

FINSURE HOUSEHOLD POLICY SUMMARY-EXCLUDING MOBILE HOMES AND CARAVANS

What is a Policy Summary?

This document provides information about Insurers and the main features of the insurance cover provided by your Household Policy. **This summary does not describe all the terms and conditions of your Policy.** A copy of the Policy wording will be provided on request so please take time to read the Policy document to make sure you understand the cover it provides. The Key Benefits described and Significant Exclusions stated apply to properties that are:-

- a) of standard construction – being built of brick, stone or concrete and roofed with slates, tiles or concrete including flat roofs where the total flat roof area does not exceed 25% of the total roof area
- b) occupied by you and your family as your permanent private residence.

If you have advised us at the start of this insurance that the property is not of standard construction or is occupied by other persons or is unoccupied for any periods any special conditions will be found in your individual quotation and schedule. If you have any questions please contact Finsure.

This summary does not form part of your insurance contract.

Insurers

This insurance is underwritten by certain Underwriters at Lloyd's. You will be provided with details of the participating Syndicates, upon request.

The Insurance Cover to which the Policy document relates is granted by the holder of a Binding Authority in Ireland in accordance with Section 94 of the Insurance Act 1936.

The holder of this Binding Authority is:-

O'Brien Finlay Insurance Associates Ltd.,
 Bridge Street, Baggot Street Bridge, Dublin 4.
 Tel: +353 1 660 1033

Quotation

You should discuss with Finsure or your broker exactly what your insurance needs are. You will then be provided with a written quotation based on the information provided. Underwriters will insure only those Sections you request and they agree to insure. The quotation will be valid for a specified period.

Duration of Contract

Your insurance will be effective for twelve months from the start date unless we agree otherwise, in writing. We strongly urge you to review your sums insured each year to ensure you have adequate cover in place.

Cancellation and Cooling-off period

You are entitled to cancel this insurance by writing to Finsure within fourteen days from the start of the Contract without giving a reason. Provided you have not made a claim during this period you will receive a return premium proportionate to the unexpired period for which you have paid. .

Underwriters can cancel the insurance by giving you fifteen days notice in writing - any return premium due to you will depend on how long the insurance has been in force.

You can also cancel this insurance at any time by writing to Finsure – any return premium due to you will depend on how long the insurance has been in force and whether you have made a claim. If you cancel in the first year (outside of the cooling-off period) any refund is at the discretion of Underwriters.

Law Applicable

Unless some other law is agreed in writing, this insurance shall be governed by Irish law

Questions/Concerns

Underwriters are dedicated to providing you with a high quality service.

If you have a question or a concern, in the first instance, contact Finsure who will, if necessary, refer any question or concern to the leading Lloyd's Underwriter.

In the event that you remain dissatisfied you may ask the Lloyd's Representative in Ireland to review your case without prejudice to your rights in law. The details are:

Lloyd's Ireland Representative Limited
 7/8 Wilton Terrace
 Dublin 2
 Tel: +353 1 6313 600.

Finally, if the complaint has not been resolved you can refer the matter to the:

Financial Services Ombudsman Bureau of Ireland
 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
 Tel: +353 1 662 0899

You may also refer to The Insurance Information Service of the Irish Insurance Federation or the Financial Services Regulator – contact details are available upon request.

Claims service

In the first instance, you should contact OSG who will provide a claim form for completion and advise you how to proceed. OSG are authorised to deal with claims on behalf of Finsure.

Their contact details are as follows:-

OSG Outsource Services Group Ltd

Merrion Hall

Strand Road

Sandymount

Dublin 4

Tel (01) 2611529

Email info@osg.ie

As long as you have fulfilled your duties, shown below, and the sums insured are adequate to cover your property, and in respect of buildings, that they are in a good state of repair prior to the loss or damage, Underwriters will pay the full cost of repair or replacement except in respect of claims for clothes or pedal cycles where an amount will be taken off for wear, tear and depreciation.

Your duties include:-

i) keeping the sums insured at a level which represents the full value of the property.

Full value should represent:

- For buildings (Section 1) – the full rebuilding cost including removal of debris and professional fees. Advice on rebuilding values may be obtained from the Society of Chartered Surveyors - www.scs.ie
- For contents (Section 2) – the current cost as new.
- For valuables and personal possessions (Section 5) – the current cost as new.

ii) taking reasonable steps to prevent loss, damage or an accident and keeping the buildings in a good state of repair.

iii) advising structural changes to the property. You must tell your Insurance Broker or Finsure before you start any conversions, extensions or other structural work to the buildings. When notified, Underwriters may change the conditions of the insurance. Any changes will be advised to you in writing.

If you fail to comply with any of the above duties this insurance may become invalid.

Unoccupancy

Unless otherwise advised and agreed, if after the start of this insurance, you stop using the premises as your permanent private residence or regularly leave the premises unattended by day or by night or leave the home without an occupant for more than 40 consecutive days, you must tell your broker or Finsure immediately. Underwriters may then change the conditions of this insurance. Any changes will be advised to you in writing.

Unless Underwriters have specifically changed the conditions of this insurance, they will only pay for loss or damage directly caused by fire, lightning explosion and earthquake if the home is unoccupied for more than 40 consecutive days.

Significant Features and Benefits

Buildings and Contents (Sections 1 and 2 of the Policy) are covered for loss or damage caused by:

- Fire, Lightning, Explosion or Earthquake
- Aircraft or other flying devices dropped from them
- Storm or Flood
- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from domestic fixed fuel oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Burglary, theft or attempted theft
- Collision by any vehicle or animal
- Riots, strikes, violent disorder, civil commotion and malicious damage
- Subsidence, Landslip or heave of the site upon which the buildings stand
- Falling trees
- Accidental Damage (this may not be available if the property is not your main residence or for certain construction types)

The **Buildings** section 1 of the policy also includes cover for:-

- Repairing accidental damage to domestic oil pipes, underground water supply pipes, underground cables, sewers, drains, septic tanks and gas pipes
- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Loss of rent due to you and temporary accommodation costs whilst the buildings cannot be lived in following a loss covered under this section
- Architects and surveyors fees, debris removal and additional costs as a result of Government or Local Authority requirements following a loss covered under this section
- Fire Brigade charges up to €2,000
- Trace and Access up to €1000

The **Contents** section 2 of the policy also includes cover for:-

- Property in the open up to €650 – excluding storm and flood
- Temporary removal to another residence; where you work; bank; safe deposit or furniture store in Ireland
- Accidental Damage to T.V.'s, audio and computer equipment in your home
- Loss of rent you have to pay and temporary accommodation costs whilst the buildings cannot be lived in following a loss covered under this section
- Fatal injury to you and your family that live with you caused by fire or burglars
- Replacement of locks to safes, alarms, outside doors or windows following theft or loss of keys – up to €250

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| <p>Definition of Contents under Section 2:- Household goods and personal property, within the home, which are your property or which you are legally responsible for, including :-</p> <ul style="list-style-type: none"> • Tenants fixtures & fittings. • Radio & television aerials, satellite dishes, their fitting and masts which are attached to the home. • Personal money and Credit Cards – up to €350. • Deeds, prize bonds, registered bonds and other personal documents – up to €750. • Stamps or coins forming part of a collection – up to €750. • Gold & silver items, Jewellery & furs – up to 33.30% of the sum insured for contents in total but limited to 5% of the sum insured for contents for any one item or €3,000, whichever is the greater. • Office equipment in the home up to €4,000 • Domestic oil in fixed fuel tanks up to €750 <p>If any of the sub-limits are insufficient for your needs you may request increases by referring to Finsure.</p> | <p>Significant Exclusions - Contents under Section 2 does not include:-</p> <p>Motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories.</p> <p>Any living creature.</p> <p>Any part of the buildings.</p> <p>Any property insured under any other insurance.</p> |
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Excess

Underwriters will not pay for the first €250 for damage insured under Section 1 (Buildings) or Section 2 (contents) except for damage to the buildings resulting from subsidence, landslip or heave of the site upon which the buildings stand where the excess is €1,250.

If your property is used as a holiday home, by you or let to others, the Excess for Section 1 (Buildings) and Section 2 (Contents), Perils 3 and 4, Storm, Flood and Escape of Water is increased to € 750 each claim.

Any special excesses that may be applied will be found in your individual quotation or schedule

If you choose to have cover under the Buildings Section 1, you will automatically be indemnified for legal liability to the public, under Section 4, as owner of the premises – up to a maximum of €3,000,000

There are exclusions under this cover – none of which are unreasonable. Please refer to the Policy wording to confirm that these do not conflict with your requirements.

If you choose to have cover under the Contents Section 2, you will automatically be indemnified for legal liability :-

- in respect of accidents to domestic staff – up to €2,500,000 – under Section 3
- to the public as occupier of the premises - up to a maximum of €3,000,000 – under Section 4
- to the public in respect of your personal liability away from the premises – up to a maximum of €3,000,000 – under Section 4

There are exclusions under this cover – none of which are unreasonable. Please refer to the Policy wording to confirm that these do not conflict with your requirements.

Optional Extensions only available if the insured property is your normal residence:-

Domestic Freezer cover up to €500, as per Section 6 of the wording

Worldwide cover for jewellery and other personal possessions. Individual items, pairs or sets over €1,500 need to be specified.

Theft of or accidental damage to pedal cycles within the Republic of Ireland and up to 30 days in Europe in the period of insurance is included available under Section 7

Money and Credit Card cover available under Section 8

These Optional Extensions are subject to certain conditions and exclusions. Please refer to the Policy wording to confirm that these do not conflict with your requirements.