

# Insurance Product Information Document

This insurance is provided by Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre, ProEx Underwriting is regulated by the Central Bank of Ireland. Company registration number: 379157.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance broker.

## What type of insurance is this?

This is a holiday home insurance policy, providing cover options for Buildings, Contents, and Accidents to Domestic Employees. Legal Liability to the Public is provided as standard.

### What is insured?

#### Section 1 - Buildings (If selected)

Loss or damage directly caused by:

Fire, lightning, explosion, smoke, earthquake, storm, flood weight of snow

Subsidence, heave or landslip

Escape of water / Escape of oil

Theft or attempted theft, riot, strike, labour or political disturbance or civil commotion.

Collision by aircraft, vehicles & animals

Falling trees, branches, telegraph and other utility poles and lamp-posts

Additional cover including:

Alternative Accommodation and Rent up to 15% of the sum insured

The cost of finding the source of escaped water or oil up to € 1,000.

Fire Brigade Charges up to €2,000, even if you claim under Section 2.

Accidental damage (if selected)

#### Section 2 – Contents (If selected)

Loss or damage directly caused by:

Fire, lightning, explosion, smoke, earthquake, storm, flood weight of snow

Subsidence, heave or landslip

Escape of water / Escape of oil

Theft or attempted theft, riot, strike, labour or political disturbance or civil commotion.

Collision by aircraft, vehicles & animals

Falling trees, branches, telegraph and other utility poles and lamp-posts

Accidental damage to television, satellite, audio, video entertainment equipment and computer equipment in the holiday home and satellite dishes, closed circuit television cameras, receiving aerials and their fittings and masts permanently fixed to the holiday home, up to €2,500.

Additional cover including:

Alternative Accommodation and Rent up to 15% of the sum insured.

Loss of domestic heating oil up to € 1,000.

Increased metered water charges following an escape of water up to €1,000.

Replacement Locks following theft or loss of keys up to €750.

Contents outside of the holiday home up to €750.

Contents Machine Tools up to €1,000.

Fire Brigade charges up to €2,000 even if you claim under Section 1.

Accidental damage (if selected).

### What is not insured?

#### General Exclusions (apply to all sections of the policy)

Excesses and more than the individual covered limits stated in your policy documents irrespective of whether you have cover under more than one section.

- ✗ Existing, deliberate and indirect damage.
- ✗ Loss or damage caused by:
  - Biological, chemical, radioactive or nuclear contamination;
  - Communicable disease;
  - Cyber acts or loss of electronic data;
  - war. pollution:
  - wear and tear, domestic pets, insects, vermin, r fungus, atmospheric or climatic conditions or an gradually operating cause;
  - pollution or contamination other than escape of from fixed domestic heating.

#### Section 1 – Buildings

- ✗ Damage by escape of water or oil while the holiday home is unfurnished.
- Loss of or damage to roofs built with torch-on felt which are more than ten years old or built with other felt over five years old.
- Theft or attempted theft by occupants lawfully in the holiday home.
- Theft or attempted theft whilst lent, let or sub-let, unless there is forcible and violent entry or exit.

#### Section 2 – Contents

- ✗ Damage by escape of water or oil while the holiday home is unfurnished.
- ✗ Damage arising from roofs built with torch-on felt which are more than ten years old or built with other felt over five years old.
- ✗ Theft or attempted theft by occupants lawfully in the holiday home.
- ✗ Theft or attempted theft whilst lent, let or sub-let, unless there is forcible and violent entry or exit.

#### Section 3 – Accidents to Domestic Employees

- ✗ Bodily injury caused:

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| <b>Section 3 – Accidents to Domestic Employees (If Section 2 is selected)</b>   | <ul style="list-style-type: none"><li>• by motorised or horse drawn vehicles other than domestic garden equipment or items designed for a child's use;</li><li>• by any communicable disease or condition;</li></ul> <p>✘ Your liability for fines or penalties.</p>   |
| <p>Your legal liability for accidental bodily injury to your domestic employees at the premises while employed in connection with the premises up to € 2,600,000.</p> | <b>Section 4 – Legal liability to the public</b>   |
| <b>Section 4 – Legal liability to the Public (standard cover)</b>   | <p>✘ This insurance does not cover any liability:</p>  |
| <p>Public liability, property owners' liability and occupiers' liability up to € 2,600,000.</p>   | <ul style="list-style-type: none"><li>• arising out of your ownership, possession or use of motorised vehicle, trailer caravan or vehicle trailers that require insurance under the Road Traffic Act or similar legislation;</li><li>• arising out of your ownership, possession or use of e-bikes and e-scooters.</li><li>• arising out of your ownership, possession or use of any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Control of Dogs Act 1986 or similar legislation.</li></ul> |



## Are there any restrictions on cover?

- ! The policy contains conditions that relate to timescales for notification and/or reporting which must be adhered to. These will be shown in your policy wording.
- ! Restrictions apply when the premises is unfurnished. These will be shown in your policy wording.
- ! Central Heating, Gas and Electricity Supply, and Inspection Conditions apply when the premises is unoccupied overnight. These will be shown under General Conditions in your policy wording.
- ! Wood/Solid Fuel and Chimney Conditions apply if you use wood/solid fuel for your heating. These will be shown under General Conditions in your policy wording.



## Where am I covered?

This insurance covers properties located in the Republic of Ireland as named on the schedule.



## What are my obligations?

You must notify your broker;

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- within 14 days of you becoming aware of any changes to the information you have provided to us which happen before or during the period of insurance;
- at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or and work involving the use of heat;
- if you make any changes that will downgrade the security of fire protections of your holiday home;
- if you stop using your holiday home as your holiday home;

It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property.

You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.

If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.



## When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker.



## When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

You can cancel this insurance at any time by contacting the firm who sold you the policy. Full details of cancellation and refund are contained within your policy wording.