

Insurance Product Information Document

Product: Kidd Endeavour Home Insurance

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 intermediary.

What type of insurance is this?

This is a home insurance policy, providing cover options for Buildings, Contents, Valuables, Antiques and Works of Art, Gold and Silver, and Accidents to Domestic Employees. Legal Liability to the Public is provided as standard.

What is insured?

Section 1 - Buildings (If selected)

- ✓ Accidental loss or damage to your home, including:
- ✓ Loss of rent and alternative accommodation for up to 36 months.
- ✓ Loss of domestic oil up to €5,000.
- ✓ Increased metered water charges following an escape of water up to €10,000.
- ✓ Replacement Locks following theft or loss of keys.
- ✓ The cost of finding the source of escaped water or oil up to €50,000.
- ✓ Garden cover up to 10% of the sum insured.

Section 2 – Contents (If selected)

- ✓ Accidental loss or damage to the contents while at your home and while temporarily away from home anywhere in the world, including:
- ✓ Accidental breakage of fixed glass and sanitary ware.
- ✓ Loss of rent and alternative accommodation for up to 36 months.
- ✓ Replacement Locks following theft or loss of keys.
- ✓ Loss of domestic oil up to €5,000.
- ✓ Increased metered water charges following an escape of water up to €10,000.
- ✓ Guests' personal property up to €5,000.
- ✓ Employees' personal property up to €2,500.
- ✓ Your legal responsibility as a tenant for loss or damage to the buildings up to 20% of the sum insured.
- ✓ Fatal Injury (16 years of age or over) for €50,000.
- ✓ Outdoor items up to €25,000 or 10% of the sum insured.
- ✓ Gold and Silver up to €10,000.
- ✓ Jewellery and watches up to €5,000.
- ✓ Antiques and Works of Art up to €25,000.
- ✓ Pedal cycles up to €5,000.
- ✓ Money & Credit Cards up to €5,000 & €25,000 respectively.

Section 3 – Valuables, Antiques and Works of Art, Gold and Silver (If selected)

- ✓ All risks cover including accidental loss or damage while at your home and while temporarily away from home anywhere in the world.



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 if you have cover under more than one section.
- ✗ Loss or damage caused by:
 - existing deliberate and indirect damage, war, pollution;
 - infestations by creatures, latent defect, faulty design, wear and tear, dryness, damp, wet / dry rot, mould, frost, or anything which happens gradually;
 - pollution or contamination other than escape of oil from fixed domestic heating;
 - normal settlement or collapse

Section 1 – Buildings

- ✗ Unfixed building materials and new fixtures and fittings left in the open.
- ✗ Extended replacement cost for any listed buildings.

Section 2 – Contents

- ✗ Domestic machinery, quad bikes, golf-buggies, non-motorised trailers and mobility aids; unless kept in a locked building when not in use.

Section 3 – Valuables, Antiques and Works of Art, Gold and Silver

- ✗ Loss or damage caused or arising from dyeing, cleaning, repairing, renovating or restoration.

Section 4 – Accidents to Domestic Employees

- ✗ Bodily injury caused:
 - by motorised or horse drawn vehicles other than garden or mobility equipment and items designed for a child's use;
 - whilst domestic employees are in Canada or the USA beyond 60 days;
 - Your liability for fines or penalties.

Section 5 – Legal liability to the public

- ✗ This insurance does not cover any liability:
 - in Canada or the United States of America beyond 60 days;
 - arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act;
 - any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Control of Dogs Act 1986 or similar legislation

Insurance Product Information Document

Product: Kidd Endeavour Home Insurance

Section 4 – Accidents to Domestic Employees (If section 2 is selected)

- ✓ Your legal liability for accidental bodily injury to your domestic employees anywhere in the world while employed in connection with the premises up to €12,000,000.

Section 5 – Legal liability to the Public (standard cover)

- ✓ Public liability, property owners' liability, occupiers' liability, personal liability and unrecovered court awards up to €6,500,000.
- ✓



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 unoccupied for 60 consecutive days. These will be shown in your policy wording.



Where am I covered?

- ✓ This insurance covers properties located in the Republic of Ireland as named on the schedule.
- ✓ Section 2, 3 and 4 (Contents, Valuables, Antiques and Works of Art, Gold and Silver and accidents to domestic employees) are covered on a worldwide basis whilst temporarily away from your home.



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, where the contract value is more than €50,000;
- if you make any changes that will downgrade the security of fire protections of your home;
- if you stop using your home as your permanent home;
- if you regularly leave your home unoccupied or regularly leave the home unattended at night.
- within 60 days of increasing your contents sum insured as a result of new acquisitions.

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.