



Your OUTsurance Home Policy



1. Introduction

1.1 Welcome

Welcome to **Your** OUTsurance private home insurance **Policy Booklet**.

Thank **You** for choosing **Us** to safeguard **Your** home. **We** offer a range of cover options to meet **Your** needs and preferences.

In this **Policy Booklet**, terms or phrases that are highlighted in bold, have specific meanings. These meanings are detailed in the 'Definitions' section to help **You** fully understand the particulars of **Your Policy**.

We encourage **You** to read this **Policy Booklet** carefully to fully understand the terms and conditions governing **Your** cover, fostering a transparent and mutually beneficial relationship.

OUTsurance strives to adhere to the highest service and customer protection standards. **We** are dedicated to serving **You** with integrity and commitment.

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1.2 Helpful Contact Details

You can reach **Us** on **(01) 512 6200 / (01) 572 7089**.

In writing: Building 3, The Campus, Cherrywood Business Park, Dublin 18, Co. Dublin, D18 TF72

1.2.1 Home Emergency Assistance

In order for **Us** to assist **You** as quickly as possible, contact **Us** immediately for any emergency assistance 24/7.

1.2.2 Claims

Please contact **Us** immediately to report any incident or event so that **We** can assist **You** with processing **Your** claim.

1.2.3 Customer service

If **You** require any other assistance, please contact **Our** call centre.

1.2.4 Other contact information

You can also request a call back via **Our** website at www.outsurance.ie where you will also find **Our** latest business hours.

If calling from outside the Republic of Ireland, please dial **+353 1512 6200**.

1.2.5 Complaints

You can submit a complaint by email to complaints@outsurance.ie and one of **Our** friendly advisors will be in contact with **You** within 5 business days.

Your satisfaction is **Our** priority, and **We** are committed to resolving **Your** concerns effectively. If **You** wish to make a complaint, **You** may contact **Us** by phone, email, or in writing using the details provided above, addressed to Complaints.

If **You** are dissatisfied with **Our** response or the way **We** have handled **Your** complaint, **You** have the option to escalate **Your** case to:

Financial Services and Pensions Ombudsman

Phone: **01 567 7000**

Email: info@fspo.ie

In writing: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

1.2.6 Data Protection

If **You** have any queries regarding **Your** personal data, send an email to dpo@outsurance.ie. **You** can also contact **Our** Data Protection Officer via post at Data Protection Officer, Building 3, The Campus, Cherrywood Business Park, Dublin 18, Co. Dublin, D18 TF72.

1.3 Your Policy

Your Policy is underwritten by OUTsurance DAC, it contains express terms defining the cover being provided, exclusions to cover, excess, conditions or conditions precedent and warranties. **Your** contract will be based on:

- The information **You** provide either during a call with one of **Our** advisors or through **Our** digital access platforms – including **Our** desktop website, mobile website, or mobile application when obtaining a quote, initiating a policy, or making modifications to **Your** existing policy
- Any subsequent renewal applications or requests to modify **Your** insurance coverage.

Your rights, obligations, benefits and cover are detailed in:

- This **Policy Booklet**
- **Your Schedule** which includes **Endorsements** that apply to **Your** situation
- **Your Statement of Fact** which sets out the information and declaration **You** provided to **Us**, and which **We** relied on when agreeing to **Your Policy**
- OUTbonus document
- Terms of Business
- Insurance Product Information Document (IPID)

Please read these as one document and keep them in a safe place.

Your insurance coverage is conditioned upon **You** having paid **Your** premium to **Us**. This coverage applies to events that happen within the geographical limits specified in **Your Policy** and during the **Contract Period**.

To maintain **Your** protection under this **Policy**, it is essential to comply with all the terms, conditions, exclusions, and liability limits described in this **Policy**.

2. Definitions

Throughout this **Policy booklet**, whenever the below words appear in bold they will have the following meaning:

- **Accident/Accidental:** An unforeseen and unintended event outside of **Your** control that occurs suddenly at a specific place and time.
- **Accidental Damage:** Sudden, unintentional and unexpected physical damage that can be seen.
- **Buildings** means **Your Premises** at the address provided, as noted in **Your Policy schedule**, which must be constructed of brick, stone, concrete, or a timber frame and roofed with slate, tiles or concrete unless otherwise specified in **Your Policy schedule**. **Buildings** also include fixtures and fittings, solar panels, swimming pools, tennis hard courts, septic and service tanks, terraces, patios, decks, paths, driveways, walls, fences and gates for which **You** are legally responsible, all within the boundary of **Your Home**.
- **Buildings Sum insured** reflects the most **We** will pay for a single incident under the **Buildings** section of this **Policy**. This is the amount **You** provided in the **Statement of fact** to reflect the rebuild cost of **Your Buildings** and **Outbuildings** insured under this policy and the removal of debris and professional fees.
- **Contents** are household goods, **Personal belongings** and **High valued item(s)** kept inside **Your Private domestic residence** or domestic **Outbuildings**. This only includes items belonging to **You** or any **Household member(s)**, or any contents for which **You** are legally responsible.
- **Contents Sum insured** reflects the most **We** will pay for a single incident under the **Contents** section of this **Policy**. This is the amount **You** provided in the **Statement of fact** to reflect the total value of all **Contents** at the **Premises**.
- **Contract Period/Insurance Period, etc:** The period from the start or renewal of **Your Policy** to its expiry, as noted on **Your Policy schedule**.
- **Domestic Employee/s** are person/s employed by you or the household solely to carry out domestic duties in **Your Home** and/or garden.
- **Emergency:** An **Emergency** is defined as an unexpected or sudden event which results in damage to the **Home**, demanding immediate action to make it safe and secure it against further loss or damage
- **Emergency Repair(s):** Work undertaken to resolve the **Emergency** by completing a **Temporary Repair**.
- **Excess/es:** The first amount of amounts **You** must pay for each claim made under **Your Policy**.
- **Endorsements** are any changes to the terms of this **Policy Booklet** which are noted on **Your Policy schedule**.
- **High valued item(s)** refers to **Contents** with a value exceeding €2 500.
- **Home working** involves the carrying out of administrative work or work of a kind ordinarily conducted in an office, from **Home**.
- **Home office equipment** means clerical equipment that **You** own which is kept at the **Premises** for business or personal use; for example, computers, chairs, desks, and printers.

- **Household member(s)** means any person who permanently resides at the **Premises** other than boarders, lodgers, tenants or paying guests.
- **Incident(s):** An unforeseen, unintended, and unexpected event occurring suddenly at a specific place and time, that may cause damage to property or injury. Examples include an **Accident**, theft and damage caused by falling objects. Also referred to as an event or occurrence in this **Policy Booklet**.
- **Insurance Product Information Document (IPID):** This is a standardised document and is a summary of the insurance cover, and any exclusions and restrictions.
- **Insured Event(s):** Events that are covered under this insurance Policy.
- **Loss/Lost:** Refers to the inability to locate, retrieve, or gain possession of any part of **Your Contents** or **Building**, due to unknown or unforeseen circumstances that are beyond **Your** control. It includes situations where any part of **Your Contents** or **Building** has been misplaced, stolen, or has gone missing, and after reasonable efforts, it cannot be found or recovered, as well as a total loss.
- **Malicious Damage:** Intentional damage inflicted by third parties who are not Household member(s). This does not include damage inflicted in the context of commotion or civil riot.
- **Misrepresentation:** Providing incorrect information, which may be innocent, negligence or fraudulent.
- **Outbuildings** means sheds, green houses, domestic garages, summer houses and other buildings (but not caravans, mobile **Home** or motor **Home**) which do not form part of the main **Building** of the **Home**, and which are not used for any business purposes other than administrative work.
- **Personal belongings** are articles normally worn or carried on a person.
- **Personal Money** includes banknotes, coins, cheques, bank drafts, postal or money orders, stamps (not forming part of a collection), savings stamps and certificates, premium bonds, gift tokens, luncheon vouchers and annual commuter tickets.
- **Policy** means this **Policy Booklet**, **Your** most recent **Policy schedule**, **Statement of Fact**.
- **Policy Booklet** is this document.
- **Policy schedule** means the document **We** give **You** that confirms **We** have issued **You** insurance cover and includes **Your** details, the dates of cover, the insured address, the sums insured, the sections of the **Policy** that apply and any excesses or **Endorsements**. The schedule forms part of this **Policy**.
- **Portable Items** are **Contents** items that **You** take out of **Your Premises**.
- **Premises/Home** means the insured address of the property upon which **Your Buildings**, **Outbuildings** and/or within which **Your Contents** are located, as noted on **Your Policy schedule**.
- **Private domestic residence** means the occupied structures at the premises; including any interconnecting structures, such as a garage.
- **Statement of fact** is a written record of information provided by **You** or someone on **Your** behalf when entering into this **Policy**.
- **Smog** is a type of air pollutant typically caused by vehicle emissions, the burning of coal or photochemical reactions.

- **Subsidence** is, typically, the downward movement of a site on which a **Building** stands, e.g., the soil beneath the **Building** decreases in volume, causing the **Building's** foundations to become unstable.
- **Sum insured** reflects the most **We** will pay for a single incident under this **Policy**.
- **Temporary Repair:** A repair that will resolve an **Emergency** but will need to be replaced by a permanent repair.
- **Terms of business** means the document outlining the conditions under which **We** offer **Our** insurance services, including product offerings, claims handling, and **Our** regulatory compliance.
- **Unoccupied** means not permanently lived in by **You** or anyone with **Your** permission for more than 30 consecutive days. By 'lived in' we mean that **you** or any other person with **your** permission regularly sleep there overnight and carry out day-to-day activities such as cooking or bathing at the property. Regular visits to the **home** or occasional overnight stays would not count as **your home** being lived in.
- **Unfurnished** means not containing enough furniture for normal living purposes.
- **We/Our/Us/OUTsurance DAC:** Refers to OUTsurance Designated Activity Company, a company registered in Ireland with registration number 724743, and whose registered address is Building 3, Cherrywood Business Park, Dublin 18, D18 TF72, Ireland.
- **You, Your, the insured** refers to the person named as the policyholder in the schedule.
- **Your Representative** refers to anyone legally or professionally representing the insured, along with any authorised contacts on the policy or people nominated by the policy holder claims handling purposes

3. Your Responsibilities

3.1 Duty of Disclosure

You must check that all information given by **You**, to **Us**, is true, accurate and complete. The questions **We** ask along with **Your** responses inform and influence **Our** acceptance of **Your** insurance, the premium **We** charge, and the terms and conditions applied to **Your** contract of insurance with **Us**.

If, at any time there is a change in the information **You** have previously provided **Us** with, or if **You** are in doubt about the questions **We** have asked, and the responses **You** have given, **You** must inform **Us** without delay.

If ever there is a change in information, or if **You** are in doubt, call **Us** on **(01) 512 6200 / (01) 572 7089**. Should any changes be made to this information, it may result in an adjustment to **Your** premium or **Policy** terms.

3.1.1 Failure to meet your Duty of Disclosure

Your duty of disclosure applies throughout the contract period and failure to meet the duty carefully and honestly at all times may result in:

- a sudden change in cover, premium or terms,
- an invalid or cancelled Policy,
- no claim payment or reduced payment of a claim,
- difficulty buying insurance

Failure to have property insurance in place, including by way of cancellation, could lead to a breach of the terms and conditions attaching to any loan secured on that property.

We may revise the terms, conditions or benefits set out in this document but if **We** do **We** will give **You** written notice.

3.2 When You have a claim

You must immediately notify **Us** of any event that may lead to a claim under **Your Policy**, regardless of whether or not a claim will be made.

Do not go ahead with any repairs (other than emergency repairs to limit damage) without **Our** approval. Where emergency repairs are carried out **You** must retain any damaged property for **Our** inspection.

Immediately advise An Garda Síochána or other relevant police authority about any incident of theft, attempted theft, deliberate or malicious damage or vandalism or loss by malicious persons. **You** must permit the relevant police authority to give **Us** any information and help which **We** may be entitled to.

You must notify **Us** as soon as **You** become aware of any possible prosecution or inquest in connection with any event, and send **Us** immediately on receipt and without answering it, every letter, claim, legal proceedings

3.3 Maintenance

You must take all reasonable precautions to maintain and keep **Your** property in good condition.

It is **Your** responsibility to take all reasonable precautions to prevent accidents, injuries, illnesses, losses, or damages and maintain **Your Home** in good condition.

Jewellery items with an individual value exceeding €10,000 must be kept in a locked and secure safe when not being worn or used. The safe must be constructed of solid metal or equivalent secure material.

Failure to comply with these requirements may result in reduced or denied claims in the event of **Loss**, theft, or damage.

3.4 Paying by Instalments

If **You** are paying, or have agreed to pay, the premium by installments from a bank or building society account, **You** must keep **Your** payments up to date. If **You** do not, **We** will withdraw the option to pay by instalments and require **You** to pay the balance of premium in full or cancel the **Policy** (or both). Please see the section Cancelling **Your Policy** for further information on **Policy** cancellations.

3.5 Under Insurance

You are required to maintain **Your Sum Insureds** at all times, reflecting the accurate value of **Your Buildings, Outbuildings, and Contents**. The **Buildings Sum insured** should reflect the total cost of rebuilding **Your Home** and encompass the costs associated with debris removal after a loss, professional fees, and any additional expenses necessary to meet the current **Building** regulations.

Insuring the **Buildings, Outbuildings, and Contents** for their full value is a fundamental condition of this **Policy**. Failure to do so may result in reduced claim settlements, and **Us** applying the Condition of Average.

For further information please see <https://www.outsurance.ie/home-insurance/underinsurance/>

3.5.1 Condition of Average

This **Policy** is subject to a condition called Average. This means that **You** need to insure the full rebuild cost of the **Buildings** and value of **Contents** and that claims settlements may be reduced if the **sums insured**, at the time of any loss or damage, are less than the full rebuild cost or value.

If a **sum insured**, as noted on the schedule, is less than the full rebuild cost of the **Buildings** or value of the **Contents** at the time loss or damage occurs, then **the insured** person may be responsible for a part of their loss.

3.6 Jewellery Settings

The settings in the stones of any item of jewellery worth over €10,000 must be inspected once every three years by a competent jeweller and any defect remedied immediately. **We** may request proof of this.

4. Governing Law

Unless agreed otherwise, the laws and exclusive legal jurisdiction of the Republic of Ireland will apply to Your Policy Payment

Any money paid under this **Policy** will be paid in Euro in the Republic of Ireland.

All appropriate stamp duties has or will be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

4.1 Automatic Benefit

In case **We** make any changes to this **Policy** wordings, conditions, exclusions, or **Endorsements** during the **Period of insurance**, which result in improved, broader, or extended coverage without requiring an additional premium, **You** will automatically receive the benefits of these enhancements.

4.2 Autorenewal

If **You** are signed up for automatic renewal, **Your Policy** will automatically renew. **We** will automatically use the card or bank account details that **We** retain securely on file to charge **You** for the renewal premium due on the renewal date.

Your premium and the terms and conditions of **Your Policy** may change year on year. **We** will send **You** a renewal notice a minimum of twenty (20) working days before **Your** renewal date.

You have the right to cancel the automatic renewal of **Your Policy** at any time before **Your** renewal date. **You** must advise **Us** before the renewal date by phone or in writing if **You** do not wish to renew **Your Policy**.

We have the right not to automatically renew **Your policy** if **We** choose not to at each **Policy** renewal. **We** will send **You** a non-renewal notice a minimum of twenty (20) working days before **Your** renewal date.

5. How your Policy works

5.1 Sum Insured

Your Contents and **Buildings Sum insured** represent the maximum amounts **We** will pay out for **Your Contents** and **Buildings** in the event of a single insured **Incident**. **Your Buildings Sum insured** should reflect the total cost required to rebuild **Your Buildings**, whilst **Your Contents Sum insured** should reflect the total cost of all **Contents** at the insured address noted on **Your Policy Schedule**.

It is **Your** responsibility to ensure that **Your Sum Insured(s)** accurately reflects the complete reinstatement cost of **Your Buildings** and/or **Contents**.

5.1.1 Index-Linking

We regularly monitor various rebuilding and household goods indices and may annually update **Your Building** and **Contents Sum Insureds** using the index that provides the best protection against inflationary effects – **We** will inform **You** of **Your** updated **Sum Insured** at least 20 days prior to renewal. However, it's important to note that these updates don't consider the significant variations in customers' homes.

Therefore, We strongly advise **You** to ensure **Your** rebuilding costs and **Your Home Contents** values are accurate and up-to-date. Please call **Us** to adjust **Your Sums insured**. Please be aware that changes to **Your Sum Insured** might result in changes to **Your** premium.

5.2 Cooling-Off Period

During the cooling-off period, which spans 14 working days from either the commencement of **Your Policy** or the receipt of **Your Policy** documents, whichever comes later, **You** have the option to cancel **Your Policy**. To do so, simply inform **Us**, providing **Your Policy** number, and **We** will proceed with the cancellation.

5.3 How to pay Your Excess

For each and every claim **You** make under **Your** policy, **You** are required to pay an **Excess**. **Your Excess** will be the combined total of:

- the basic **Excess** amount **You** chose as stated in **Your Policy Schedule**, and
- any applicable additional **Excess** as noted in **Your Policy Schedule**

Only one basic **Excess** is payable even if your claim includes other **Policies** covered by OUTsurace. If this is the case, the highest basic **Excess** will be payable. The **Excess** is the amount **You** must pay in relation to each and every claim made under **Your** policy. The **Excess** will be shown on **Your Policy Schedule**.

No **Excess** will be payable for: Emergency Home Assistance

5.4 How to make a complaint

Your satisfaction is **Our** priority, and **We** are committed to resolving **Your** concerns effectively. If **You** have a complaint **You** can reach **Us** by phone, email or in writing at the contact details below:

OUTsurace DAC

By phone: (01) 512 6200 / (01) 572 7089

By email: complaints@outsurance.ie

In writing: Complaints, Building 3, The Campus, Cherrywood Business Park, Dublin 18, Co. Dublin, D18 TF72.

We have established a formal procedure for handling complaints to ensure that **Your** concerns are properly addressed. If **You** are dissatisfied with **Our** response or the way **We** have handled **Your** complaint, **You** have the option to escalate **Your** case to:

Financial Services and Pensions Ombudsman

By phone: 01 567 7000

By email: info@fspo.ie

In writing: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

If the Financial Services and Pensions Ombudsman will not deal with the disagreement, we may agree to refer the dispute to arbitration or mediation. The arbitrator's decision will be final and binding. If you wait more than a year to do this, you will be considered to have abandoned your claim and you cannot take it up again.

5.5 Authorised Persons

In situations where there are multiple individuals named as authorised on this **Policy**, and **We** receive instructions from the policyholder or one of the authorised persons, **We** will consider it as if the policyholder and each authorised person has given **Us** the same instructions, and the policyholder and all authorised individuals are in agreement and consent to those instructions. **We** will accept the instructions at face value, i.e., without verifying whether the policyholder, all authorised persons and the instructing individual are in agreement on the matters pertaining to the instructions provided.

Please note: authorised persons cannot cancel the **Policy**.

5.6 OUTbonus

For more information regarding **Your** OUTbonus, please see **Your** OUTbonus terms and conditions.

5.7 Cover Period

Cover purchased in advance starts at 12:00 am on the policy start date and ends at 11:59 pm on the policy expiry date. However, if **You** opted for cover to start on the same day **You** purchased a policy, the period of cover will only start from the time that **We** successfully received the premium payment.

5.8 Cancelling Your Policy

To cancel the **Policy**, please advise **Us** by phone or written communication. **We** will refund premium on the following basis:

- If **You** request cancellation within 14 working days of the date upon which **We** inform **You** the **Policy** has been incepted, or the date **You** have received **Your Policy** documents, **We** will refund the full premium and **You** will have no cover for this period
- If **You** cancel after the cooling off period, **We** will issue a refund based on the unused days left to run on the **Policy**, less a cancellation fee detailed in **Our Terms of Business**, provided **You** have not claimed or been involved in any incident likely to result in a claim during the current Period of insurance.

We will not refund **Your** premium if **You** are paying it under an instalment scheme (unless **You** made an overpayment).

If **You** have agreed to pay the premium in installments, **You** must keep **Your** payments up to date. If **You** do not, it may lead to **Your Policy** being cancelled and the deposit **You** paid can be used to cover fees including the Failed Premium Payment and Cancellation Fee.

We may cancel this **Policy** by giving **You** 10 days' notice in writing providing **You** the reason or reasons for the cancellation. Upon cancellation of **Your** contract of insurance, **We** shall repay **You** the balance of the premium for the unexpired term of the contract.

5.9 Assessing

In the event of a claim, we may appoint a loss adjuster to inspect the loss or damage and to help us determine the settlement cost. If OUTsurance does appoint a loss adjuster, their details will be sent to you. You may appoint a public loss assessor to assist you with your claim, but it will be at your own cost.

6. Our Rights

6.1 In the case of misrepresentation and fraud

6.1.1 Negligent Misrepresentation

In the event of negligent **Misrepresentation** leading to a claim, **We** retain the right to take the following actions:

- a. Consider the contract void and refund **Your** premium if **We** would not have entered into the contract under any circumstances
- b. If **We** would have entered into the contract under different terms, **We** may consider the contract as if those alternative terms apply
- c. If **We** would have entered into the contract at a higher premium, **We** may proportionately reduce the amount to be paid for any claim.

If negligent **Misrepresentation** occurs without resulting in a claim, **We** may terminate the contract by providing reasonable notice to **You**.

6.1.2 Fraudulent Misrepresentation

If any information given by **You**, or someone acting on **Your** behalf, involves a fraudulent **Misrepresentation** (including exaggeration) or other fraudulent conduct, whether at the time of taking out the policy or when making a claim, **We** may void this insurance contract.

6.1.3 Fraudulent Claims

If **You** or **Your Representative** in any of the following actions:

- Makes a knowingly false or misleading claim under the **Policy**
- Makes a claim for loss or damage intentionally caused by **You**, a covered individual or a third party with **Your** knowledge
- Provides **Us** or **Our** representatives with a knowingly false, inflated, exaggerated, misleading or fraudulent statement in connection with a claim
- Submits a falsified, inflated, exaggerated, misleading or fraudulent document to **Us** or **Our** representatives in connection with a claim

We reserve the right to take one or more of the following actions, in addition to any other rights **We** may have:

- Decline to pay the claim
- Potentially void the **Policy** from the date of the fraudulent claim or act
- Not refund **Your** premium
- Informing the appropriate law enforcement authorities about the situation

If **You** commit a fraudulent act on any other **Policy**, then **We** may:

- Cancel this **Policy**
- Let the appropriate law enforcement authorities know about the circumstances.

6.2 Our Recovery and Salvage Rights

If a third party is responsible for the damage, we reserve the right to recover those payments. We have this right to subrogation from the first notification of **Loss**. Additionally, in cases where the insured property is considered a total loss and we settle the claim, the property becomes our possession, and we may take control and dispose of it.

6.3 Dual Insurance

Where any other insurance has been in force providing cover for the same property, **We** will refund **Our** rateable portion of the premiums paid to **Us** provided no claims have been made under this **Policy**. If, at the time of any incident which results in a claim under this **Policy**, there is any other insurance covering the liability, loss or damage **We** will only pay **Our** rateable portion of the claim.

6.4 Retention

We may hold back a percentage of the agreed claim amount until the rebuilding or repair work has been completed. The amount retained is:

- 10% of the claim settlement amount, for claim settlement amounts at or above €40,000
- 5% of the claim settlement amount, for claim settlement amounts below €40,000.

We will pay this amount once satisfied that the works have been completed according to the scope and cost agreed and a final invoice is submitted.

6.5 Our Right to Choose How We Settle a Claim

At **Our** discretion, **We** will reinstate, rebuild, repair, replace, or pay **You** an amount in settlement of any loss or damage to **Your Buildings, Contents, or Portable Items** resulting from an insured event covered under this **Policy**.

Where a mortgage or similar financial interest exists on the insured property, **We** may, at **Our** discretion, pay all or part of any claim settlement directly to the mortgagee or financial institution. Any such payment will discharge **Our** liability to the extent of that payment.

6.6 Customer Conduct

We aim to treat all customers fairly and expect **Our** staff to be treated with respect. **We** will not tolerate unreasonable, abusive or threatening behaviour, including threats, offensive language, unreasonable demands or refusal to co-operate.

If this occurs, **Our** staff may end a call or contact. If it continues, **We** may restrict future contact or move to a different channel, such as email, to protect **Our** staff. Any action will be fair, proportionate and used only when necessary.

6.7 When a Claim Is Made Against Your Policy

We may take over and deal with the defence or settlement of any claim made against **Your Policy**. In this case, **You** have the obligation to co-operate as a condition of indemnity. Failure to do so may result in **Your Policy** being cancelled.

7. Buildings

Please check **Your** schedule to see if this cover is applicable to **You**.

We will not pay more than the **Buildings Sum insured**, shown in **Your Policy Schedule**, in the event of a claim.

Main Covers and Exclusions

Cover	Exclusions
1. <u>Fire and Smoke</u>	<p>We will not cover:</p> <ul style="list-style-type: none"> gradual development of smoke over time which does not result from a sudden event Smog smoke damage as a result of industrial/forestry operations smoke from fireplaces.
2. <u>Earthquake and explosion</u>	
3. <u>Storm, lightning or flood</u>	<p>We exclude loss or damage:</p> <ul style="list-style-type: none"> caused by frost caused by Subsidence, ground heave or landslip to open fronted or open sided Outbuildings to felt roofs older than 5 years, unless You can prove that the roof has been inspected by a professional builder at least every 3 years.
4. <u>Riot, strikes, labour, political disturbances</u>	<p>We exclude loss or damage:</p> <ul style="list-style-type: none"> caused by war or terrorism to boundary walls, paths, drives, patios, decking, tennis hard courts, swimming pools, gates, fences and hedges around and forming part of the Home caused by people legally in the Home.
5. <u>Malicious Damage</u>	<p>We exclude loss or damage:</p> <ul style="list-style-type: none"> if the Home is left Unoccupied or Unfurnished caused by people legally in the Home, i.e, residents, guests, contractors/service providers. to boundary walls, paths, drives, patios, decking, tennis hard courts, swimming pools, gates, fences and hedges around and forming part of the private Home.

Cover	Exclusions
<p>6. <u>Subsidence or ground heave of the site on which the Home stands or landslip</u></p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down • caused by made-up ground or land-filled sites settling or moving • to the Home which happened before cover was granted under this Policy • If any of the property on the site has previously been damaged by Subsidence and You have not told Us about this damage • arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials • to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause • to swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the Home is damaged at the same time and by the same cause • resulting from structural alterations, demolition, repairs or extensions to the Home • caused by the coast or riverbank or lakeside wearing away • caused by Subsidence or ground heave of the site on which the Buildings stand, or landslip if You hire any experts or contractors other than those carrying out emergency work without Our permission. We will have to agree to You hiring these experts or contractors, and We have the right to choose Our own panel of experts.
<p>7. <u>Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation</u></p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • caused by pollution or oil spillage if You hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to You hiring these experts or contractors, and We have the right to choose experts from Our own panel • to the part or appliance from which the oil leaked • if the Home is left Unoccupied • cleanup expenses following the escape of oil.

Cover	Exclusions
8. <u>Theft or Attempted Theft</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> while the Home is left Unoccupied or if the Home is Unfurnished while the building is lent, let, sublet, shared or accommodating paying guests unless force or violence are used to gain entry or exit from the Home where there is no visible sign of forced entry where the property is Purchased from You by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason.
9. <u>Impact by aircraft, aerial devices or anything dropped from them, road or train vehicles, or animals</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> caused by any domestic animals owned by You or any Household member(s).
10. <u>Water escaping from, freezing or overflowing from within any plumbing, heating, water or drainage system, or any fixed domestic appliance</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> caused by water escaping from a drain, water main or pipes which leads to Subsidence, ground heave or landslip if the Home is left Unoccupied or Unfurnished that is not sudden or unforeseeable caused by water leaking from shower units, and/or baths through seals and grouting to the part or appliance from which the water leaks to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber. caused by damage to, or failure of, a fish tank or its accessories.
11. <u>Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing</u>	<p>We will not cover loss or damage caused by aerials or masts over 15 metres in height from ground level.</p>
12. <u>Falling trees or branches</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> caused by felling of trees, lopping or topping trees damage to hedges and fences from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy.

Additional Benefits

The below benefits are conditional on a valid claim under the Main Cover section.

What is covered	Exclusions	Limits
<p><u>1. Removal of debris</u></p> <p>Following a valid claim under this section, We will pay the cost of debris removal, demolition and/or shoring up costs necessarily incurred, with Our consent.</p> <p>We will also cover: the reasonable extra reinstating costs where required by specific regulations/bylaws. The reasonable cost of services of an architect, a surveyor, a consulting engineer or any other expert to assist in the repair or reinstatement of the building, subject to Our prior consent.</p>	<p>We will not cover any cost for keeping to requirements or regulations resulting from a notice served on You or anyone leasing or renting the property;</p> <ul style="list-style-type: none"> • before the destruction or damage happened; or • for the undamaged parts of the Buildings. 	10% of the Buildings Sum insured
<p><u>2. Underground Service Pipes</u></p> <p>We will cover the cost of repairing or replacing service pipes and cables for which You are legally responsible following accidental damage to these pipes or cables.</p>		€1 500
<p><u>3. Cleanup expenses from oil spill in Home</u></p> <p>We will cover the expenses which are necessary and reasonably incurred in cleaning up following the escape of oil from any fixed domestic installation.</p>		€1 500
<p><u>4. Replacing Locks</u></p> <p>If the keys to the locks of outside doors, alarm systems or domestic safes at Your Home are stolen during a break-in at Your Home, or an assault on a Household member(s), We will pay the cost of replacing the relevant locks.</p>		€700

<p><u>5. Temporary Accommodation or Loss of Rent</u> Where We are satisfied that the Home cannot be lived in because of loss or damage under Main Cover, the following cover applies</p> <p>a. If You have tenants, cover for the amount of rent You should have received while the Home is unfit to live in</p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • where the property is a holiday Home. 	<p>15% of Buildings Sum insured</p>
<p>b. Cover for the reasonable cost of similar alternative accommodation for You until Your Home is fit to live in again.</p> <p>A claim under this benefit can either be made under the Contents or the Buildings section, but not both.</p>	<p>We will only pay for either benefit a or b above, but not both.</p>	
<p><u>6. Extension for someone buying Your property</u> If You have agreed to sell Your interest in the property, the buyer who completes the purchase will have the benefit of the insurance under the Main Cover section up to the date the contract for purchase completes or your policy is cancelled, whichever comes first</p>	<p>This does not apply if they have other insurance cover on the building, and it does not affect Your or Our rights and liabilities.</p>	
<p><u>7. Fire brigade charges</u> We will cover the charges made by a local authority, as permitted by legislation, resulting from fire brigade attendance as a result of any incident which is insured by Your Policy</p>	<p>A claim under this benefit can either be made under the Contents or the Buildings section, but not both.</p>	<p>€1 500</p>
<p><u>8. Find of a leak (Trace and access)</u> We will pay the cost of removing or replacing any part of the Premises necessary to repair any fixed domestic water or heating installation where water, oil or gas has escaped.</p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • to the item from which the escape occurred • while the private house is Unoccupied or Unfurnished. 	<p>€700</p>

Liability Cover

What is covered	Exclusions	Limits
<p>1. <u>Liability to others as homeowner</u></p> <p>We will cover You for any amount that You may be legally liable to pay as owner of the Premises for accidents happening on or about the Premises, during the Period of insurance, which results in:</p> <ul style="list-style-type: none"> • Death, accidental bodily injury or illness to any person other than You, any Household member(s) or Domestic Employee/s • Accidental Damage to property other than property belonging to or under the control of You, Household member(s) or Domestic Employee/s 	<p>We exclude any liability arising from:</p> <ul style="list-style-type: none"> • Bodily injury to You • Any deliberate or malicious act • An agreement You are under (unless You would have been liable if the agreement did not exist) • Bodily injury any person suffers under a contract of service or apprenticeship with You and arising out of and in the course of that person's employment by You • Loss of or damage to property belonging to You or in Your custody and control • Any wilful, malicious, deliberate or reckless act • The carrying out of any trade, business, profession or employment, including providing accommodation for paying guests • Events occurring on any land or Building You own, control or use, other than the Premises referred to in this Policy • Any lift You own or for which You are responsible for maintenance; • You owning or using a hot tub or jacuzzi unless it is maintained in line with the manufacturer's recommendations • You owning or using animals other than horses, cats or dogs and other animals normally domesticated in the Republic of Ireland • You owning, possessing, using or controlling horses in contravention of Local Authority Bylaws as made under the Control of Horses Act 1996 or amendments thereto 	<p>€3m</p>

What is covered	Exclusions	Limits
	<ul style="list-style-type: none"> ● You owning or using any firearm or sporting gun ● The transmission of any contagious disease or virus ● Any liability as the result of pollution or contamination ● Anything for which You must have insurance cover under the terms of the Road Traffic Acts ● Injury or damage arising out of the use of mechanically or electrically propelled or assisted vehicles, horse drawn vehicles or craft, lifts, boats, aircraft, hovercraft, trailers or caravans owned by or in the custody or control of You or any Household member(s). This exclusion shall not apply to: <ul style="list-style-type: none"> • pedestrian-controlled garden tools or ride on lawnmowers used at the private Home in situations where cover for liability to others under the Road Traffic Acts does not apply, • trailers and caravans detached from any vehicle parked at the private Home in situations where cover for liability to others under the Road Traffic Acts does not apply. 	

8. Contents

Please check **Your** schedule to see if this cover is applicable to **You**.

Under the **Contents** section, on the occurrence of a claimable event, **We** will not pay more than:

- the **Contents Sum insured**, shown in **Your Policy Schedule**, less the applicable **Excess**,
- 10% of the **Contents Sum insured** for **Contents** kept in any **Outbuildings**,
- 10% of the **Contents Sum insured** or €2,500, whichever is lower, for any individual **High valued item(s)** unless noted on **Your Policy Schedule**,
- 20% of the **Contents Sum insured** for all **High valued item(s)** for a single claimable event.

Cover for **Your Contents** is provided when they are stored within the premises noted on **Your Policy Schedule**, or securely stored in **Outbuildings** at the domestic **Premises**. For cover for **Your Contents** outside of the **Home**, please see Section 10 Portable Items.

Transportation of Contents

We will cover loss or damage to **Contents** being transported by a professional moving company from the **Home** for permanent removal to another **Home**.

We exclude loss or damage:

- for which **You** can claim from any other source;
- caused by cracking, scratching or breaking of glassware, china, pottery, porcelain, terracotta or other brittle items unless they have been packed for removal by professional packers.

Main Cover

Main Cover	Exclusions
1. <u>Fire and Smoke</u>	We will not cover: <ul style="list-style-type: none">• gradual development of smoke• Smog• smoke damage as a result of industrial/forestry operations• smoke from fireplaces
2. <u>Earthquake and explosion</u>	
3. <u>Storm, lightning or flood</u>	We exclude loss or damage: <ul style="list-style-type: none">• caused by frost• caused by Subsidence, ground heave or landslip• to open fronted or open sided Outbuildings
4. <u>Riot, strikes, labour, political disturbances</u>	We exclude loss or damage <ul style="list-style-type: none">• caused by war or terrorism• caused by people legally in the Home
5. <u>Malicious Damage</u>	We exclude loss or damage: <ul style="list-style-type: none">• if the Home is left Unoccupied or Unfurnished• caused by people legally in the Home

Main Cover	Exclusions
<p>6. <u>Subsidence or ground heave of the site on which the Home stands or landslip</u></p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • All loss or damage unless the building is damaged at the same time • arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials • to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause • resulting from structural alterations, demolition, repairs or extensions to the Home • caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down • caused by made-up ground or land-filled sites settling or moving • caused by the coast or riverbank or lakeside wearing away • to the Home which happened before cover was granted under this Policy • caused by Subsidence or ground heave of the site on which the Building stands, or landslip if You hire any experts or contractors other than those carrying out emergency work without Our permission. We will have to agree to You hiring these experts or contractors, and We have the right to choose experts from Our own panel • If any of the property on the site has previously been damaged by Subsidence and You have not told Us about this damage.
<p>7. <u>Water escaping from, freezing or overflowing from within any plumbing, heating, water or drainage system, or any fixed domestic appliance</u></p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • caused by water escaping from a drain, water main or pipes which leads to subsidence, ground heave or landslip • if the Home is left Unoccupied or Unfurnished • caused by water leaking from shower units, and/or baths through seals and grouting • to the part or appliance from which the water leaks • that is not sudden or unforeseeable • to properties built prior to 1920 unless replumbed in the last 35 years by a certified plumber • caused by damage to, or failure of, a fish tank or its accessories

Main Cover	Exclusions
8. <u>Theft or Attempted Theft</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> while the Home is left Unoccupied while the building is lent, let, sublet, shared or accommodating paying guests unless force or violence are used to gain entry or exit from the Home where the property is purchased from You by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason. where there is no visible sign of forced entry
9. <u>Impact by aircraft, aerial devices or anything dropped from them, road or train vehicles, or animals</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> caused by animals owned by or in Your care, custody or control of You or Household member(s)
10. <u>Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing</u>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> caused by aerials or masts over 15 metres in height from ground level To the aerials or masts themselves.
11. <u>Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> caused by pollution or oil spillage if You hire any experts or contractors other than those carrying out emergency work without Our permission. We will have to agree to You hiring these experts or contractors, and We have the right to choose experts from Our own panel to the part or appliance from which the oil leaked if the Home is left Unoccupied.
12. <u>Falling Trees or branches</u>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> unless the building is damaged as well damage caused by felling, lopping or topping of trees damage arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy.

Additional Benefits

The below benefits are conditional on a valid claim under the Main Cover section.

What is covered	Exclusions	Limits
<p>1. <u>Temporarily removed Contents</u></p> <p>Cover for loss or damage to Contents temporarily removed from the Home.</p>	<p>Loss or damage is not covered for:</p> <ul style="list-style-type: none"> • Contents removed for sale, storage, exhibition • Storm or flood to Contents not in a Building • Loss/damage due to frost • Theft without visible signs of forced entry into the building • High valued item(s) • Accidental damage • Contents in a storage facility 	<p>15% of the Contents Sum insured</p>
<p>2. <u>Temporary Accommodation or Loss of Rent</u></p> <p>Where We are satisfied that the Home cannot be lived in because of loss or damage under the Main Cover section, the following cover applies depending on Your situation.</p> <p>If You have long-term tenants:</p> <ol style="list-style-type: none"> a. cover for the amount of rent You should have received while the Home is unfit to live in, or b. Cover for the reasonable cost of similar alternative accommodation for Your tenants until Your Home is fit to live in again. <p>If the Home is Your main residence:</p> <ol style="list-style-type: none"> a. Cover for the rent You are legally responsible for paying, or b. Cover for the reasonable cost of similar alternative accommodation for You until Your Home is fit to live in again. <p>A claim under this benefit can either be made under the Contents or the Buildings section, but not both.</p>	<p>We exclude damage or loss: where the property is a holiday Home.</p>	<p>15% of the Contents Sum insured</p>

What is covered	Exclusions	Limits
<p>3. <u>Fatal accidents</u></p> <p>We will pay €5,000 if You or any Household member(s) die as a result of violence from intruders or fire that occurs within Your Home.</p> <p>In order for Us to pay a claim, the death must happen within three months of the incident.</p>		
<p>4. <u>Visitors belongings</u></p> <p>We will cover loss or damage to the Personal belongings of Your visitors while in the Home.</p>	<p>We exclude:</p> <ul style="list-style-type: none"> • Loss or damage to Personal belongings of anyone employed by you. 	€700
<p>5. <u>Replacing Locks</u></p> <p>If the keys to the locks of outside doors, alarm systems or domestic safes at Your Home are stolen during a break-in at Your Home, or an assault on a Household member(s), We will pay the cost of replacing the relevant locks.</p>	<ul style="list-style-type: none"> • The cost of replacing locks for Outbuildings is not covered. 	€700
<p>6. <u>Wedding and Christmas gifts</u></p> <p>We will automatically increase the Contents Sum insured by 10% one month before and after a household members wedding and for the month of December for Christmas</p>		
<p>7. <u>Fire brigade charges</u></p> <p>We will cover the charges made by a local authority, as permitted by legislation, resulting from fire brigade attendance as a result of any incident which is insured by Your Policy</p>	<ul style="list-style-type: none"> • A claim under this benefit can either be made under the Contents or the Buildings section, but not both. 	€1500
<p>8. <u>Lost oil</u></p> <p>We will pay the cost of replacing oil which has escaped from a fixed domestic system or appliance following accidental damage to the heating installation.</p>		€700

Liability Cover

What is covered	Exclusions	Limits
<p>1. <u>Liability to Domestic Employee/s</u></p> <p>We will cover You for any amount that You may be legally obligated to pay as an employer for the death, accidental bodily injury, or illness of any Domestic Employee/s during their employment in relation to the Premises.</p>	<p>We exclude any liability arising from:</p> <ul style="list-style-type: none"> • Any wilful, malicious, deliberate or reckless act • An agreement You are under unless You would have been liable if the agreement did not exist • You owning or using animals other than horses, cats or dogs and other animals normally domesticated in the Republic of Ireland • You owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments thereto, and all Regulations made pursuant to those Acts • You owning, possessing, using or controlling horses in contravention of Local Authority Bylaws as made under the Control of Horses Act 1996 or amendments thereto. • The transmission of any contagious disease or virus. • Directly or indirectly in connection with demolishing or altering the building or any operation related to those activities • Any liability for which You must have insurance cover under the terms of the Road Traffic Acts 	<p>€3m</p>

<p>2. <u>Liability to Others</u></p> <p>We will cover You or Household member(s) for any amount that You might be legally liable to pay as occupier of the Premises or in a personal capacity within the Republic of Ireland for:</p> <ul style="list-style-type: none"> • Death, accidental bodily injury or illness to third parties • Accidental damage to property owned by third parties 	<p>This does not apply to:</p> <ul style="list-style-type: none"> • Liability for death, accidental bodily injury or illness to Household member(s) or employees • Liability for accidental damage to property owned by or under control of you, Household member(s) or Domestic Employee/s. <p>We exclude any liability arising from:</p> <ul style="list-style-type: none"> • any action for damage brought in a Court of Law outside the Republic of Ireland • the ownership, possession or use of any mechanically propelled vehicle, horse drawn vehicle or craft. This does not apply to mechanically propelled lawnmowers being used at the Premises – provided that this extension shall not apply to or include any liability which is compulsorily insurable under any Road Traffic Acts or amending statutes • You owning or using animals other than horses, cats or dogs and other animals normally domesticated in the Republic of Ireland • You owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments thereto, and all Regulations made pursuant to those Acts • You owning, possessing, using or controlling horses in contravention of Local Authority Bylaws as made under the Control of Horses Act 1996 or amendments thereto. • the ownership of any land or Building 	<p>€3m</p>
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What is covered	Exclusions	Limits
	<ul style="list-style-type: none"> • the occupation of any land or Building other than the Premises specified in the schedule or temporary holiday accommodation • the carrying out of any trade, business, profession or employment, including providing accommodation for paying guests • any wilful or malicious act • You owning or using any firearm or sporting gun any contract or agreement which imposed on You liability which You would not otherwise have been under • dangerous implements (e.g. chainsaws, blowtorches, kango hammers, welding equipment and/or any equipment necessitating the use of protective clothing) which are being used other than at the Premises • from work of a construction or reconstruction nature or structural alterations or demolition • the transmission of any communicable disease • any liability, loss, or damage arising directly or indirectly from the use of bicycles/scooters (including motorised), which includes but is not limited to accidents, injuries, property damage, or any related claims resulting from the use, ownership, or maintenance of bicycles/scooters (including motorised), whether on or off the insured Premises. 	

What is covered	Exclusions	Limits
<p>3. <u>Liability as a Tenant</u></p> <ul style="list-style-type: none"> This cover only applies if You are a tenant at the Premises. <p>We will pay for all sums You become legally liable to pay as tenant, but not as owner, of the Premises following loss or damage</p> <ul style="list-style-type: none"> by any cause under the Main Cover section of Buildings cover to fixed glass and sanitaryware to service pipes and cables 	<p>We exclude any liability arising:</p> <ul style="list-style-type: none"> while the Home is Unfurnished or Unoccupied as a result of redecoration. 	<p>15% of Contents Sum insured</p>

9. Optional Covers

These covers will only apply if shown in **Your** schedule.

Optional cover	Exclusions
<p><u>Accidental Damage</u></p> <p>If You have Buildings cover, We will cover accidental damage to Your Building.</p> <p>If You have Contents cover, We will cover accidental breakage of all Your Contents except portable consumer electronics including mobile phones and tablets.</p>	<p>We exclude damage or loss:</p> <ul style="list-style-type: none"> • To portable consumer electronics including mobile phones, laptops and tablets • to the Premises other than to the Private Domestic Residence • to any part of the private house which is lent, let, sub-let, or accommodating paying guests • by settlement and shrinkage • caused by animals owned by or in the care, custody or control of You or Household member(s) • caused by scratching, abrading or denting • as a result of tree root action • resulting from any weather related event, • which comes within the terms of any exclusion or limitation set out in this Policy including all points set out above • If the Home is left Unoccupied or Unfurnished • To hobs or cooker tops in moveable cookers • That happened before the commencement of this Policy. • specifically excluded under Section 7. Buildings or Section 8. Contents • damage caused by perils insured elsewhere in the policy
<p><u>Garden and Leisure Equipment</u></p> <p>Loss of or damage to garden and leisure equipment which are designed to be left outside Your Home such as garden furniture, barbeque equipment and trampolines. The maximum We will pay for an insured event is €1 000.</p>	

10. Portable items - Cover whilst out of the house

This section is available if indicated on **Your Policy Schedule**.

10.1 What We Cover

10.1.1 Specified Portable Items

We will cover **You** for loss or damage to any item specified in the **Schedule** up to a maximum of the **Sum insured** shown against the item.

10.1.2 Unspecified Portable Items

We will cover unspecified **Personal belongings**, up to a total of the **Sum insured** shown in **Your Policy Schedule**.

The most **We** will pay for any single item is €1,000

Some **Personal belongings** are excluded from **Unspecified Portable** Items and must be specified in order to have cover:

- mobile phones and other portable electronics
- jewellery
- Laptops and tablets

We will not cover

- **Personal Money**, stamps, documents and securities (stocks and shares);
- contact lenses or hearing aids;
- camping and sports equipment (unless **You** have given **Us** details and they are noted in the schedule);
- unmanned aerial vehicles (UAVs), drones and radio controlled aircraft;
- household goods and domestic appliances;
- caravans, vehicles, car phones, or watercraft (or parts or accessories for any of them);
- camping, sailing, underwater or parachuting equipment;
- items more specifically insured or any amount that **You** cannot recover from a specific insurance because the insurer has refused or reduced the claim;
- all sports equipment whilst in use or in play, including but not limited to; racquets, bats, sticks or golf clubs, skis, ski poles, ski bindings and other skiing equipment; or,
- items used or held for business, trade or professional purposes.

10.1.3 Bicycles

We will cover loss or damage to the bicycle noted on **Your schedule**, up to the **Sum insured**.

We will not cover loss or damage to:

- tyres and accessories unless the bicycle is lost or damaged at the same time;
- the pedal cycle while being used for racing, pacemaking or trials;

- bicycles more specifically insured by any other **Policy**.
- loss or damage to bicycles by theft or attempted theft unless securely locked or contained in a **Building**
- bicycles used for business or professional purposes
- loss or damage caused by any process of cleaning, restoring, altering or repairing, moth, vermin or insects.
- breakage of glass or brittle items.
- mechanical or electrical breakdown
- loss in value or consequential loss
- loss when the bicycle is purchased by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason
- loss or damage covered elsewhere in this **Policy**.

10.2 Exclusions

We exclude loss or damage:

- caused by theft or attempted theft from any unattended vehicle unless all windows, including the sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot
- caused by animals owned by or in the care, custody or control of **You** or **Household member(s)**
- to pottery, porcelain, terracotta, glass or other brittle articles other than by fire or theft
- due to wear and tear or the general use over time
- to cryptocurrency, data or any software stored in a digital format.

10.3 Geographic Restrictions

The cover provided by this section applies to insured property in the Republic of Ireland, Northern Ireland, Great Britain and Europe. Cover is limited to 60 days in any one **Period of insurance** while outside of these geographical limits.

11. Home Emergency Assistance

Cover Provided

We will arrange and pay for the cost of the callout, labour and materials needed to carry out an emergency repair, up to the value of €300 including vat per **Home** emergency assistance.

If the cost of the emergency repairs exceeds €300 **You** will be responsible for paying the difference.

We will cover at most 2 callouts in a year, as defined by **Your Period of insurance**

Section A – Home Emergency Assistance

We will provide an emergency repair service to secure the **Home** and prevent any further loss or damage from occurring. **We** will only provide this cover following an unexpected or sudden event which requires immediate action as a result of:

1. Broken or damaged piping, leaks from sanitary fixtures and fittings and fixed water installations within the **Home**.
2. Failure of the electrical supply within the **Home** due to a fault or damage to the electrical installation inside the **Home**.
3. The **Home** being made insecure or if entry is obstructed due to:
 - loss of keys,
 - damage to locks,
 - theft,
 - any other accidental cause,
 - a child having locked themselves in a room.
4. Storm damage or any other accidental damage to the roof which renders the **Home** insecure.
5. Broken glass in outside windows or doors which makes the **Home** insecure.
6. The complete failure or breakdown of the heating and/or hot water supply provided by the primary heating system in the **Home**.

Conditions:

- The **Policy** number must be quoted when calling for assistance
- This section provides home emergency assistance only. It does not replace the cover provided by the Buildings section of this **Policy** (Section 7)
- **We** will not pay any benefit unless **You** have notified **Us** by calling the contact number and **We** have authorised assistance.

What is not covered:

We will not pay for:

1. The repair of damage arising from seepage, leaking or dampness even as a result of breakage or damage of the piping or other installation.
2. The repair of air conditioning installations, electrical showers, water filtration units, jacuzzis, drains and septic tanks outside the **Home**.
3. Repair to lighting, including bulbs or fluorescent tubes, free-standing electrical installations such as lamps, **Home** appliances.
4. Alarm or telephone systems.

5. Any work to:
 - inside doors or fittings,
 - outside doors not leading directly to the **Home**,
 - mechanical shutters or automatic garage doors,
 - double glazed units where one pane has remained intact,
 - any **Home** in the course of construction or under refurbishment or renovation.
6. Any recurring assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault.
7. Any assistance requests if **You** knowingly provide false or misleading information.
8. Any work other than emergency repair as specified.
9. Any work undertaken which is not within the **Home**.
10. Any costs incurred without **Our** prior approval.
11. Any incident brought about by an avoidable or wilful or deliberate act committed by **You** or any act **You** consented to or reasonably should have known would cause loss or damage.
12. Damage to **Your Contents** .
13. Any primary heating system which has not been maintained in line with manufacturers' specifications.

We may refuse assistance if there is any risk to the safety or security of the attending trades-person.

12. General Exclusions

The following exclusions apply to all sections of the policy.

- **Claim preparation fees:** Fees incurred by the policyholder in the preparation of any claim are not covered
- **Compliance with regulation:** We will not cover any loss, damage or liability where the property is in breach of legal regulations and/or local bylaws. This includes, but is not limited to, compliance with planning permission and building regulations
- **Communicable viruses and diseases:** Your policy does not provide any cover for loss, damage, consequential loss, economic loss, or liability which is caused by or which results from a communicable virus or disease
- **Confiscation:** Loss or damage due to confiscation, requisition, or destruction by order of any Government or Public or Local Authority is not covered
- **Consequential loss:** Consequential loss or damage, except as specified in the **Policy**, is excluded from coverage
- **Cryptocurrencies:** This **Policy** does not provide coverage for any loss, damage, claim, cost, expense, or other sum directly or indirectly arising out of or relating to cryptocurrencies, including but not limited to Bitcoin, Ethereum, and any other digital assets that utilise cryptographic security
- **Cyber risk:** The policy does not apply to liability, loss, damage, cost, or expense resulting directly or indirectly from or in connection with the malicious or negligent transfer of a computer program containing any malicious or damaging code, such as computer viruses, worms, logic bombs, or trojan horses
- **Data:** This **Policy** does not provide coverage for any loss, damage, claim, cost, expense, or other sum directly or indirectly arising out of or relating to electronic data, including but not limited to data stored, processed, or transmitted by any computer or computer system
- **Existing damage:** We will not cover loss or damage which happens before cover starts or arising from an event which happened before cover started
- **Farming:** If You are a farmer, this policy does not apply to farming, any person helping in the business of farming, stock or utensils, or to stables, garages or **Outbuildings** used for this purpose, or to any horse you use in connection with the business
- **Faulty workmanship:** We will not cover any loss, damage or liability resulting from or caused by the use of faulty and/or unsuitable material(s), faulty and/or unsuitable design, or poor workmanship
- **Foreseen events:** This policy does not cover any foreseen events – a foreseen event or circumstance is known, predicted, or expected to occur before purchasing an insurance **Policy**

- **Illegal substances:** **We** will not cover any loss, damage or liability arising directly or indirectly from the growing, manufacturing, processing, storing, possession or distribution by anyone of any drug, narcotic or illegal substances or items of any kind. This includes any alteration of the **Premises** to facilitate such activity, whether or not you have any knowledge of such activity. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss, damage or liability.
- **Liability due to dogs:** **We** will not cover liability arising from the possession or ownership of the following dog breeds:
 - Boerboel/South African Mastiff
 - Bull mastiff
 - Bull Terrier
 - Chow Chow
 - Doberman
 - German Shepherd/Alsatian
 - Japanese Akita
 - Japanese Toda
 - Pitbull
 - Rhodesian Ridgeback
 - Rottweiler
 - Sharpei
 - Staffordshire Bull Terrier
 - Staffordshire Terrier
 - Mixed breeds of one/more of the breeds listed above.
- **Loss in value:** **We** will not cover loss in value, resulting loss or loss of use of any kind
- **Matching sets:** **We** will only be liable for the value of the particular item, part or parts that have been lost or damaged. Undamaged items forming part of a set, pair, suite, or other article of uniform nature, even when replacements cannot be matched, are not covered for their full value.
- **Matching materials:** **We** will always try to match colours and materials; but where products are unavailable, **we** will use the closest possible match that is available. Whether **we** settle your claim by replacing, repairing, rebuilding or paying an amount, it will only be for the damaged parts or sections of **your premises** or damaged **contents**.

Additional costs to replace undamaged parts or sections of the **buildings** to create a uniform appearance will not be covered; for example:

- **Garage doors:** **We** will only repair or replace the damaged garage doors
- **Roof tiles:** **We** will only repair or replace the damaged tiles
- **Brickwork:** **We** will only repair or replace the damaged bricks
- **Fences:** **We** will only repair or replace the damaged section of fencing

We will apply accepted building methods when undertaking repairs. If **we** cannot match the materials with the undamaged parts or sections, we will create a uniform appearance for the following:

- **Painting or wallpapering of internal walls:** **We** will pay to paint or replace the

wallpaper for the full wall that is damaged, but not any adjoining walls

- **External cladding:** if the existing cladding profile is not available, **We** will pay for the complete wall, stopping at a corner or architectural break
- **Kitchen cabinets and benches:** **We** will pay for the damaged cabinet or bench up to the next architectural break
- **Carpets or vinyl:** **We** will pay for the carpets or vinyl in the affected room. However, **We** will pay for the combined room where it is an open plan lounge/dining room
- **Wall tiles:** **We** will pay for the affected wall up to the first corner or architectural break
- **Wooden floors or floor tiles:** **We** will only pay for the flooring in the affected room. **We** will pay for adjoining room/s only where all of the following apply; the rooms are separated by an opening:
 - wider than 850mm
 - without a door or set of doors; and
 - without an architectural break, such as a step or stairs
- **Personal Money:** **We** will not cover Personal Money, stamps, documents and securities (stocks and shares)
- **Pollution and contamination:** Loss, damage, or liability resulting from pollution or contamination, except under specific circumstances, is excluded
- **Radioactive contamination:** Loss or damage resulting from ionising radiations, contamination by radioactivity, or hazardous properties of nuclear fuel, nuclear waste, or explosive nuclear assembly is not covered
- **Sonic bangs:** Loss or damage caused by pressure waves from aircraft and other aerial devices traveling at sonic or supersonic speeds is excluded
- **Sulphides and Mica:** Loss, damage, cost, expense, or liability resulting from the presence of Mica or sulphides, including pyrite, and their derivatives is not covered
- The policy does not provide cover for any property used for business, trade, or professional purposes, except for **Home office equipment** as defined under **Contents**
- **Unoccupied:** **We** exclude loss, damage and liability where the home is left **Unoccupied**
- **War and terrorism:** The policy excludes liability, loss, damage, cost, or expense caused by or resulting from war, invasion, acts of foreign enemies, terrorism, civil war, rebellion, insurrection, and related events
- **Wear and tear:** Various aspects of wear and tear, including rust, corrosion, gradual deterioration, and mechanical, electrical, or electronic defects, are not covered

13. Data Protection

OUTsurance DAC is the controller of **Your** personal data, which will be processed in order to provide our insurance services to **You**, as well as to comply with our legal obligations. In addition, where **You** have told **Us** that **You** are happy to receive marketing information from **Us** (or that **You** don't object to it), **We** will process **Your** personal data in order to send **You** marketing communications about **Our** products and services.

You can find more information on the processing of **Your** personal data, as well as regarding data recipients in our Privacy Notice, available at <https://www.outsurance.ie/privacynotice>

If you have any questions about your personal data or wish to exercise your data protection rights, including rights to access, rectify, erase, restrict, or object to the processing of your data please contact **Us**.

Here are **Our** contact details:

- OUTsurance Customer Services on **(01) 512 6200 / (01) 572 7089**
- dpo@outsurance.ie
- Data Protection Officer, Building 3, The Campus, Cherrywood Business Park, Dublin 18, Co. Dublin, D18 TF72