusions or conditions which apply to your whole Policy.
- Remember that your policy is not a maintenance contract and does not cover any loss or damage caused by normal wear and tear - no Insurance Policy does.
- We have arranged a 24 hour Emergency Helpline Service to give you immediate access to the experts who will solve your emergency.

**Call AA Claims Assist  
1850 200 927 any time.**

- Please do not dispose of damaged items before we have had the opportunity to inspect them.
- Report any incident involving loss, stealing, malicious damage or hit and run damage to the Gardai or Local Law Enforcement Agency.

- If someone is making a claim against you or any of your household for any injury to them or damage to their property, you must send us full details, in writing, immediately. Any letters or legal documents you receive should be sent to us, unanswered, without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

### "HOW WILL WE DEAL WITH YOUR CLAIM?"

Our aim is to deal with your claim promptly, efficiently and fairly. At all times we will try to provide you with the highest standard of service. If you have any comment or complaint or if our service has not met your expectations please do let us know.

Depending on the type of claim and value involved we may:

- Contact you by telephone or letter to progress your claim.
- Arrange for one of our claims team to personally call on you.
- Appoint an independent Loss Adjuster to deal with your claim on our behalf.
- Appoint our Managed Repair Network of Building Contractors to complete the works and we will take responsibility for the satisfactory completion of such works completed by them.

If an item is lost or damaged beyond repair, we have a network of suppliers who can provide a fast and efficient replacement service.

# Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

AA Insurance	AA Ireland Limited trading as AA Insurance is regulated by the Central Bank of Ireland
Asbestos	Asbestos shall mean crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials
Asbestos Containing Materials	Asbestos Containing Materials shall mean any material containing Asbestos or Asbestos Dust
Asbestos Dust	Asbestos Dust shall mean fibres or particles of Asbestos
Authorised Insurer	The underwriter shown on the Policy Schedule with whom AA Insurance has placed the risk
Betterment	Increase in value following repair or replacement
Buildings	The Home, fitted kitchens, fitted furniture, decorations, sanitary fixtures, its domestic outbuilding, garages, greenhouses, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges, fences, aerials, satellite aerials and their fittings and masts, all on the same site.
Caravan	Any caravan, trailer tent or mobile home including its fixtures, fittings, awnings, furniture, furnishings and utensils owned by any member of Your Household and described in the Policy Schedule used solely for social, domestic and pleasure purposes
Contents	<p>All property including Valuables, Clothing, Personal Effects, Home Office Equipment and Money in Your Home owned by any member of Your Household or for which they are responsible</p> <p><b>Domestic Employees Personal Effects</b> not otherwise insured</p> <p><b>Property Not Covered:</b></p> <ul style="list-style-type: none"><li>- Buildings</li><li>- Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories or parts</li><li>- Plants, trees and shrubs in the garden</li><li>- Living creatures</li><li>- Money and stamps belonging to resident Domestic Employees or paying guests</li><li>- Securities, certificates (other than savings certificates and documents)</li><li>- Property used or held for business or professional purposes</li><li>- Property more specifically insured by another policy</li><li>- Property belonging to visitors or paying guests</li></ul>



## Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Damage	Physical harm immediately caused by an insured peril
Domestic Employee	Any person under a contract of service with <b>You</b> which is solely for private domestic duties including gardeners, persons carrying out repair work, other temporary or casual employees, other than contractors or persons engaged solely for the purposes of demolition, non maintenance alterations, extensions, redecoration or renovations to any part of the <b>Home</b>
Endorsement	An amendment to <b>Your Policy</b> or additional wordings applied to <b>Your Policy</b>
Excess	The amount shown in <b>Your Policy Schedule</b> which <b>You</b> pay for any one incident resulting in a claim If claims are made under two or more Section for loss or <b>damage</b> resulting from the same cause at the same time, only one <b>Excess, the Higher Excess</b> , will be deducted from the total amount of the claim payment
Fees	Architects, surveyors and other professional fees which <b>You</b> have to pay in connection with repairing or reinstating the <b>Buildings</b> <b>Fees not covered:</b> - Those which <b>You</b> have to pay to prepare a claim - Those which <b>You</b> incur without <b>Our</b> permission
Geographical Limits	Member States of the European Union
Ground Heave	Upward movement or expansion of the site on which the <b>Building</b> stands due to the removal of load from it or to actions within the site itself
Home	The house, and garage if attached or self-contained purpose built apartment at the address shown in the <b>Policy Schedule</b> used solely as <b>Your Household's</b> main private dwelling
Home Office Equipment	Computers, keyboards, visual display units and printers, word processing equipment, desk top publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer aided design equipment, telecommunication equipment and office furniture owned by <b>You</b> or any member of <b>Your Household</b> but excluding <b>Home Office Equipment</b> otherwise insured
High Risk Items	Television, personal computer, audio and video equipment, jewellery (including watches) and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.

## Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Insured Person / Insured	<p><b>You</b>  <b>Your Partner</b>  Any other member of <b>Your</b> family aged under 18 years of age, permanently residing in <b>Your Home</b></p>
Landslip	Downward movement of sloping ground resulting from the action of self-weight stresses and imposed loadings exceeding the available strength of the ground
Local Authority Requirements	<p>The additional costs <b>You</b> have to pay to meet Local Authority Requirements when repairing or reinstating <b>damage</b> to the <b>Buildings</b></p> <p><b>Costs not covered:</b></p> <ul style="list-style-type: none"> <li>- Any cost for complying with requirements or regulations of which <b>You</b> are aware before the loss or <b>damage</b> occurred</li> </ul>
Loss of Eye	Physical loss of an eye or permanent and total loss of sight in one or both eyes
Loss of Limb	<p>Means loss of one or more limbs.</p> <p>In the case of a lower limb, loss by physical severance at or above the ankle or permanent total loss of use of an entire leg or foot.</p> <p>In the case of an upper limb, loss by physical severance of entire four fingers or permanent total loss of use of an entire arm or hand</p>
Material Fact	Any information or circumstance concerning <b>You</b> the cover or the property to be insured which may affect the Terms or Conditions or premium payable in respect of the Insurance. If <b>You</b> are in any doubt as to whether the information may be material such information should be disclosed
Money	<p>Cash, bank and currency notes, cheques, money and postal orders, postage stamps (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, telephone cards, season travel tickets and gift tokens</p> <p><b>Property not covered:</b></p> <ul style="list-style-type: none"> <li>- Securities and certificates (other than savings certificates and documents)</li> <li>- Promotional vouchers, lottery and raffle tickets</li> <li>- Money held for business or professional purposes</li> </ul>
Motor Vehicle	Any mechanically or electrically propelled or assisted conveyance, except ride-on lawnmowers or pedestrian controlled vehicles or invalid wheelchairs

## Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Pedal Cycles	Any Pedal Cycle, including accessories attached to the cycle, specified in the <b>Schedule</b> and owned by any member of <b>Your Household</b> or for which they are responsible
Personal Effects	Property normally worn, carried or used about the person in everyday life
Period of Insurance	The period starting and ending on those dates shown in <b>Your Schedule</b> and for any following period but only if <b>We</b> accept <b>Your</b> renewal premium
Permanent Total Disablement	Permanent Total Disablement other than by loss of limb or eye from gainful employment of any and every kind. Such disablement proved to <b>Our reasonable</b> satisfaction permanent without any expectation of recovery
Personal Possessions	<b>Valuables, Personal Effects</b> , sports equipment and clothing belonging to <b>You</b> or for which <b>You</b> are responsible
Policy	The documents consisting of <b>Your Policy Schedule</b> and <b>Statement of Fact</b> , this policy book, and any <b>Endorsements</b>
Policy Schedule	The document which describes <b>You</b> and the <b>Sum Insured</b> and any details of <b>Your Policy</b> that are specific to <b>You</b>
Reasonable	Using sound or moderate judgement without making unfair demands
Removal of Debris	Any amount <b>We</b> agree to pay for removing debris, demolishing, propping or shoring up parts of the <b>Buildings</b> which have been damaged
Schedule	The document which describes <b>You</b> and the <b>Sum Insured</b> and any details of <b>Your Policy</b> that are specific to <b>You</b>
Settlement	The downward movement of the site on which the <b>Buildings</b> stands due to the application of superimposed loading from the <b>Buildings</b>
Statement of Fact	This document is a record of the information advised to <b>AA Insurance</b>
Sum Insured	The amount for which each type of property is insured as shown in the <b>Policy Schedule</b> or as notified to <b>You</b> at renewal
Storm	A violent atmospheric disturbance with strong winds which is capable of causing <b>Damage</b> to a building which is in sound condition and good repair
Subsidence	The downward movement of a site on which the <b>Buildings</b> stands, from causes unconnected with loading from the <b>Buildings</b>

# Definitions

Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in Your Policy in bold print:

DEFINITIONS are listed in Alphabetical Order

Unoccupied	Not lived in by <b>You</b> or any member of <b>Your Household</b> or by any other person with <b>Your</b> permission
Valuables	Jewellery (including watches), furs, pictures, clocks, collections of coins, medals or stamps and any property made of precious metal
We/Us/Our/ The Company	The Authorised Insurer
You/Your	Whoever is named in the <b>Policy Schedule / Statement of Fact</b> as the Policyholder
Your Household	<b>You</b> <b>Your</b> family (including <b>Your</b> spouse or de facto spouse and all children and their spouses or de facto spouses) who normally live with <b>You</b> at the time of the loss including such persons residing in rented accommodation whilst attending full time education <b>Your</b> resident <b>Domestic Employee</b>

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