

# Home Insurance

## Insurance Product Information Document



**Company: RSA Insurance DAC**

**Product: AA Home Insurance**

RSA is a registered business name of RSA Insurance Ireland Designated Activity Company (DAC). RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland and is a private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. The Directors are Emer Daly, Patrick Healy, Chand Kohli, Ken Norgrove, Rosemary Quinlan, Doug Stewart (British) and Gavin Wilkinson (British).

Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

**What is this type of insurance?** AA Home Insurance protects you against loss or damage to Buildings and/or Contents. A summary of the key information can be found below.



### What is insured?

All of the covers below are subject to maximum limits and an excess may apply. The maximum limits and excesses are displayed in the policy schedule and booklet, included in your documentation pack.

#### Buildings section – covers;

- ✓ **Loss or damage to the structure of your home (including garages and outbuildings)** – cover for damage to the home caused by events such as; fire, stealing, storm, flood and subsidence;
- ✓ **Escape of water or oil** – cover for damage caused by water or oil escaping from your plumbing or heating systems;

#### Buildings section – other benefits and covers;

- ✓ **Alternative accommodation** – we will pay for alternative accommodation or for the loss of rent payable to you, if your home cannot be lived in because of damage covered by your policy. The benefit applies for the duration of time taken to complete the repairs;
- ✓ **Breakage of glass** – cover for the accidental breakage of ‘fixed glass’ e.g. windows, doors, ceramic hobs and sanitary ware;
- ✓ **Fire Brigade charges** – cover for the costs associated with the Fire Brigade attending the property in the event of fire;
- ✓ **Emergency access to the buildings** – cover for the damage caused to property for the purposes of gaining entry to your home;
- ✓ **Trace and access** – cover for the cost of the removal and replacement of any part of the property during to locate a leaking oil or water.

#### Buildings section – Liability covers;

- **Your liability to the public as owner of the premises** – provides members of the household with cover if you are legally liable for injuries to a member of the public or their property. There is no cover for injury to members of the household or their employees.

#### Buildings section – optional covers;

You must pay an extra premium for these covers;

- **Accidental Damage Cover** – cover for sudden and unforeseen damage e.g. spilling a can of pain or dropping your T.V.



### What is insured? Continued...

#### Contents section – covers;

- ✓ **Loss or damage to your contents (in your home, garages, outbuildings and gardens)** – cover for damage to your belongings caused by events such as; fire, theft, storm, flood and subsidence;
- ✓ **Escape of water or oil** – cover for damage caused by water or oil escaping from your plumbing or heating systems;

#### Contents section – other benefits and covers;

- ✓ **Alternative accommodation** – we will pay for alternative accommodation or for the loss of rent payable to you, if your home cannot be lived in because of damage covered by your policy. The benefit applies for the duration of time taken to complete the repairs;
- ✓ **Breakage of glass** – cover for the accidental breakage of ‘fixed glass’ e.g. windows, doors, ceramic hobs and sanitary ware;
- ✓ **Fire Brigade charges** – cover for the costs associated with the Fire Brigade attending the property in the event of fire;
- ✓ **Personal accident** – cover for members of the household in the event of death, loss of limb or eye, or permanent disablement;
- ✓ **Contents in the garden** – cover for household items temporarily taken outside of the home but within the garden.

#### Contents section – Liability covers;

- **Your liability to the public as occupier of the premises** – provides members of the household with cover if you are legally liable for injuries to a member of the public or their property. There is no cover for injury to members of the household or their employees.

#### Contents section – optional covers;

You must pay an extra premium for these covers;

- **Accidental Damage Cover** – cover for sudden and unforeseen damage e.g. spilling a can of pain or dropping your T.V.
- **Personal possessions cover (All Risks)** – items can be insured both in the home and away from the home. This includes; jewellery, personal belongings and bicycles.



## What is not insured?

- ✗ The policy specifically excludes loss, damage and/or liability arising from;
- ✗ War and terrorism;
- ✗ Sonic bangs;
- ✗ Wear and tear, maintenance, breakdowns and gradually operating causes;
- ✗ Existing damage and deliberate damage – damage caused deliberately by members of the household;
- ✗ Loss or damage arising from the use of unsuitable materials and/or faulty workmanship;
- ✗ We will not pay the cost of replacing any undamaged items which form part of a pair, set or suite;
- ✗ Business use - commercial activities at the premises, unless we have explicitly agreed to same.



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.;
- the excess (the amount you have to pay on any claim,)
- monetary limits apply for certain covers;
- ! Certain types of loss or damage to buildings or contents are automatically excluded when your home is unoccupied for more than 45 days in a row;
- ! Certain covers may be amended or restricted based on the nature of occupancy of the property; these are shown on your policy schedule;
- ! Some optional covers may not be available based on the nature of occupancy of the property;
- ! Certain covers may be amended or restricted based on the occupancy type of the property;
- ! Where we agree to settle your claims we may arrange for one of our suppliers to repair, reinstate or replace the lost or damaged property.



## Where am I covered?

- ✓ The Republic of Ireland;
- ✓ If you have purchased personal possessions cover this will cover your belongings for the entire period of cover; a) in Republic of Ireland and b) anywhere else in the world for periods not exceeding 45 days in duration.



## What are my obligations?

- The answers in any proposal, statement of fact or declaration for this insurance or any information you have provided must be true and complete as far as you know;
- You must tell us all facts or material information affecting the risk at inception of the policy, and any changes in those facts or material information after the inception of the policy or last renewal date (whichever is the later);
- You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage, and keep your home (and your caravan, if covered) in good repair;
- You must let us know immediately about any event which may give rise to a claim under the policy;
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.



## When and how do I pay?

Payment options may include; cheque, credit /debit card or annual direct debit – or monthly by direct debit. If you pay by monthly installments, a service charge may apply. Please check with AA Insurance for details.



## When does the cover start and end?

From the start date (as shown in your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later). If you cancel before the cover starts, we'll refund the premium you've paid. If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered. To cancel your policy, please contact AA Insurance.