

# Property Owners Ireland

SUMMARY OF COVER

[www.ecclesiastical.ie](http://www.ecclesiastical.ie)

 ecclesiastical

### **What is a policy summary?**

This document provides key information about the Property Owners insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Property Owners policy wording. If you have any questions please contact your insurance intermediary.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

### **Policy name**

Property Owners Insurance

### **Underwritten by:**

Ecclesiastical Insurance Office plc. Helplines and legal expenses; provided in partnership with ARAG Legal Protection Limited (ARAG).

### **Duration of your policy:**

12 months from the start date shown on your policy schedule.

### **Renewal of your policy:**

We will send you notice that your policy is approaching renewal, before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

### Key benefits include:

Broad cover:

- Covers buildings and common parts against a range of insured events such as fire, break-in, malicious damage, storm or flood, subsidence, escape of water, impact and accidental damage - you select the events you wish to include
- We can index link your sums insured or provide a 25% "Day One" uplift on the insurance values applying on the first day of the insurance
- Up to €37,500 each premises for the contents of common parts (€26,000 for apartment blocks) - increases are available on request
- Up to €7,500,000 any one period for equipment breakdown (sub limits apply for computer equipment) – this covers lifts, central heating or air conditioning systems, boilers, security and sound systems and computerised building management systems
- Automatic extension up to 20% of buildings sum insured for temporary accommodation for private dwelling houses and apartments
- Option to activate the Rental income section for increased sums insured for private dwelling houses and apartments, or for cover for commercial premises, with an automatic increase up to 100% in your chosen sums insured to cover rent reviews
- Public liability to cover your legal liability as owner of the property following accidental bodily injury to third parties or for damage to their property, you choose the limit of indemnity you need from €2,600,000, €6,500,000 or €13,000,000

### Additional cover – available at an extra cost

- Employers liability at €13,000,000 for accidents to or illness of employees, sustained in the course of their employment, if you have employees
- Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses accountants' fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording)

### Value-added services

- Commercial legal advice helpline.
- Health and medical information services.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual - offering online employment guidance.

### Significant or unusual exclusions/limitations:

- For most claims you will have to pay the excess (the first amount of each claim) the excesses may vary by your choice or by our underwriting decision, all excesses that apply to you will be shown in your quotation and policy schedule
- If you choose subsidence cover, the policy excludes subsidence that started prior to the arrangement of this cover
- If your property (or part of your property) becomes unoccupied for longer than 30 days you must advise us and comply with Condition 6 on page 12 of the policy; in addition once a property becomes unoccupied for more than 30 days there is no cover for the events of riot, malicious damage, storm, flood, escape of water, escape of oil, sprinkler leakage, accidental damage, theft or attempted theft, glass and sanitary fixtures
- For legal expenses
  - You must let ARAG know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
  - Problems must relate to your business activities in order for cover to apply.
  - Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
  - Except in certain circumstances, as specified in the policy wording, cover is subject to a "reasonable prospects of success" clause. "Reasonable prospects" is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by ARAG.
  - In certain circumstances, you may be free to appoint your own legal representative, who will be subject to the ARAG standard terms of appointment, including an hourly rate of €150 per hour. Any costs that fall outside the standard terms will not be paid by us.

### A caring and expert approach:

- Ecclesiastical is owned by a charity and donates all surplus profits back to the community
- Our own in-house surveyors are experienced in valuing all types of heritage and contemporary buildings

### Cancellation rights:

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading "Cancelling your policy" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

### Claims service:

You can make a claim through your insurance broker or directly, in writing or by telephone using the numbers below:

#### For all claims other than legal expenses:

Call us on 01 619 0300 Monday to Friday 9am to 5pm

Call 1890 252 877 outside business hours (this 24 hour claims helpline is managed by ProAdjust Limited)

#### For legal expenses claims:

Call ARAG Legal Protection Limited (ARAG) on 01 670 7470

## Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

**For all complaints other than Legal expenses complaints:**

Ecclesiastical Insurance Office plc  
2nd Floor  
Block F2  
EastPoint  
Dublin  
D03 T6P8

Tel 01 619 0300

Email: [Complaints@ecclesiastical.com](mailto:Complaints@ecclesiastical.com)

**For Legal expenses complaints:**

ARAG Legal Protection Limited (ARAG)  
Europa House  
Harcourt Centre  
Harcourt Street  
Dublin  
DO2 WR20

Tel 01 670 7470

Email: [customerrelations@arag.ie](mailto:customerrelations@arag.ie)

## Our promise to you

- We will investigate your complaint and provide you with the name of your point of contact in relation to your complaint.
- We will keep you informed of the progress of your complaint with regular written updates on the progress of our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve your complaint within 40 business days and will furnish you with the findings of our investigation into your complaint within five business days of completion of our investigation.
- We will use feedback from your complaint to improve our service.

If you're not entirely satisfied with our handling of and final response to your complaint, or if we have not completed our investigation in 40 business days, we'll inform you of your right to take your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2  
D02 VH29

Tel: 01 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)

The Financial Services and Pensions Ombudsman can investigate complaints from all customers, except limited liability companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

### **The Insurance Compensation Fund & the Financial Services Compensation Scheme (FSCS):**

Irish resident policyholders of Ecclesiastical may be in a position to claim from either the Insurance Compensation Fund or the FSCS as detailed below.

#### **The Insurance Compensation Fund**

This was established under the Irish Act 1964 amended by the Insurance (Amendment) Act 2011 and it is maintained and administered under the control of the President of the High Court in Ireland acting through the Accountant of the High Court. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorized in another Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at [www.centralbank.ie](http://www.centralbank.ie)

#### **The Financial Services Compensation Scheme (FSCS)**

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000. It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers.

Financial Services Compensation Scheme (FSCS) is the independent body, set up by the UK Government, which gives you your money back if your authorised\* financial services provider goes into liquidation or administration.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:

**Financial Services Compensation Scheme**

10th Floor, Beaufort House

15 St Botolph Street

London

EC3A 7QU.

Tel: 0044 207 741 4100

Fax: 0044 207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0044 207 066 1000**

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

**[www.ecclesiastical.ie](http://www.ecclesiastical.ie)**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **01 619 0300**.

You can also tell us if you would like to always receive literature in another format.



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180. 2nd Floor, Block F2, EastPoint, Dublin 3, D03 T6P8. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).