Home Insurance

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A.

Product: Home Venture

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be

Company: MAWDY

Product: Home Emergency Assistance

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The principal place of business of MAWDY is 22 -26 Prospect Hill, Galway. MAWDY conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland. Registered in Republic of Ireland. Reg No 903874.

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

What is this type of Insurance?

This is a **Home Insurance** product that provides cover for loss or damage to your buildings and/or contents.
Buildings - provides cover for the structure of the home, domestic outbuildings and permanent fixtures.
Contents - provides cover for household goods and personal belongings.
Important: Cover and restrictions will vary depending on which option you have chosen. Please check the 'What is not insured' and the 'Policy Exceptions' sections of your Policy.

What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, storm, flood, subsidence and theft or attempted theft
- ✓ Home Emergency Assistance (if shown on your schedule)

Buildings cover (if shown on your Schedule) includes

- ✓ The cost of rebuilding up to the sum insured shown in the schedule
- ✓ Liability as owner of your property up to a limit of €2,000,000
- ✓ Underground Pipes and Cables up to €5,000

Contents cover (if shown on your Schedule) includes

- ✓ Liability as occupier of your home up to a limit of €2,000,000
- ✓ Personal Liability up to a limit of €2,000,000
- ✓ Temporary removal of contents up to 20% of contents sum insured
- ✓ Title Deeds up to €1,000
- ✓ Contents in the open up to €1,000
- ✓ Accidents to domestic employees up to €2,000,000

Optional covers available at additional cost

- Accidental Damage for Holiday Homes for family use only

What is not insured?

- ✗ The first amount of any claim (known as the excess) in addition to any voluntary excess amount you have chosen. Refer to your policy documentation
- ✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause
- ✗ Any criminal or deliberate act by you or your family
- ✗ Storm or flood damage to swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates; radio or television aerials, fixed satellite dishes, their fittings or masts over €750; Contents outside the Home
- ✗ Theft or malicious damage caused by someone lawfully on the premises
- ✗ Contents valued in excess of €4,000 for any one article, set or collection without prior agreement
- ✗ Poor or faulty workmanship and/or materials

Are there any restrictions in cover?

- ! The cover is significantly reduced if the property is unoccupied for more than 30 days
- ! If the sums insured are inadequate we will reduce the amount we will pay for claims by the same ratio as the underinsurance
- ! An excess of €1000 will apply if your alarm is not fully operational when your home is unoccupied
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.
- ! Other restrictions and exclusions may apply. Please refer to your policy documentation for details.

Where am I covered?

- ✓ The Republic of Ireland

What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined, or the amount payable in respect of a claim being reduced, or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also:

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Do all you can to reduce any costs, damage, injury or loss.
- Maintain your property in a good condition.
- Pay the premium or premium instalments on time.
- Unless otherwise stated in the Policy, notify us of any claim at the latest within 30 days of the occurrence of the relevant event or cause (as the case may be) giving rise to the claim.
- Give us the information and help we need related to a claim being made.

When and how do I pay?

You can pay your premium in a single sum or speak to your Insurance Broker about instalment options

When does the cover start and end?

Your cover will start and end on the dates stated on your policy schedule

How do I cancel the contract?

You have the right to cancel the Policy by giving us notice in writing. We will return to you the amount of premium in respect of the unexpired period of insurance. However, no return of premium will be allowed if you have made a claim during the current period of insurance. No administration charge will be applied if you give notice in writing of your intention to cancel the Policy within 14 working days from the start date of cover (the "Cooling-Off Period"). If you cancel the Policy outside of the Cooling-Off Period, we will deduct the Home Emergency Assistance premium (as shown on your schedule) and an administration charge of €75 (if cancelled during the first year of Insurance) from any refund due to you.