Finsure

Finsure Policy Summary - Mobile Homes or Caravans

What is a Policy Summary?

This document provides information about Insurers and the main features of the insurance cover provided by your 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.

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 House, 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 contacting 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 contacting 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 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, Dublin2
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.

Excess

Underwriters will not pay for the first €100 of each claim increasing to €130 in respect of storm damage. Where the unit is 10 years and over all claims will have an excess of €250. Any special excesses that may be applied will be found in your individual quotation or schedule.

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 Loss Adjusters
Merrion Hall
Strand Road
Sandymount
Dublin 4

Tel (01) 2611529 Email info@osg.ie

In respect of units under 12 months old, as long as the sum insured is adequate to cover the property insured, Underwriters will pay the full cost of replacement if it is damaged beyond economic repair. This may be increased to up to 5 years on request, your Schedule will state whether your Policy includes full replacement. If a unit is over 5 years old an amount will then be deducted for wear, tear and depreciation.
You must comply with the Claims Conditions shown in the Policy wording

Your duties:

a) keeping the sums insured at a level which represents the full value of the property.
Full value should represent:

- For the structure -

i) If you have "new for old" cover shown on your Schedule, the sum insured should represent the full replacement cost of a new unit with the same specification

ii) If you do not have "new for old" cover, the sum insured should represent the cost of replacing the unit with another of the same age and specification

- For contents - the current cost as new.

b) taking reasonable steps to prevent loss, damage or an accident and keeping the property insured in sound condition and in a good state of repair.

c) Ensuring that the structure is regularly inspected

d) Advising Finsure of any change of address or site address

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

Significant Features and Benefits

Your Policy provides all risks of physical loss or damage and includes:

• Fixtures, fittings, aerials, satellite dishes, any verandah, decking or shed (and your sum insured should be calculated taking this into account)
• Loss or damage to household goods, personal effects and luggage whilst contained in the unit, if shown in the schedule
• Reasonable costs, up to €500, for removing the structure to the nearest repairer and its redelivery to your address in Ireland as a result of loss or damage covered
• €100 per day, up to a maximum of €500, towards alternative accommodation if it is made uninhabitable during a holiday period only
• Up to €500, with our consent, for removing debris as a result of loss or damage covered
• Up to €1,000 for fire brigade charges
• Cash up to €75 within the unit, increasing to €200 if you permanently reside in the unit
• Up to 10% of the structure sum insured for alternative accommodation if a mobile home and it is your permanent residence
• Liability to third parties in connection with the structure for up to €2,600,000

Significant Exclusions

• faulty manipulation, erasure or loss of magnetism to tapes, discs or computer software;
• loss or damage caused by wear, tear, gradual deterioration, moth, vermin, scratching or denting, depreciation in value, contamination or any gradually operating cause;
• loss or damage caused by climatic or atmospheric conditions or extremes of temperature unless as a direct result of storm, flood or fire which involved the presence of a naked flame;
• loss or damage caused by any process of repairing, renovating maintaining or cleaning;
• loss or damage caused by any fault or defect in design, manufacture, workmanship or materials;
• any consequential loss and/or consequential damage which you may suffer by reasons of claims by Third Parties due to your failure to fulfil any contract;
• loss or damage to any insured property whilst left in an unattended vehicle;
• loss or damage caused deliberately by you;
• loss or damage to any piece of equipment or working part caused by its own mechanical breakdown or failure except where the damage results from a clearly identifiable cause or originating outside of the appliance or item;
• theft or accidental loss from the structure whilst left unattended unless following violent and forcible entry or exit to the structure;
• war, radioactive contamination, biological and chemical contamination, computer viruses
• confiscation, nationalisation or destruction by order of any government, public or local authority;
• fungus, condensation, mould, wet or dry rot;
• damage to tyres by punctures, cuts or bursts;
• jewellery, furs, cameras, binoculars, musical instruments and sports equipment unless stated in the schedule;
• cycles and outboard motors;
• water damage from bursting or overflowing of water tanks apparatus or pipes between 1st October and 31st March annually unless the water system is fully drained down (including water heater) and turned off by a stopcock. Where the stopcock is not situated wholly within the structure you must take reasonable steps to protect the stopcock against unauthorised access or interference. If no stopcock is fitted, all water damage is excluded where the structure is not occupied for more than seven consecutive days;

Significant Exclusions (continued)

• storm damage, other than damage by impact from falling trees or flying debris, unless:

(a) the mobile home is securely anchored or stayed; or

(b) the caravan on a permanent site for more than 16 consecutive days is securely anchored or stayed; or

(c) during the period 1st October to 31st March annually, the caravan used for touring purposes is being stored but only within;

(i) a protected area at a private dwelling; or

(ii) an enclosed locked structure elsewhere;

• awnings unless specified in the schedule;
• any use other than for private purposes unless specially agreed and an appropriate additional premium has been paid by you;
• loss damage or liability outside the limits of Republic of Ireland, United Kingdom, Channel Islands and Isle of Man, except whilst in transit directly between the ports of those countries other than for a period of 60 (sixty) days in any one period of insurance for use for holiday purposes on the Continent of Europe;
• loss or damage whilst let for hire or reward unless previously agreed and an additional premium paid by you;
• theft by any hirer;
• indirect loss or damage
• any property insured under any other insurance.