

# Home Insurance

## Insurance Product Information Document

**R&Q ACCREDITED**  
PROGRAM MANAGEMENT

**Company: Ivernia Insurance Ltd**

**Product: Ivernia Home Plus Insurance Policy**



The product is arranged by Ivernia Insurance Ltd and underwritten by Accredited Insurance (Europe) Limited. Ivernia Insurance is regulated by the Central Bank of Ireland and Accredited Insurance (Europe) Limited are regulated by the Malta Financial Services Authority, Malta and by the Central Bank of Ireland for Conduct of Business Rules.

This document intended to provide a summary of key information. It is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy document and schedule.

### What is this type of insurance?

This Home insurance product provides cover for loss or damage to your Buildings and/or Contents. **For full details please see the policy booklet.**

**Buildings** – provides cover for the structure of your home.

**Contents** – provides cover for the goods inside your home and your personal belongings

**All Risks** – provides cover for personal belongings outside your home.



### What is insured?

**Under the Buildings & Contents Cover:** Loss or damage to the structure of your home (including garages and outbuildings) and/or Contents including personal belongings caused by:

- ✓ Fire, Smoke, Explosion or Earthquake.
- ✓ Storm, Flood or Weight of Snow.
- ✓ Subsidence.
- ✓ Malicious Damage.
- ✓ Escape of water or heating fuel.
- ✓ Theft.

#### Additional Covers:

- ✓ Legal Liability as the employer of domestic employee for bodily injury or loss of or damage to property.
- ✓ Legal Liability as owner of the home for bodily injury or loss of or damage to property.
- ✓ Alternative Accommodation.
- ✓ Fire Brigade charges.
- ✓ Contents in the open.
- ✓ Food in freezers.
- ✓ Home Emergency Assistance provided by MAPFRE Assistance Agency Ireland.
- ✓ Legal expenses cover provided by ARAG Legal Protection Limited.
- ✓ Personal Accident cover provided by AIG Europe S.A.

#### Optional Covers: For an additional premium cover can be extended to include:

- ✓ Accidental Damage cover.
- ✓ Personal Belongings cover (All Risks).



### What is not insured?

For full details of policy conditions, please see schedule and policy document.

- ✗ Any incident, cause or event not outlined in your policy schedule and policy document.
- ✗ The first amount of any claim (known as the excess). Please refer to your policy booklet and schedule.
- ✗ Loss or damage which occurred before the start date of your policy.
- ✗ Loss or damage caused by wear and tear, gradual depreciation, or gradual seepage.
- ✗ Damage to fences, gates, hedges, oil tanks or patios caused by Storm, Flood, Weight of Snow or Subsidence.
- ✗ Pressure waves and sonic booms.
- ✗ Pollution and radioactive contamination.
- ✗ War and terrorism.
- ✗ Computer viruses or cyber-attack.
- ✗ Loss or damage due to confiscation under order of Government or Public or Local Authority.
- ✗ Loss or damage caused by poor workmanship, flawed design, or use of faulty materials.
- ✗ Loss or damage deliberately caused by you or any members of your family or household.
- ✗ Any act of fraud.
- ✗ Cost of maintenance.



### Are there any restrictions on cover?

- ! Certain covers are restricted or excluded when the property is unoccupied for 35 consecutive days.
- ! Where the sums insured is less than the cost of rebuilding the Buildings and/or replacing the Contents we may reduce the settlement of your claim by the same percentage that the Buildings and/or Contents is underinsured by.
- ! The policy excess is the first amount of any loss that you are responsible for paying in the event of a claim. The policy excesses that apply are shown in your policy schedule or policy document.
- ! Please refer to your policy documentation for any other restrictions or limits that may apply.



## Where am I covered?

- ✓ Buildings and Contents are covered at the risk address per the policy schedule.
- ✓ Personal liability and all risks cover (if selected) apply to the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.



## What are my obligations?

### Your duty

- Answer all questions truthfully and tell us about any change in your circumstances which could affect your policy. This will include any convictions and claims. Any information you have provided must be true and complete as far as you know.
- Provide any supporting documents requested.

### Policy cover

- Check your policy documents which include statement of fact and policy schedule.
- Take all reasonable steps to prevent any accident, injury, loss or damage and keep your property in good repair.

### Claims

- You must notify us within 48 hours about any event, accident or incident which may give rise to a claim.
- In the event of theft you must notify An Garda Síochána immediately.
- We will need full information and your assistance throughout the claims process.

### Payment

- All amounts including direct debit instalments must be paid on time.



## When and how do I pay?

As Ivernía policies are arranged exclusively through Brokers you can pay for your policy in a number of ways. This can include cash, credit and debit card. It may also be possible to pay the premium due through a direct debit instalment option.



## When does the cover start and end?

The usual duration of a home insurance contract is 12 months. The exact period of insurance including start date and end date is available on the policy schedule.



## How do I cancel the contract?

You have the right to cancel the policy by contacting your insurance broker over the phone or sending written instructions by email or post. You can cancel within 14 days of inception or renewal. This period is known as the 'cooling off' period. And no cancellation charge will apply. Otherwise, the cancellation will be effected from the date the request and documents are received. Provided there are no claims we will return any premium paid for the period of insurance left to run. A cancellation charge will apply.