

Home Insurance

Insurance Product Information Document

Company: OUTsurace DAC Product: Home Insurance

OUTsurace DAC is regulated by the Central Bank of Ireland registration no. C513318. OUTsurace DAC is registered in Ireland under company no. 724743



This document provides a summary of general product information only. Complete pre-contractual and contractual information is provided to you in other documents. For full policy terms, see your insurance application, schedule, policy booklet and Terms of Business.

What is this type of insurance?

This is a home insurance policy. It offers a range of insurance options to cover for loss or damage to your private dwelling and/or Contents.



What is insured?

Loss of or damage to your Buildings and/or Contents including personal possessions caused by:

- ✓ Fire, smoke
- ✓ Earthquake and explosion
- ✓ Storm, lightning, or flood
- ✓ Riot, strikes, labour and political disturbances
- ✓ Malicious damage
- ✓ Escape of water
- ✓ Subsidence, ground heave, landslip
- ✓ Theft and attempted theft
- ✓ Impact by a vehicle, train, animal, or flying object
- ✓ Satellite dishes, radio and television aerials breaking
- ✓ Escape of oil/smoke damage from an oil heating system
- ✓ Emergency home assistance

The policy also covers;

Under the Buildings Section (if you have chosen this cover)

- ✓ Debris removal & rebuilding fees (up to 10% of the building sum insured)
- ✓ Loss of Rent or Temporary accommodation (up to 15% of the building sum insured)
- ✓ Liability in your capacity as an owner of the property
- ✓ Clean-up expenses from oil spill in home up to €1,500

Under the Contents Section (if you have chosen this cover)

- ✓ Public, domestic employee and tenants' liability
- ✓ Finding a leak (up to €700)
- ✓ Temporary accommodation (up to 15% of the contents sum insured)
- ✓ Replacing of locks (up to €700)

Optional Covers available at an additional premium:

- Portable items cover - Personal possessions cover outside the home
- Accidental damage
- Garden and leisure equipment



What is not insured?

Some of the main exclusions include (with others noted in the policy booklet):

- ✗ In the event of a claim and if any answer provided by you involves a fraudulent misrepresentation or any fraudulent conduct on your part during the contract formation process, we reserve the right to void this insurance contract
- ✗ Loss or damage caused by war, acts of terrorism, riot or civil commotion
- ✗ Any wear and tear, rust or anything that happens gradually
- ✗ Any foreseeable events



Are there any restrictions on cover?

Some of the main restrictions are noted below (with other limits noted in the policy booklet):

- ! If Contents is selected, separate limits apply to jewellery, valuable items and contents kept in outbuildings
- ! If Buildings is selected, any claim will be limited to your Buildings sum insured
- ! We may retain 10% of the claim settlement amount for claims of €40,000 or more until the rebuilding or repair work has been completed
- ! Some benefits do not apply when the home is unoccupied or unfurnished for 30 days or more



Where am I covered?

- ✓ On or within the insured property.
- ✓ If you have purchased Contents cover, you and members of your household who live permanently with you have limited personal liability within the Republic of Ireland and Great Britain.
- ✓ If you have purchased Contents cover, Contents being transported by a professional moving company from the home for permanent removal to another home.
- ✓ If you have purchased Portable Items Cover, cover for personal possessions within the Republic of Ireland, Great Britain and Europe and up to 60 days outside this area.



What are my obligations?

- Ensure that all answers in any proposal, statement of fact, declaration, or any other information you provide are true, accurate and complete.
- Inform us promptly of any changes to the information you provided, as noted in your statement of fact.
- Take every reasonable measure to maintain the property and prevent any accident, injury, illness, loss, or damage.
- You must notify us of any renovations or re-plumbing that takes place at the property.
- Notify us immediately about any occurrence that might lead to a claim under the policy.
- Without our written consent, refrain from admitting, rejecting, negotiating, or finalising any claim.
- Cooperate fully with us during any claim investigation process. This includes providing necessary documents, evidence, details, or any requested correspondence such as letters or legal notices.
- Keep your sums insured at an adequate level to avoid underinsurance.



When and how do I pay?

- Via a credit/debit card when the policy is set up, renewed or when you make a mid-term amendment.
- Via a credit/debit card or direct debit for installments if you elect to pay monthly.



When does the cover start and end?

Your exact cover start and end dates will be recorded in your schedule.

Unless otherwise stated in your policy documents, cover will start on the cover start date you elected, or the renewal is accepted and will end 12 months later.



How do I cancel the contract?

You may cancel this policy at any time by contacting OUTsurance directly.

If you decide to cancel the policy during the cooling off period of 14 working days, we will calculate the premium for the period during which we have insured you and refund any balance.

For cancellations made after the initial 14 working days but during the period of insurance, provided no claims have been made, we will calculate the premium for the duration you've been insured and refund the balance, deducting any applicable cancellation fee.