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This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is a home contents insurance policy. You can choose to cover your contents such as furniture, electronics and personal valuables. This document refers to the Household section of this policy only, if you have buildings insured please see the Property Damage section of your policy for the relevant terms and conditions.



What is insured?

- ✓ Accidental loss or damage unless specifically excluded
- ✓ Personal liability up to €5,000,000
- ✓ Liability as an employer of domestic staff up to €13,000,000
- ✓ Temporary accommodation following insured loss is covered for a maximum of 25% of your sum insured for personal contents
- ✓ Legal expenses – Family Legal Protection cover including contract disputes, bodily injury and legal defence up to €65,000

Personal Contents cover includes

- ✓ Contents in the home up to the sum insured shown in your schedule (portable and high risk items such as jewellery or works of art up to €5,000 any one item unless specifically noted in the schedule and in total up to 40% of the contents sum insured)
- ✓ Your money up to €750 and any amount you are liable to pay if your credit and debit cards are lost or stolen up to €5,000
- ✓ Contents in student accommodation up to €5,000
- ✓ Cover for theft from unattended vehicles up to €5,000
- ✓ If we replace your contents we will replace as new except for household linen and clothing where we will reduce the value for wear and tear



What is not insured?

- ✗ Wear and tear or costs for maintenance of your property
- ✗ Reduction in value of your property
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Losses resulting from war or terrorism
- ✗ Losses resulting from pollution or contamination
- ✗ Losses caused by a dog to which the Control of Dogs Act 1986 applies



Are there any restrictions on cover?

- ! If your home is left unoccupied or unfurnished we exclude cover except for fire, lightning, explosion, aircraft, earthquake and impact
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance
- ! Theft or vandalism and malicious damage is not covered if caused by you, your tenants or guests
- ! Cover for theft from unattended vehicles is not covered unless all windows and doors are locked and the property is concealed
- ! Legal expenses –
 - We will not cover issues where at any point we do not believe you are likely to win
 - We will not cover any claims reported to us more than 180 days after you should have known about the incident



Where am I covered?

- ✓ The Republic of Ireland
- ✓ Northern Ireland
- ✓ Great Britain
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft, riot or malicious persons claims to the Gardaí as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. As long as you have not made a claim you will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €30. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

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