

# Home Insurance

## Insurance Product Information Document

**Company:** Zurich Insurance Europe AG

**Product:** Home Insurance (PPZ)

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules (firm reference C529842).

**This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

This Home Insurance policy provides cover for loss or damage to your Buildings and/or Contents.

**Buildings** – provides cover for the structure of the home, domestic outbuildings and permanent fixtures.

**Contents** – provides cover for household goods and personal belongings.

**Important:** Cover and restrictions will vary depending on which option you have chosen. Please check the 'What is not insured' and the 'Policy Exceptions' sections of your Policy.



### What is insured?

#### The policy covers:

✓ Loss or damage caused by sudden and unforeseen events such as: Fire, Storm, Flood, Subsidence, Theft, Escape of Water, Escape of Oil and Malicious Damage.

✓ Emergency Assistance.

#### Buildings cover includes:

✓ Buildings replacement – up to sum insured to repair, replace or rebuild your property in the same form.

✓ Legal Liability as owner of the property for bodily injury or accidental property damage.

✓ Damage to Underground Pipes and Cables.

✓ Tracing a leak at the home.

#### Contents cover includes:

✓ Contents replacement – up to sum insured to repair or replace your contents as new.

✓ Replacing locks if the house keys are stolen

✓ Unlimited cover for replacing food in freezer or fridge, if appliance breaks down or after a power failure.

✓ Temporary removal of contents.

✓ Alternative accommodation – if your home can't be lived in following a claim.

✓ Tenant liability – your liability for damage to the landlord's buildings.

✓ Legal Liability as owner or occupier of the home for bodily injury to domestic employees.

✓ Legal Liability as occupier of the home for bodily injury or loss of or damage to property.

✓ Personal Legal Liability.

#### Optional covers – available at an additional cost

- Accidental damage.
- All Risks/Personal Possessions.
- Family legal expenses.
- Family Personal Accident.



### What is not insured?

✗ The first amount of any claim (known as the excess). Refer to your policy documentation.

✗ Storm or flood damage to fences, gates, hedges.

✗ Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslip unless advised and accepted by us.

✗ Theft while any part of the home is let unless entry to the home is made using force.

✗ Malicious damage caused by someone lawfully on the premises.

✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause.

✗ Poor or faulty workmanship and/or materials.

✗ Any criminal or deliberate act by you or your family.

✗ Contents valued in excess of €4,000 for any one article, set or collection without prior agreement.

✗ Fees incurred by you in preparing a claim.



## Are there any restrictions on cover?

- ! The cover is significantly reduced if the property is unoccupied for the period outlined in the policy documentation.
  - ! In the case of inadequate sums insured your claim settlement will be reduced in proportion to the level of underinsurance.
  - ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the 'What is not insured' and the 'Policy Exceptions' sections of the Policy which set out what is not covered, and also the Retention Amount section in the Buildings Section (Section A) of the Policy.



## Where am I covered?

- ✓ The Buildings and/or Contents at the address shown in the schedule.
- ✓ All Risks/Personal possession in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and elsewhere for 60 days.
- ✓ Liability to the public as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 60 days.



## What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined, or the amount payable in respect of a claim being reduced, or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also:

- Ensure your sums insured are adequate to cover the full cost of rebuilding or replacing your property.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Do all you can to reduce any costs, damage, injury or loss.
- Maintain your property in a good condition.
- Pay the premium or premium instalments on time.
- Unless otherwise stated in the Policy, notify Zurich of any claim at the latest within 30 days of the occurrence of the relevant event or cause (as the case may be) giving rise to the claim.
- Give us the information and help we need related to a claim being made.



## When and how do I pay?

Premium for this policy may be paid in one single amount. An instalment payment facility may be available. Payment for this policy may be made by personal cheque, credit or debit card.



## When does the cover start and end?

The contract will commence and end on the date stated on your schedule. Standard policy terms can be 12 months, 24 months or 36 months.



## How do I cancel the contract?

You have the right to cancel the Policy by giving us notice in writing. We will return to you the amount of premium in respect of the unexpired period of insurance. However, no return of premium will be allowed if you have made a claim during the current period of insurance. No administration charge will be applied if you give notice in writing of your intention to cancel the Policy within 14 working days from the date the Policy is concluded (the "Cooling-Off Period"). If you cancel the Policy outside of the Cooling-Off Period, we may deduct an administration charge of €25.

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules.

Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.