



KBC Home Insurance

Policy document



THE BANK OF YOU

How to get in touch

Need Emergency Assistance?

Zurich, along with our assistance company, provides an Emergency Helpline, to ensure that customers get the reassurance they need. In the event of a household emergency, all Zurich customers can avail of our 24 hour Emergency Assist Helpline by calling **01 609 1436** or **1890 208 408**.

Need to make a Claim?

To make a claim on your Home Insurance, call our 24 hour Claims Helpline **01 609 1436** or **1890 208 408**.

For queries on an existing home insurance claim, call us on **01 643 8270** or **1890 800 121**.

Have a query or need to make a change to your Policy?

Call us on **1890 37 38 39**, Monday to Friday 8.30am to 5.30pm. You can also visit our Frequently Asked Questions section on our website for more information, www.zurich.ie/home-insurance/faqs/.

Contents

Welcome	4
The Contract of Insurance	5
Your Policy Documents	5
Emergency Assistance	6
Making a Claim	7
Underinsurance	8
Complaints Procedure	8
Home Protection Tips	9
Meaning of Words	9
Section A – Buildings	12
Section A – Buildings – Settling Claims	18
Section B – Contents	21
Section B – Contents – Settling Claims	33
Section C – Personal Possessions	35
Section D – Family Personal Accident	39
Section E – Family Legal Protection	42
Policy Conditions	49
Policy Exceptions	51
Data Protection	52

Welcome

Thank you for choosing KBC to arrange your insurance. KBC Bank Ireland plc ('KBC') has an exclusive agreement with Zurich Insurance plc ('Zurich') for the provision of home insurance. Your home insurance is underwritten by Zurich, who are a leading global insurer with more than 60 years' experience providing home insurance in Ireland and pride themselves on being industry experts who deliver award winning home insurance. Zurich, as a company with excellent financial strength*, gives you the peace of mind knowing your home is protected by a company that has a reputation for excellence. They provide an excellent claims service and are there to help you when you need it most with a 24 hour Emergency Assist Helpline on 01 609 1436 or 1890 208 408.

Please take the time to read your Policy documents. If you have any queries, please don't hesitate to call us.

Thanks again for choosing KBC.

KBC Home Insurance Team.

For more information



Call us on
1890 37 38 39



Go online at
www.kbc.ie

Our teams are available 8.30am to 5.30pm Monday to Friday

* Visit www.zurich.com/en/investor-relations/ratings for financial strength and credit rating details.

The Contract of Insurance

This Policy is a contract between you and us.

We will insure you under those sections shown in the Policy Schedule during any period of insurance for which we have accepted your premium provided all the terms and conditions of the Policy are kept.

Under the relevant European and Irish Legal provisions, the parties to this contract of insurance, we, Zurich Insurance plc and you, the Insured, are free to choose the law applicable to the contract. We propose that this contract is governed by Irish Law.

Your Policy Documents

Your Home Insurance contract consists of three documents, as listed below. These documents should be read as if they are one document. Please read them carefully and keep them in a safe place. If they do not meet your requirements or if you have any queries regarding the cover or terms and conditions, please contact your insurance broker or us.

If you wish to make alterations to your Policy, they must be notified to us immediately for cover to apply. Such alterations may include the purchase of a piece of jewellery, home improvements such as an extension or the addition of a conservatory to your home.

The Policy Booklet

This booklet details the extent of cover for each of the sections of the Policy, along with the Policy conditions and exceptions.

The Policy Schedule (showing details of your cover)

This includes details of the insured premises, sections and clauses that apply, the sums insured and the period of insurance.

The Statement of Facts (outlines the information you've given to us)

The Statement of Facts is a precise record of the information which you or anyone on your behalf provided to us about your risk and upon which we have relied when deciding whether to accept this insurance, what terms to apply to it and the premium to charge.

Emergency Assistance

When the unexpected happens, it's reassuring to know that help is at hand when you need it – that you can talk to someone who will be able to give you advice and assistance immediately.

Emergency Helpline

Zurich, along with our assistance company provide an Emergency Helpline, to ensure that customers get the reassurance they need.

Getting your home back in order

Whether it's a case of burst pipes, a leaking roof or lock replacements, our experienced staff will offer you immediate assistance, day or night.

- You will be required to pay a call out fee to the relevant contractor. The contractor must provide you with a receipt.
- If work is required other than that which is catered for by payment of the call out fee, the contractor must provide you with a written estimate and an explanation of the work to be carried out.
- You are responsible for instructing the contractor to complete this work. Payment for this work must be collected directly from you. Please retain any damaged materials/goods in order to substantiate any future claim.
- You can claim for the work completed by the contractor under your Home Insurance Policy. Once we are satisfied that the damage/repairs are covered by your Policy, we will reimburse you for the agreed amount less any Policy excess.
- The advantages to you, our customer, are:
 - faster response to your emergency
 - specially negotiated rates for your repairs or replacement of your items even if the damage is not covered under your Policy
 - help and assistance at a traumatic time.

You can avail of our 24 hour, 365 day helpline, by dialling **1890 208 408** or **01 6091436**. Our experienced staff will ensure that your emergency is taken care of quickly and efficiently.

Making a Claim

What you should do

First, check your insurance Policy to see if the incident that has occurred is covered by your Policy. If it is, then please dial **1890 208 408** or **01 6091436**. We will take details of your claim and can arrange for a contractor to call out to your home and deal with the damage that has occurred. We will also find out what items have been damaged or stolen and take steps to organise replacements for some of them from our approved suppliers. To access information regarding an existing claim, simply dial **1890 208 408** or **01 6091436** (24 hours, 365 days a year).

Our priority is to provide financial support to customers throughout the claim process to ensure any repair/reinstatement work is completed as quickly as possible. In the event of a property claim, where we elect to settle a claim on a cash basis, we may release a proportion of the estimated cost of repair/reinstatement prior to completion of the work.

You must keep your receipts for any repair/reinstatement work as you will need to validate these costs. The balance of the cost, otherwise known as a 'retention amount', will be given to you on receipt of the appropriate documentation that validates the costs incurred by you for the repair/reinstatement work (example VAT invoices.)

Claims Notification Period

Please note that all claims must be notified to Zurich within 30 days of their occurrence.

Please refer to the Policy Conditions section of this document and familiarise yourself with your obligations as failure to comply could result in your claim being refused.

No Claims Discount

Should no claim arise under the Policy during any one complete Period of Insurance, you will receive a discount at the renewal of your Policy in line with our No Claims Discount scale.

If you make a claim during the Period of Insurance, the No Claims Discount will be reduced to zero years. However in cases where a claim is made in close proximity to the renewal date and the renewal notice has been issued, we may reduce the No Claims Discount to zero years at the following renewal.

Note:

- One complete period of insurance is deemed to be from the inception date to the renewal date of a Policy and a minimum of one year.
- There is a maximum No Claims Discount Scale. Contact us if you would like more information on this.
- The No Claims Discount is non-transferable.

Underinsurance

Protecting your home and contents

The purchase of your home represents probably the largest financial investment you will make in your lifetime. To safeguard your financial interest in your property you must insure the full reinstatement value of your buildings and contents. Failure to do so may result in your claim settlement being reduced. Please see the 'Settlement of claims' section under Sections A, B and C of this Policy.

Each year prior to renewal of your annual Policy you should review the amount for which you have insured your buildings and contents and inform us, prior to renewal, of any changes. For example, if home improvements have been carried out, such as the building of an extension or the conversion of the attic, or if you have purchased additional contents, the sums insured should be increased to reflect this.

Complaints Procedure

At KBC, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your Policy or any aspect regarding the standard of our service, please see the steps outlined below.

Please contact us directly by phone or outline the nature of your complaint to us in writing. The complaint will be fully investigated by us and if it is not resolved to your satisfaction within five business days, a written response will be provided to you. While our investigation of any complaint is ongoing we will provide you with a written update every 20 days.

KBC Bank Ireland Complaints Procedure complies with the Consumer Protection Code which defines a complaint as an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with:

- (a)** the provision or the offer of the provision of a product or service to a consumer by a regulated entity

or

- (b)** the failure or refusal of a regulated entity to provide a product or service to a consumer.

In the event that you are dissatisfied with the outcome of our investigation into your complaint you are entitled to contact:

- (i)** Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Telephone: (01) 567 7000
- (ii)** Central Bank of Ireland, PO Box 559, Dublin 1. Lo-Call: 1890 77 77 77
- (iii)** Insurance Ireland, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8. Telephone: (01) 676 1820

Your right to take legal action is not affected by following any of the above procedures.

Home Protection Tips

Whether it's preparing your home for winter, fire safety advice, or simple security measures, we have compiled some handy tips to help protect you and your home. For tips to help protect your home visit our website www.zurich.ie/home-insurance/tips.

Meaning of Words

Certain words in the Policy have special meanings. These meanings are given below or defined at the beginning of the appropriate section. To help **you** identify these words in the Policy **we** have printed them in bold throughout.

Bodily injury

Death, injury, illness or disease.

Buildings

The **home**, landlord's fixtures and fittings on or in the **home**, walls, gates, fences, hedges, terraces, patios, drives, paths, private wells, fixed solar panels, domestic fuel tanks, tennis hard courts and swimming pools, all at the situation of the **premises** shown in the Policy Schedule.

Contents

Household goods, personal possessions (including **valuable property**), tenant's fixtures and fittings (including interior decorations), radio and television aerials fittings and masts (including satellite dishes, receivers and ancillary equipment up to €700), home office equipment (that is personal office equipment and furniture, up to €4,000), all on or in the **home**, all belonging to or the legal responsibility of **you** or a member of **your household**.

The following property is not included as **contents**:

- Motor vehicles, caravans, trailers, aircraft, all forms of drones, watercraft, hovercraft, or parts or accessories normally on or in any of them.
- Landlord's fixtures and fittings.
- Any living creature.
- Property owned or held in trust in connection with any business, profession or trade.
- **Money** of any kind.
- Deeds (except as provided under paragraph 21), bonds, bills of exchange, securities, documents, manuscripts.
- Property more specifically insured or any amount that **you** cannot recover from a more specific insurance because the insurer refuses or reduces the claim, or the sum insured is inadequate on a specified item.

Credit cards

Credit, cheque, bankers or cash dispensing cards.

Excess

The monetary amount of any claim which is not insured. This amount is shown in the relevant paragraphs of the Policy Booklet or in the Policy Schedule.

Family

Your relatives (including **your** partner and all children) who normally live in the **home**.

Flood

(a) the escape of water from the normal confines of any natural or artificial water course (other than water tanks, apparatus or pipes) or lake, reservoir, canal or dam

or

(b) inundation from the sea

whether resulting from storm or otherwise.

Geographical limits

The Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.

Ground heave

The upwards expansion of the ground resulting in damage to the building foundations.

Home

The private dwelling, garage and out **buildings** used for domestic purposes only, all at the situation of the **premises** shown in the Policy Schedule.

Household

Your family and domestic staff permanently living in the **home**.

Money

Cash, cheques, postal orders, bankers drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, luncheon vouchers, trading stamps and telephone call cards all held for social or domestic purposes.

Premises

The **buildings** and the land within the boundaries belonging to them not exceeding two acres in area.

Settlement

The vertical movement of the ground surface (and therefore of foundations and structures founded upon it) arising from the weight of the building.

Subsidence

The downward movement within the ground independent of the building load.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not permanently lived in by **you** or by a person authorised by **you**.

Valuable property

Jewellery, items of gold, silver or other precious metals, crystal, china, delph, porcelain, photographic equipment, sports equipment, pedal cycles, binoculars, watches, paintings, works of art, curios, antiques, furs, musical instruments, televisions, or any other electronic devices or equipment. The most **we** will pay is one third of the sum insured by section B – Contents, but not more than €4,000 for any one article, set or collection.

We or us or our

Zurich Insurance plc.

You or your

The person or people shown in the Policy Schedule as the Insured.

Section A – Buildings

Meaning of Words

Words with special meanings in this section are defined on pages 9-11.

The cover

What is insured	What is not insured
<p><i>The buildings are insured against loss or damage caused by the events in paragraphs 1 to 11.</i></p> <p>1. Fire, smoke, lightning, explosion or earthquake.</p>	<p>Smoke damage caused by:</p> <ul style="list-style-type: none">• agricultural or industrial operations, any gradually operating cause, or smog. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>2. Storm or flood.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none">• caused by frost, subsidence, ground heave or landslip other than as provided for in section A, paragraph 3 below• to gates, fences or hedges• due to wear and tear or gradual deterioration.• The cost of removing any fallen trees or branches unless the tree or branch has caused damage to the buildings <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>3. Subsidence or ground heave of the site on which the buildings stand or landslip.</p>	<p>Loss or damage in respect of apartment blocks (purpose built or converted).</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• caused by settlement due to building load, bedding down, coastal, lake or river erosion, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations, faulty workmanship or the use of faulty materials• caused by building on made-up ground or filled-in land

What is insured	What is not insured
	<ul style="list-style-type: none"> • to walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts unless liability is admitted under the Policy for loss or damage to the home from the same cause occurring at the same time • to floor slabs unless the foundations beneath the walls are damaged at the same time by the same cause • associated with such causes arising prior to payment of premiums for the period of insurance in which a claim may arise. <p>Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslip unless same has been disclosed to and accepted by us.</p> <p>The Subsidence, Ground Heave and Landslip Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>4. Stealing or attempted stealing.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • while any part of the home is lent, let or sub-let, unless entry to or exit from the home is made using violence and force • caused after the home is left unfurnished or unoccupied for more than 45 consecutive days • caused by a member of the household other than domestic staff. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>5. Riot, civil, labour or political disturbance.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>6. Vandals or malicious people.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by someone lawfully on the premises • after the home is left unfurnished or unoccupied for more than 45 consecutive days. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>

What is insured	What is not insured
<p>7. Escape of water from any fixed domestic water or heating installation. We will also pay for the escape of water from any washing machine, dishwasher, refrigerator, freezer, or fixed fish tank.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> caused after the home is left unfurnished or unoccupied for more than 45 consecutive days to any fixed domestic water installation, heating installation or appliance from which the water escapes to tiles, walls, floors and ceilings caused by the gradual leakage or seepage of water from all fixed sanitary ware units including baths and shower units due to wear & tear, rust, or gradual deterioration. <p>The Escape of Water Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>8. Escape of oil from any fixed domestic heating installation.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> caused after the home is left unfurnished or unoccupied for more than 45 consecutive days to any fixed domestic heating installation from which the oil escapes due to wear & tear, rust, or gradual deterioration. <p>The Escape of Oil Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>9. Collision with the buildings, by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals.</p>	<p>Loss or damage caused by your pets.</p> <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>10. Falling trees or branches.</p>	<ul style="list-style-type: none"> Loss or damage to gates, fences or hedges Damage caused by felling or lopping of trees We will not pay for the cost of removing any fallen trees or branches unless the tree or branch has caused damage to the buildings. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>

What is insured	What is not insured
<p>11. Falling aerials, aerial fittings, satellite dishes or masts.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>12. Breakage of fixed glass and sanitary ware Accidental breakage of fixed glass in windows, doors or roofs or fixed sanitary ware in the home.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • after the home is left unfurnished or unoccupied for more than 45 consecutive days • by vandals or malicious people lawfully on the premises. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>13. Service pipes and cables. Accidental damage to cables, underground pipes or underground tanks servicing the home.</p>	<ul style="list-style-type: none"> • Loss or damage due to wear and tear, rust or gradual deterioration. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>14. Blockage of sewer pipes. The cost of breaking into and repairing the pipe between the main sewer and the home following the blockage of the pipe.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>15. Rent and Alternative Accommodation. If the home is made uninhabitable by damage from any cause insured by this section, we will pay for:</p> <ul style="list-style-type: none"> • rent you would have received and rent which continues to be payable by you, • the reasonable extra cost of comparable alternative accommodation if you occupy the home, <p>but only during the period necessary to reinstate the home to a habitable condition.</p> <p>The work of reinstatement or repair must be done without delay.</p> <p>The most we will pay under this paragraph is 20% of the sum insured by this section.</p>	

What is insured

16. Liability to the public.

Any amounts which **you**, as owner of the **premises**, become legally liable to pay as compensation for an accident occurring during the period of insurance which causes **bodily injury** to a person or accidental loss of or damage to property.

The most **we** will pay for any one claim or number of claims arising from one cause is €3,000,000 plus costs agreed by **us** in writing.

17. Fire brigade charges.

Charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 in controlling or extinguishing fire affecting (or threatening to affect) the **buildings** in circumstances which have given rise to a valid claim under this Policy. The most **we** will pay is €2,000 for **buildings** and/or **contents**.

What is not insured

Liability arising directly or indirectly from:

- an agreement which imposes a liability which **you** would not otherwise have been under
- the occupation of the **premises**
- any business, profession or trade.

Liability for:

- **bodily injury** to a member of your **household** or any other person permanently residing with **you**
- **bodily injury** to a person under a contract of service or apprenticeship with **you** or a member of your **family**
- loss of or damage to property owned or held in trust by or in the custody or control of **you** or a member of your **household** or any other person permanently residing with **you**.

What is insured

18. Extended accidental damage.

The **buildings** are insured against any accidental damage in addition to the events under paragraphs 1 to 14 of this section.

19. Trace and Access.

We will pay up to €750 to remove or replace any part of the **buildings** necessary to repair any fixed domestic water or heating installation from which water or oil has escaped and has resulted in damage.

What is not insured

Loss or damage:

- caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, decorating, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials, or breakdown
- caused by chewing, scratching, tearing or fouling by domestic pets.

Any loss, damage or amount shown as not insured under paragraphs 1 to 14 of this section.

The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

Loss or damage:

- to the item from which the escape occurred
- caused after the **home** is left **unfurnished** or **unoccupied** for more than 45 consecutive days.

Section A – Buildings – Settling Claims

We will pay, at our option, the full cost of repair, or reinstatement as new, of the damaged part of the **buildings** provided that the work is done without delay or, at our option, **we** will arrange for the work to be carried out. However, this will be subject to the following:

Underinsurance

Our liability for repair or reinstatement following insured loss or damage shall not exceed the sum insured on **buildings** at the time of loss or damage.

To safeguard your financial interest in your property **you** must insure the full reinstatement value of your **buildings**, which should include due allowance for debris removal costs, architects, surveyors, consulting engineers and other fees necessarily incurred in the reinstatement of the property. Failure to do so will result in your claim settlement being reduced.

The **buildings** sum insured as stated in the Policy Schedule is subject to the following condition of average:

If the sum insured on **buildings** at the time of the insured loss or damage is less than the cost of rebuilding as new all the **buildings** (including fees as above) covered by this Policy and such difference is greater than 15% of the rebuilding cost as new, **we** will pay only that proportion of the loss or damage which the sum insured bears to the cost of rebuilding as new all the **buildings** covered by this Policy.

Wear and Tear

We will deduct an amount for wear and tear if the **buildings** are in a poor state of repair or decoration.

- If it is necessary to make a deduction for wear and tear, then for the purposes of determining whether or not there is underinsurance, the cost of rebuilding as new all the **buildings** covered by this Policy less the deduction for wear and tear will be compared with your actual sum insured.
- **We** will not pay any cost relating to the replacement of, or work on, any undamaged or remaining items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.

If repair or reinstatement is not carried out (at **your** request, which must be explained and reasonable) **we** will pay the reduction in market value resulting from the loss or damage, but only up to what it would have cost to rebuild or repair if such work had been carried out without delay.

The most **we** will pay under paragraphs 1 to 14, 18 and 'Additional Costs' below is the sum insured by this section.

We will automatically reinstate the sum insured from the date of payment of any claim unless **we** have given **you** written notice to the contrary before payment.

Additional Costs

We will pay the necessary and reasonable expenses that **you** incur with our consent in reinstating the **buildings** following loss or damage insured under this section, namely:

- fees to architects, surveyors, consulting engineers and others agreed by **us**
- the cost of clearing the site and making it and the **home** safe
- the cost of complying with any government or local authority requirements following loss or damage unless **you** were given notice of the requirements before the loss or damage occurred. Where **you** were not notified of any government or local authority requirements prior to the loss or damage occurring and such requirements increase the rebuilding as new cost, this increased cost will be disregarded for the purposes of determining whether or not the **buildings** are underinsured.

We will not pay:

- fees incurred by **you** for preparing a claim under this section
- costs in respect of undamaged parts of the **buildings** (except the foundations of the damaged parts).

Mortgagees clause

Where **you** have advised **us** and **we** have noted the interest of a mortgagee in this Policy the interest of the mortgagee shall not be prejudiced by any act or neglect by **you**, your **household** or any tenant that increases the danger of damage without the authority or knowledge of the mortgagee, provided that the mortgagee as soon as reasonably possible after becoming aware of the danger, shall give notice to **us** and pay an additional premium if required.

Index-linking

We will automatically adjust the sum insured (but not any monetary limits) in line with changes in the House Construction Cost Index issued by the relevant government department.

This adjustment of the sum insured will:

- be subject to a minimum increase of 1 % in the House Construction Cost Index during the period of insurance
- continue after any insured loss or damage if required repairs or reinstatement are carried out without delay.

We will not charge extra premium during the period of insurance but at the end of the period **we** will calculate the renewal premium on the revised sum insured.

More than one home

When more than one **home** is insured by this Policy, the terms and conditions of the Policy shall apply as if each is separately insured.

Selling your home

If **you** are selling your **home we** will insure the buyer up to the date the contract is completed unless he/she has arranged his/her own insurance. The buyer must keep to the terms and conditions of the Policy.

Section B – Contents

Meaning of Words

Words with special meanings in this section are defined on pages 9-11.

The cover

What is insured <i>The contents are insured while in the home against loss or damage caused by the events in paragraphs 1 to 11.</i>	What is not insured
1. Fire, smoke, lightning, explosion or earthquake.	Smoke damage caused by: <ul style="list-style-type: none">• agricultural or industrial operations• any gradually operating cause• smog. The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.
2. Storm or flood .	Loss or damage caused by frost. The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.
3. Subsidence or ground heave of the site on which the buildings stand or landslide.	Loss or damage in respect of apartment blocks (purpose built or converted). Loss or damage: <ul style="list-style-type: none">• caused by settlement due to building load, bedding down, coastal, lake or river erosion, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations, faulty workmanship or the use of faulty materials• caused by building on made-up ground or filled-in land• unless the home is damaged at the same time by the same cause• to floor slabs unless the foundations beneath the walls are damaged at the same time by the same cause

What is insured	What is not insured
	<ul style="list-style-type: none"> associated with such causes arising prior to payment of premiums for the period of insurance in which a claim may arise. <p>Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslip unless same has been disclosed to and accepted by us.</p> <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>4. Stealing or attempted stealing.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> while any part of the home is lent, let or sub-let, unless entry to or exit from the home is made using violence and force caused after the home is left unfurnished or unoccupied for more than 45 consecutive days caused by a member of your household other than domestic staff. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>5. Riot, civil, labour or political disturbance.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>6. Vandals or malicious people.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> by someone lawfully on the premises after the home is left unfurnished or unoccupied for more than 45 consecutive days. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>7. Escape of water from any fixed domestic water or heating installation, washing machine, dishwasher, refrigerator, freezer, or fixed fish tank.</p>	<p>Loss or damage caused after the home is left unfurnished or unoccupied for more than 45 consecutive days.</p> <p>The Escape of Water Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>

What is insured	What is not insured
<p>8. Escape of oil from any fixed domestic heating installation.</p>	<p>Loss or damage caused after the home is left unfurnished or unoccupied for more than 45 consecutive days.</p> <p>The Escape of Oil Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>9. Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals.</p>	<p>Loss or damage caused by domestic pets.</p> <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>10. Falling trees or branches.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>11. Falling aerials, aerial fittings, satellite dishes or masts.</p>	<p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>12. Breakage of glass. Accidental breakage while in the home of mirrors, plate glass tops to furniture, fixed glass in furniture or ceramic hobs.</p>	<p>Damage while any part of the home is lent, let or sub-let.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> • after the home is left unfurnished or unoccupied for more than 45 consecutive days • by vandals or malicious people lawfully on the premises. <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>13. Audio, TV and video equipment. Accidental damage while in the home to radios, televisions, (including satellite decoding equipment) other audio or video equipment and computer equipment.</p>	<p>Damage:</p> <ul style="list-style-type: none"> • while any part of the home is lent, let or sub-let • caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials, mechanical or electrical breakdown or software malfunction

What is insured

What is not insured

14. Personal **money**.

Accidental loss of or accidental damage to **money** belonging to **you** or a member of your **family**, anywhere in the world, up to €400.

- to records, audio, video or computer discs, tapes or cassettes
- to telephones or telephone equipment
- caused by computer viruses.

The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

Loss of **money** from the **home** while any part of the **home** is lent, let or sub-let, unless entry to or exit from the **home** is made using violence and force.

Stealing of **money** from an unattended road vehicle unless from a locked boot or concealed compartment and entry or exit is made using violence and force.

Shortages caused by error or omission.

Depreciation in value.

Losses not reported to the police within 24 hours of discovery.

Confiscation or detention by customs or other officials.

The Personal Money Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

15. **Credit cards**.

Financial loss arising from unauthorised use following loss or theft of **credit cards** belonging to **you** or a member of your **family**, up to €1,275.

Financial loss arising from unauthorised use by a member of **your household**.

Financial loss arising from unauthorised use following theft of **credit cards** from the **home** while any part of the **home** is lent, let or sub-let unless entry to or exit from the **home** is made using violence and force.

Any liability **you** incur following breach of the terms and conditions of use of the **credit card**.

Confiscation or detention by customs or other officials.

16. Freezer contents.

Deterioration of food or drink caused by:

- a change in temperature of the freezer or refrigerator in the **home**,

Deterioration resulting from the deliberate act of the supply authority.

Any consequence of strikes, labour or political disturbances.

What is insured

- contamination by accidental escape of refrigerant or refrigerant fumes.

We will pay for the cost of replacing food and drink unfit for human consumption.

What is not insured

17. Contents in the open.

The **contents** are insured while in the open within the boundaries of the land belonging to the **home** against loss or damage caused by events in paragraph 1 and paragraphs 3 to 11 of this section.

The most **we** will pay is €750.

- Any loss, damage or amount shown as not insured under paragraph 1 and paragraphs 3 to 11 of this section.
- Plants and trees.
- Pedal cycles.
- Loss or damage due to wear and tear, rust or gradual deterioration.
- The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

18. Contents temporarily removed.

The **contents** are insured within the **geographical limits** while temporarily removed from the **premises** against loss or damage caused by:

- the events insured in paragraphs 1 to 3 and 5 to 11 of this section
- stealing or attempted stealing from:
 - a bank or safe deposit or in transit directly to or from a bank or safe deposit while in the custody or control of **you** or a member of your **household**
 - within an occupied building, boat or caravan used for residential purposes or a building where **you** or a member of your **family** are employed, engaged in your/their business or temporarily living
 - any other building provided entry to or exit from the building is made using violence and force.

The most **we** will pay is 15% of the sum insured by this section.

Loss or damage caused by storm, **flood** or falling trees or branches while the **contents** are in transit or in the open.

Contents in accommodation housing one or more full time students.

Theft of **contents** without using violence or force, whether in entering or exiting a building or otherwise.

Property removed for sale or exhibition or to a furniture depository.

Stealing of **money**.

Any loss, damage or amount shown as not insured under paragraphs 1 to 11 of this section.

The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

What is insured	What is not insured
<p>19. Household removal. Accidental loss of or accidental damage to the contents while they are:</p> <ul style="list-style-type: none"> • being moved by professional furniture removers to your new home within the geographical limits • in temporary storage, for up to 7 days in a furniture depository. 	<p>Money, gold or silver articles, jewellery or furs. Loss or damage:</p> <ul style="list-style-type: none"> • if you have arranged other insurance • not reported to us within 7 days of delivery to the new home. <p>Cracking, scratching or breakage of china, glass or similar brittle articles, unless packed by professional packers.</p> <p>The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>20. Accidental loss of oil or metered water. Loss of:</p> <ul style="list-style-type: none"> • oil from a domestic heating installation • metered water <p>following accidental damage to the domestic water or heating installation. The most we will pay is €1,000.</p>	<p>Loss or damage due to wear and tear, rust or gradual deterioration of any water or oil apparatus or installation. The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>
<p>21. Title deeds. The cost of preparing new title deeds to the premises if they are lost or damaged by a cause insured under the events in paragraphs 1 to 11 of this section while in the home or while kept in your bank for safe-keeping. The most we will pay is €700.</p>	<p>Any loss, damage or amount shown as not insured under paragraphs 1 to 11 of this section.</p>
<p>22. Fatal Accidents. Fatal injury to you and/or your spouse or partner as a direct result of:</p> <ul style="list-style-type: none"> • fire, accident or assault, in the premises, • an accident while travelling within the geographical limits as a fare-paying passenger in any road or rail vehicle, • assault in the street within the geographical limits, provided death follows within 12 months of the injury. <p>The maximum amount payable by us is €5,000 in respect of any one incident.</p>	

What is insured

What is not insured

23. Rent and alternative accommodation.

If the **home** is made uninhabitable by damage from any cause insured by this section **we** will pay for:

- rent which continues to be payable by **you**
- the reasonable extra cost of comparable alternative accommodation if **you** occupy the **home**
- the reasonable cost of temporary storage of furniture
- the reasonable extra cost of temporary accommodation for domestic pets

but only during the period necessary to reinstate the **home** to a habitable condition.

The work of reinstatement or repair must be done without delay.

The most **we** will pay under this paragraph is 20% of the sum insured by this section.

24. Replacement of locks.

The cost of replacing and fitting outside door locks to the **home** if the keys of such locks are stolen.

The most **we** will pay is €700.

The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

25. Tenant's liability.

Your legal liability as tenant for loss or damage to the **buildings** caused by an event in paragraphs 1 to 14 and 17 of section A – Buildings. The most **we** will pay is 10% of the sum insured by this section.

Any loss or damage or amount shown as not insured under paragraphs 1 to 14 of Section A – Buildings.

What is insured

26. Liability to domestic employees.

Any amounts which **you** or a member of your **family** become legally liable to pay as damages for **bodily injury** to your domestic employees (including chauffeurs, grooms, gardeners and temporary and occasional employees or any person carrying out repairs or decorations) directly employed by **you** or a member of your **family** in connection with your **premises** or any temporary residence within the Republic of Ireland.

The most **we** will pay for any one claim or number of claims arising from one cause is €3,000,000. (This includes all costs agreed by **us** in writing.)

Where **we** agree to indemnify more than one party then nothing in this Policy shall increase our liability to pay any amount in respect of one claim or series of claims in excess of the amount stated above.

27. Liability to the public. Any amounts which **you** or a member of your **household**:

- as occupier of the **premises** or any other building, boat or caravan used as temporary holiday accommodation
- as private individuals anywhere in the Republic of Ireland, Great Britain, the Isle of Man, the Channel Islands or Northern Ireland or elsewhere for 30 days

become legally liable to pay as compensation for an accident occurring during the period of insurance which causes **bodily injury** to any person or loss of or damage to property.

The most **we** will pay for any one claim or number of claims arising from one cause is €3,000,000 plus costs agreed by **us** in writing.

What is not insured

Liability for:

- **bodily injury** to any person employed by **you** or a member of your **family** for which compulsory motor insurance or security is required under the Road Traffic Act 1961 or any subsequent amending legislation to this Act
- **bodily injury** to any member of your **family** or any other person permanently residing with **you**.

Liability arising directly or indirectly from:

- an agreement which imposes a liability which **you** or a member of your **household** would not otherwise have been under
- ownership of any land or building
- any business, profession or trade
- racing, hunting or playing polo
- wilful or malicious acts
- the transmission of Human Immune deficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused
- the transmission of any communicable disease, by **you** or a member of your **household**.

What is insured

What is not insured

Liability arising directly or indirectly from the ownership or use of:

- aircraft and all forms of drones
- mechanically propelled vehicles (except domestic garden implements used within the boundary of the **premises**, motorised golf buggies on a golf course, motorised wheelchairs or use of a vehicle solely as a passenger having no right of control)
- any trailer caravan or vehicle trailers whether attached or not attached to a vehicle which arises in situations where compulsory insurance must be arranged under the Road Traffic Act 1961 or any subsequent amending legislation to this Act
- watercraft (except toys and models) sailboards or hovercraft
- firearms (except shotguns or airguns used for sporting activities)
- animals (except horses and pets which are normally domesticated in the Republic of Ireland).

Liability arising directly or indirectly from the ownership, possession, use or control of:

- dangerous dogs as specified in regulations made under the Control of Dogs Act 1986 or amendments thereto is not covered if such ownership, possession, use or control is not in accordance with the provisions of such regulations
- horses is not covered if such ownership, possession, use or control is not in accordance with Local Authority Bye-laws as made under the Control of Horses Act 1996 or amendments thereto.

What is insured

What is not insured

Liability for:

- **bodily injury** to a member of your **household** or any other person permanently residing with **you**, or to a person under a contract of service or apprenticeship with **you** or a member of your **family**
- loss or damage to property owned or held in trust by or in the custody or control of **you** or a member of your **household** or any other person permanently residing with **you**
- the first €125 of each incident of loss or damage in respect of temporary holiday accommodation.

28. Fire brigade charges.

Charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 in controlling or extinguishing fire affecting (or threatening to affect) the **contents** in circumstances which have given rise to a valid claim under this Policy. The most **we** will pay is €2,000 for **buildings** and/or **contents**.

29. Christmas gifts.

The sum insured by this section is automatically increased by 10% during the month of December only, to insure gifts and extra food and drink bought for the Christmas season.

30. Wedding gifts.

The sum insured by this section is automatically increased by 10% to insure wedding gifts during the period of one month before and one month after the wedding day of **you** or a member of your **family**.

Losses that can be recovered under another insurance.

What is insured

31. Extended accidental damage.

The **contents** are insured while in the **home** against any accidental damage in addition to the events under paragraphs 1 to 13 of this section.

What is not insured

Contents lost in the **home**.

Damage to clothing (including furs and footwear), hearing aids, contact lenses, **money**, stamps, coins or medals, food or drink, mobile phones, dentures, tablets, laptops, hearing aids.

Cracking, scratching or breakage of china, marble, porcelain, glass or other similar brittle articles.

Damage caused by or arising from:

- wear and tear or gradual deterioration
- gradually operating causes
- insects, parasites or vermin
- corrosion, fungus, mildew or rot
- atmospheric or climatic conditions, frost or the action of light
- alteration, repair, maintenance, restoration, dismantling, renovation or breakdown
- chewing, scratching, tearing or fouling by domestic pets belonging to **you** or a member of your **household**
- computer viruses
- any process of cleaning, drying, dyeing, heating or washing
- faulty design or workmanship or the use of faulty materials
- demolition, structural alteration or structural repair of the **buildings**.

Any loss, damage or amount shown as not insured under paragraphs 1 to 13 of this section.

The Policy Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.

What is insured

32. Visitors' personal effects.

The most **we** will pay in respect of loss or damage to all visitors' personal effects, arising out of one event, is €800.

What is not insured

Loss or damage:

- while any part of the **home** is lent, let or sub-let, unless entry to or exit from the **home** is made using violence and force
 - caused after the **home** is left **unfurnished** or **unoccupied** for more than 45 consecutive days
 - caused by a member of **your household** other than domestic staff
 - Personal effects more specifically insured under another insurance Policy.
-

Section B – Contents – Settling Claims

We will pay, at our option, the full cost of replacement as new, or repair, of the **contents** lost or damaged or, at our option, **we** will replace the **contents** or arrange for the repair work to be carried out.

However, this will be subject to the following:

Underinsurance

Our liability for repair or replacement as new of **contents** following insured loss or damage shall not exceed the sum insured on **contents** at the time of loss or damage.

To safeguard your financial interest in your property **you** must insure the full replacement value as new of your **contents**. Failure to do so will result in your claim settlement being reduced.

The **contents** sum insured as stated in the Policy Schedule is subject to the following condition of average:

If the sum insured on **contents** at the time of the insured loss or damage is less than the cost of replacing as new all the **contents** covered by this Policy and such difference is greater than 15% of the replacement cost as new, **we** will pay only that proportion of the loss or damage which the sum insured bears to the cost of replacing as new all the **contents** covered by this Policy.

Wear and Tear

We will deduct an amount for wear and tear:

- for clothing, footwear, furs and linen
- for floor coverings more than 12 months old where a claim arises under paragraph 31, Extended accidental damage.

If it is necessary to make a deduction for wear and tear, for the purposes of determining whether or not there is underinsurance, the cost of replacement as new of all the **contents** covered by this Policy less the deduction for wear and tear will be compared with your actual sum insured.

- **We** will not pay any cost relating to the replacement of, or work on, any undamaged or remaining items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched
- The most **we** will pay under paragraphs 1 to 13, 16, 19, 20 and 31 is the sum insured by this section subject to the condition of average but see also the limitations on pages 10-12 with regard to collections of stamps, coins or medals, satellite dishes, receivers, ancillary equipment and **valuable property**.
- Where the damaged or lost item can be repaired or replaced with an item of similar quality, **we** may at our option either arrange or authorise replacement. If an exact replacement is not available, **we** may either arrange or authorise replacement with an item of similar quality. Where the replacement or repair of any item results in an increase in the value of that item **we** may make a deduction in respect of Betterment.

- If **you** do not replace (for a reason that is explained and reasonable) an article which is lost, or damaged beyond economical repair, **we** will pay the resale market value only.

Additional Costs

We will not pay:

- fees incurred by **you** for preparing a claim under this section

Index Linking

We will automatically adjust the sum insured (but not any monetary limits) in line with changes in the Household durable goods section of the Consumer Price Index as issued by the Central Statistics Office.

This adjustment of the sum insured will:

- be subject to a minimum increase of 1% in the Household durable goods section of the Consumer Price Index during the period of insurance
- continue after any insured loss or damage if required repairs or reinstatement are carried out without delay.

We will not charge extra premium during the period of insurance but at the end of the period **we** will calculate the renewal premium on the revised sum insured.

Section C – Personal Possessions

Meaning of Words

Words with special meanings in this section are defined on pages 9-11.

The cover

What is insured	What is not insured
<p>The property all belonging to or the legal responsibility of you or a member of your household and listed under any Item number in this section is insured against accidental loss or damage anywhere in the geographical limits and elsewhere for 60 days in any one period of insurance if shown on the Policy Schedule.</p>	<p>Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, chewing, scratching, tearing or fouling by domestic pets belonging to you or a member of your household, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials.</p> <p>Losses of individual charms unless soldered to the bracelet.</p> <p>Breakage of strings, reeds or drum heads on musical instruments.</p> <p>Musical instruments and photographic equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.</p> <p>Deeds, bonds, bills of exchange, securities, documents, manuscripts, business, professional or trade goods or equipment.</p> <p>Stealing of property from an unattended road vehicle unless from a locked boot or locked glove compartment.</p> <p>Property more specifically insured or any amount that you cannot recover from a more specific insurance because the insurer refuses or reduces the claim.</p> <p>The Personal Possessions Excess amount (as shown on the Policy Schedule) of each incident of loss or damage.</p>

What is insured

Item 1 – Unspecified Personal Possessions

Unspecified personal possessions, meaning jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, musical instruments, prams and the like and other personal possessions normally worn or carried on the person and unspecified clothing (including furs and footwear).

The most **we** will pay is the sum insured as shown on the Policy Schedule.

The most **we** will pay for any one article, set or collection is €750.

Item 2 – Specified Personal Possessions

Specified Personal Possessions listed on the Policy Schedule.

The most **we** will pay is the sum insured for the individual item(s).

What is not insured

Laptops/Tablets.

Mobile/Smart Phones.

Bikes/Pedal Cycles.

Sports equipment, camping equipment, guns or tools of any kind.

Medical equipment including hearing aids, contact lenses, dentures.

Money of any kind.

In respect of Mobile/Smart Phones:

- Loss or damage caused by stealing where the mobile/smart phone is on or about the person unless it is appropriately concealed.
- Loss of the mobile/smart phone where it has been left unattended or it has not been appropriately concealed on or about the person.

In respect of Bikes/Pedal Cycles:

- Bikes/Pedal cycles owned or held in trust by or in the custody or control of any person who uses such property for professional purpose.
- Loss or damage while the bike/pedal cycle is being used for racing, pace-making or trials.
- Loss or damage caused by stealing from a private dwelling, shed, garage or outbuilding unless entry to or exit from such building is made using violence and force.

What is insured

What is not insured

- Loss or damage caused by stealing from a motor vehicle unless entry to the vehicle is made using violence and force or unless the bike/pedal cycle is locked through its frame to a purpose-built rack fitted to the vehicle at the time of the incident.
- Loss or damage caused by stealing outside the **home** (other than from a locked building or motor vehicle) unless the bike/pedal cycle is immobilised by a security device.
- Loss or damage to lamps, tyres or accessories unless the bike/pedal cycle is lost or damaged at the same time.

In respect of Sports equipment:

- Sports equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.
- Loss or damage to scuba diving equipment while this equipment is in use and/or whilst at sea.
- Loss or damage to angling tackle while being used for shark or tunny fishing.
- Loss or damage to cricket bats, squash, badminton and tennis rackets, racket strings, golf clubs or skiing equipment while in use.
- Damage to guns by internal explosion.

Settling Claims

We will pay, at our option and subject always to the limits specified in the Unspecified Personal Possessions Cover or the Specified Personal Possessions Cover (as applicable), the full cost of repair, or reinstatement as new, of the article lost or damaged or, at our option, **we** will replace the article or arrange for its repair. However, this will be subject to the following deductions where so required:

- Underinsurance (in relation to Item 2 – Specified Personal Possessions only)
 - Our liability for repair or reinstatement following insured loss or damage to an article shall not exceed the relevant sum insured at the time of loss or damage.
 - To safeguard your financial interest in your property **you** must insure the full reinstatement value of each article. Failure to do so will result in your claim settlement being reduced.

- The sum insured for an article under Item 2 – Specified Personal Possessions in this Personal Possessions section is subject to the following condition of average:

If the relevant sum insured for an article at the time of the insured loss or damage is less than the cost of replacement as new and such difference is greater than 15% of the replacement cost as new, **we** will pay only that proportion of the loss or damage which the sum insured bears to the cost of replacement as new of the article.

- **We** will deduct an amount for wear and tear for clothing, furs and footwear.
- If it is necessary to make a deduction for wear and tear as above, then for the purposes of determining whether or not there is underinsurance for the relevant article (for Item 2 – Specified Personal Possessions purposes), the cost of reinstating as new that article, less the deduction for wear and tear, will be compared with your actual sum insured.
- **We** will not pay any cost relating to the replacement of, or work on, any undamaged or remaining items which form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.
- If **you** do not replace (for a reason that is explained and reasonable) an article which is lost, or damaged beyond economical repair, **we** will pay the resale market value only.

Section D – Family Personal Accident

Meaning of Words

Insured person or insured people

You, your spouse/partner and **your** children up to the age of 18 who are all permanently living in the **home**.

Loss of limb

Total loss by physical separation at or above the wrist or ankle, or permanent total loss of use of an entire hand, arm, foot or leg.

Loss of sight

Total and irrecoverable loss of all sight of one or both eyes.

Permanent disability

Total inability to attend to any occupation or profession which, 52 weeks after the injury, is proved to our satisfaction to be permanent.

Other words with special meanings in this section are defined on pages 9-11.

Table of benefits

If physical injury is the only and direct cause of:	You or your spouse/partner	Child up to 18 years
A. Death	€6,500	€650
B. Loss of one or more limbs	€6,500	€6,500
C. Loss of sight	€6,500	€6,500
D. Permanent disability	€6,500	€6,500

The cover

What is insured	What is not insured
<p>1. We will pay the amount shown in the Table of Benefits if any of the insured people suffers physical injury anywhere within the geographical limits as a result of an accident during the period of insurance.</p> <p>We will pay benefit only if death, permanent disability, loss of limb or loss of sight occurs within twelve months of the date of the accident. Only one benefit will be payable to each insured person for any one accident.</p> <p>2. Physical injury includes exposure resulting from an accident to any aircraft, vehicle or vessel, in or on which the insured person is travelling.</p> <p>3. We will pay the death benefit if an insured person disappears and after a reasonable time there is satisfactory evidence to presume that death as a result of physical injury as described above has occurred.</p> <p>A full refund must be made if it is later found that death has not occurred.</p>	<p>This applies to paragraphs 1 to 3.</p> <p>Any insured person suffering physical injury while:</p> <ul style="list-style-type: none">• working as a professional entertainer, bus, coach or heavy lorry driver, farm labourer, window cleaner, removal contractor, demolition worker, steel erector, oil rig worker, trawlerman, diver, miner, quarryman• working at heights in excess of 30 feet or depths 5 feet below ground level• working with power-driven wood-working machinery• on duty as a member of the Armed Forces, the Merchant Navy, An Garda Síochána, the Fire Brigade, ambulance or paramedic services. <p>Physical injury occurring while:</p> <ul style="list-style-type: none">• an insured person is motor-cycling, racing (except on foot), hunting or playing polo, mountaineering or pot-holing, parachuting, bungee-jumping or hang-gliding or playing any sport professionally• an insured person is flying (except as a fare-paying passenger). <p>Physical injury caused by an insured person being insane or under the influence of drink or drugs, committing suicide or any act of intentional self-injury or self-exposure to unnecessary danger, being or having been pregnant, or taking part in riot, or civil, labour or political disturbance.</p> <p>Any insured person aged 60 or over.</p>

Special conditions

You must notify **us** as soon as reasonably possible, and always within 30 days, of an accident likely to cause a claim.

We shall be entitled to call for:

- an examination by a medical referee appointed by **us** for a non-fatal injury
- a post-mortem examination if death occurs.

Section E – Family Legal Protection

Meaning of Words

Events or causes

The incident or start of a transaction or series of incidents which may lead to a claim being made under this section. In employment disputes arising from a dismissal the **event or cause** shall mean the effective date of termination of employment in respect of unfair, wrongful or constructive dismissal proceedings. Events linked by cause or time shall be deemed to be one event.

Insured person

You, your spouse or partner and children under 23 years of age all permanently living in the **home**.

Legal costs and expenses

The legal fees and costs of **legal proceedings** incurred by an **insured person**.

- Reasonable and proper payments made by the **solicitor** arising from **legal proceedings** on behalf of an **insured person**.
- Costs of any civil proceedings incurred by another person for which an **insured person** may be made liable by court or may pay with our consent which are not recoverable elsewhere.

Legal proceedings

Pursuit or defence of civil, tribunal or arbitration proceedings or appeals arising from them in respect of any matter described in the cover which are subject to the jurisdiction of a Court of Law within Europe and those other countries bordering the Mediterranean Sea. The pursuit or defence as appropriate must be approved in advance by **us** and be for damages, specific performance or injunction.

Solicitor

The solicitor or firm of solicitors or any other suitably qualified person, firm or company nominated to act for an **insured person** (See condition 14).

Other words with special meanings in this section are defined on pages 9-11.

What is insured

1. **Legal costs and expenses of legal proceedings** in order to pursue a claim directly arising from one of the following **events or causes** which occurs within the period of insurance and within Europe and those other countries bordering the Mediterranean Sea:
 - the death or personal injury of an **insured person** or loss or damage to his or her personal effects,
 - physical damage to an **insured person's** permanent place of residence.

What is not insured

Appeals unless the **insured person** notifies **us** in writing of his or her wish to appeal at least six working days before the deadline for giving notice of appeal expires, and **we** consider the appeal to have a reasonable chance of success.

Legal costs and expenses incurred:

- before **we** have written to confirm acceptance of a claim
- where the **insured person** moves permanent residence outside the Republic of Ireland
- abroad by the **solicitor** in the Republic of Ireland.

Legal costs and expenses greater than **we** have approved.

Legal costs and expenses, fines or other penalties which a Court of Criminal Jurisdiction orders an **insured person** to pay.

Claims made or considered against **us**.

Claims made by **insured persons**:

- against **you**
- amongst themselves.

Claims directly or indirectly caused by, contributed to, or arising from:

- an **insured person's** business, profession or trade unless the claim relates to the breach of his or her contract of employment in relation to unfair dismissal
- contracts of employment in respect of Company Directors
- shares in a limited Company or a share in the partnership of a firm
- any venture for gain
- deliberate or criminal act or omission of an **insured person**
- any work carried out in, on, or for the benefit of land or **buildings** other than the **insured person's** permanent place of residence

What is insured

What is not insured

- the planning or the construction or structural alteration of **buildings** or parts of them
- **subsidence**, mining or quarrying
- patents, copyrights, trademarks, merchandise marks, registered designs, intellectual or artistic property, secrecy and confidentiality agreements
- libel or slander
- rent registration, rent reviews, leasehold enfranchisement or any matters which in the first instance fall within the jurisdiction of rent, rates or land tribunals or any appeals relating thereto
- lease or tenancy disputes concerning a flat in a building containing more than four flats
- divorce, matrimonial matters, cohabitation, inheritance or family disputes
- planning including town and country planning
- any works by or under the order of any government or public or local authority
- any mechanically propelled vehicle whether on land, sea or in the air, owned, driven or used by the **insured person**, or for which he or she is legally responsible, including any caravan or trailer whilst it is attached to a motor vehicle. This shall not apply to death or personal injury to an **insured person** or loss or damage to his or her personal goods where he or she is a passenger in such vehicle
- the **insured person's** participation in motor racing, rallying, reliability trials, pacemaking, speed testing or for any purpose in connection with the motor trade.

What is insured

What is not insured

The **insured person's** travelling expenses, subsistence allowances or compensation for absence from work.

Any **legal costs and expenses** more specifically insured or any amount that **you** cannot recover from a more specific insurance because the insurer refuses the claim.

Legal fees and costs of an expert witness, unless **we** have agreed in advance to the calling of the witness.

Legal costs and expenses incurred if an **insured person** withdraws instructions from the **solicitor** or from the **legal proceedings**.

Legal costs and expenses if **we** are not satisfied that the **insured person** has sufficient assets to meet any judgement.

Applications for a judicial review.

Any claim arising under the Anti Discrimination Pay Act 1974 and amending legislation.

2. Legal costs and expenses of legal proceedings arising directly from the following **events or causes** which occur within the period of insurance and within Europe and those other countries bordering the Mediterranean Sea in order to pursue or defend the contractual rights or duties of an **insured person** arising out of a contract:

- for the purchase or hire of goods or services for the private use of an **insured person**. This includes the purchase of an **insured person's** permanent place of residence
- where the **insured person** rents, as a tenant, his or her permanent place of residence
- for the sale of privately owned goods by an **insured person**, including the sale of the **insured person's** permanent place of residence

What is insured

- of employment entered into by an **insured person** but only in respect of unfair dismissal.

At least €125 must be in dispute and the **event or cause** must occur at least 90 days after the insurance started except in respect of contracts entered into after the first period of insurance has started.

What is not insured

-
3. **Legal costs and expenses of legal proceedings** in order to pursue or defend a claim directly arising from the following **event or cause** which occurs within the period of insurance and within Europe and those other countries bordering the Mediterranean Sea:

- an infringement of an **insured person's** legal rights arising from his or her ownership or occupation of their permanent place of residence.

The **event or cause** must occur at least 90 days after the first period of insurance has started and the alleged infringement must not have been known or anticipated by the **insured person**. The most **we** will pay for any one claim or number of claims arising from one **event or cause** is €65,000.

Conditions

1. An **insured person** must tell **us** in writing as soon as reasonably possible and within 180 days in any event, about any matter which could result in a claim being made under this section.
2. If, after receiving a claim **we** decide that:
 - the **insured person's** prospects of success in **legal proceedings** are insufficient
 - the interests of the **insured person** would be better served by another course of action
 - **we** cannot agree to the claim

we will write to the **insured person** giving our reasons. Subject to the rest of this condition, **we** will not then be bound to pay any **legal costs and expenses** for this claim. If the **insured person** is not satisfied with our decision the dispute must be resolved in accordance with condition 12.

3. An **insured person** must:
 - give proper instructions
 - provide information at his/her expense
 - not do anything to prejudice his/her case.
4. If any person is ordered, or agrees, to pay an **insured person** all or any **legal costs and expenses**, charges or compensation either in full or by instalments, the **insured person** will do everything possible (subject to our directions) to recover the **money** and hold it on our behalf. If payment is made by instalments these will be paid to **us** until **we** have recovered the total amount that the other person was ordered, or agreed, to pay by way of costs.
5. **We** will not be bound by any promise or undertaking given by an **insured person** to the **solicitor** unless **we** agree in advance and confirm this in writing.
6. An **insured person** will send **us** all bills for **legal costs and expenses** immediately on receiving them.
7. **We** will have direct access to the **solicitor** at all times. The **insured person** will instruct the **solicitor** to send **us** immediately any relevant documents, information or advice. The **insured person** will give the **solicitor** any other instructions that the **solicitor** or **we** may reasonably require.
8. The **insured person** or the **solicitor** will notify **us** immediately in writing before acceptance of the making of any offer or payment into court with a view to settlement. If the **insured person** does not accept this offer or payment and **we** consider that the outcome of the case will be equally or less favourable to the **insured person** than the offer or payment, **we** shall only be liable for any further **legal costs and expenses** after the offer or payment was made if **we** have given our authority for the case to continue.
9. If an **insured person** is unsuccessful in **legal proceedings**, he or she may not take further legal action in the same case at our expense without prior written permission.

10. If **we** request it, an **insured person** must require the **solicitor** to send his bill to be examined or certified by the Incorporated Law Society of Ireland or any other appropriate body.
11. **We** have the right to cancel this section by giving 14 days notice in writing by registered letter to your last known address and return to **you** the amount of premium in respect of the unexpired period of insurance.
12. If there is a dispute under this section it will be referred to an arbitrator in accordance with the law at the time. The arbitrator will be a **solicitor** or barrister jointly agreed by the **insured person** and **us**. The arbitrator's decision will be final and will be accepted by the **insured person** and **us**.
13. The cover under this section is operative only in respect of actions which can be brought in a Court of Law within Europe and those other countries bordering the Mediterranean Sea.
14. The **insured person** reserves the right to appoint a **solicitor** of their own choosing, but subject to our standard conditions of appointment (including as to hourly rates) which apply to our panel of **solicitors**, which conditions are available on request.

In the meantime **we** may appoint a **solicitor** to act on behalf of the **insured person** to safeguard his or her interests.
15. If the **insured person** dies **we** will insure his or her legal personal representatives to pursue claims covered by this section arising from that death provided they keep to the terms of this section.

Making a claim

1. To make a claim use the Family Legal Claims telephone number (01) 207 3035 and give details of your claim. **You** will be required to complete a claim form.
2. If the claim is accepted **we** will write to confirm this. The **insured person** reserves the right to appoint a **solicitor** of their own choosing, subject to the terms of Condition 14 above.
3. **We** may investigate the case and, subject to the final approval of the **insured person** (which will not be unreasonably withheld), try to settle it.
4. The **insured person** must co-operate with **us** and keep **us** informed of all important developments.
5. The administrator of this scheme on our behalf is MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A. trading as MAPFRE ASISTENCIA Agency Ireland. Reg No 903874.
6. All letters to **us** must be sent to MAPFRE ASISTENCIA, Ireland Assist House, 22-26 Prospect Hill, Galway, Ireland. Our letters will be sent to the address shown on the Policy Schedule or, if **we** accept the claim, to the address of the **solicitor**.

Policy Conditions

These apply to **Section A** to **Section I**

In the following conditions **you** also includes any other person insured under the Policy.

1. **You** will take all reasonable steps to protect the **property** and prevent accidents.
2. As insurance is based on the principle of utmost good faith **you** and **your** representative(s) are required to be truthful in all your dealings with **us** and our representatives. If **we** cannot fulfil **our** duty to verify the validity of a claim **we** will not be in a position to make an offer of settlement. **You** will lose any rights under the Policy if **you** or **your** representatives(s)
 - (a) Provide information to us which is materially inconsistent with the facts of the claim.
 - (b) Misrepresent information.
 - (c) Provide information to support a claim that is not true and complete.
 - (d) Provide false or stolen documents.
 - (e) Deliberately fail to tell us of some or all facts relating to a Policy or claim.
3.
 - (a) **We** have the right to cancel the Policy or any section or part of it by giving 14 days notice in writing by registered letter to your last known address and return to **you** the amount of premium in respect of the unexpired period of insurance.
 - (b) **You** have the right to cancel the Policy or any section or part of it 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. If **you** cancel the Policy during any period of insurance, **we** will deduct an administration charge from any return of premium.
4. If there is a dispute arising out of this Policy, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **you** and **us** in accordance with the law at the time. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned.
5. If **you** die **we** will insure your legal personal representatives for any liability **you** had previously incurred under the Policy provided they keep to the terms of the Policy.
6. **You** must tell **us** of any change of circumstances after the start of the insurance which increases the risk of loss, injury or damage. **You** will not be insured under the Policy until **we** have agreed in writing to accept the increased risk.
7. Upon learning of any circumstances likely to give rise to a claim **you** must:
 - tell **us** as soon as reasonably possible but immediately if there is riot damage
 - give **us** all the help and information that **we** may reasonably require
 - immediately tell An Garda Síochána if loss or damage is caused by stealing, attempted stealing, malicious people, vandals, riot, civil, labour or political disturbance

- immediately send to **us** any writ or summons or other communication **you** receive
 - give full details within 30 days of the incident together with any supporting evidence that **we** require.
8. **You** must report the loss of any **credit card** to the issuing company and to the Police within 24 hours of discovery.
 9. **We** have the right to the salvage of any insured property.
 10. **You** may not, without our consent, abandon any property to **us**.
 11. **You** must not admit, deny, negotiate or settle a claim without our written consent.
 12. **We** are entitled to:
 - take the benefit of your rights against another person before or after **we** have paid a claim
 - take over the defence or settlement of a claim against **you** by another person.
 13. If at the time of a claim there is any other Policy covering anything insured by this Policy (except as provided under section D) **we** will be liable only for our proportionate share.
 14. Where any single event results in a claim under more than one section of the Policy, the highest **excess** only will apply.
 15. All monies which become payable by **us** under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.
 16. Where **you** have agreed under a separate credit agreement to pay the premium by instalments, any default in payment on the due date will automatically terminate the Policy cover immediately from the date of such default.
 17. The appropriate Stamp Duty has been or will be paid in accordance with the provisions of the Stamp Duties Consolidation Act, 1999.
 18. If an alteration to the Policy results in an additional premium due to **us** or a refund premium due to **you**, **we** will only charge or refund such premium provided the amount involved is greater than or equal to €10.

Policy Exceptions

These apply to all sections and clauses

The Policy does not cover:

1. Any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.
2. Loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any expense, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
4. Any liability, cost or expense of whatsoever nature for **bodily injury** to a person or accidental loss of or damage to property directly or indirectly caused by or resulting from asbestos, asbestos fibres or any derivatives of asbestos. In addition, the Policy does not provide cover for any cost or expense of whatsoever nature for any action taken in controlling, preventing or suppressing the effects of, or the removal of, asbestos, asbestos fibres or any derivatives of asbestos, unless such cost is in connection with a valid claim under the Policy which has been caused by an insured event and such cost has been agreed by us in writing.
5. Any expense, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from the presence of any sulphides including but not limited to pyrite and/or their derivatives.
6. Consequential loss of any kind or description incurred by **you** or any member of **your household**.
7. The cost of maintenance or normal redecoration.
8. Any loss or damage caused by faulty materials, faulty design or faulty workmanship.
9. Any loss or damage caused by or arising from any computer hardware or software or other electrical equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the Policy is nevertheless insured.
10. Loss or damage caused by wear and tear or gradual deterioration.
11. Any loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

This endorsement also excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If **we** allege that by reason of this exclusion, any loss, damage, liability, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon **you**.

Data Protection

KBC and Zurich will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information **you** supply may be used by **us** for the purposes of administering your Policy (including underwriting, processing, claims handling and fraud prevention) within the KBC or Zurich Insurance Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the KBC or Zurich Insurance Group, other insurers and their agents, and with any intermediary acting for **you**, and with recognised trade, governing and regulatory bodies (of which **we** are a member or by which **we** are governed) information **we** hold about **you** and your claims history. This includes the Insurance-Link database and Insurance Ireland's anti-fraud claims matching database. **We** may also in certain circumstances use private investigators to investigate a claim.

In order to prevent and detect fraud and the non-disclosure of relevant information **we** may at any time:

- Share information about **you** with companies within the KBC or Zurich Insurance Group, other organisations outside the KBC or Zurich Insurance Group including where applicable private investigators and public bodies including An Garda Síochána
- Check and/or file your details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.
- Below is a sample of such databases used:
 - the Insurance Link Anti-Fraud register (for more info see www.inslink.ie)
 - the Integrated Information Data System ('IIDS') to verify information including penalty points and NCD
 - MIAFTR (Motor Insurance Anti-Fraud and Theft Register) operated by the Association of British Insurers in the UK to logs all insurance claims relating to written-off and stolen vehicles in the UK

- The National Vehicle File, maintained and supported by the Department of Transport, Tourism and Sport, containing details of all registered vehicles in the Republic of Ireland
- Companies Registration Office.

The databases used are not limited to those listed above and are subject to change at any time.

We may also use your personal data, the personal data of your named drivers or members of your **household**, information about your vehicle or property to search these agencies, databases and other publically available information to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you**
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies with Zurich
- Check your identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

Information about claims (whether by our customers or third-parties) made under policies that **we** provide is collected by **us** when a claim is made and placed on an industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self-insurers or statutory authorities.

Insurance companies share claims data:

- (a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- (b) to check that claims information matches what was provided when insurance cover was taken out
- (c) and, when required, to act as a basis for investigating claims to verify recorded information or when **we** suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help **us** identify incorrect information and fraudulent claims and, therefore, to protect customers.

Information about insurers' obligations in relation to your information is contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at www.dataprotection.ie

Under the Data Protection Acts 1988 and 2003 **you** have a right to know what information about **you** and your previous claims is held on Insurance Link. If **you** wish to exercise this right then please contact **us** at the address below.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance **we** issue/arrange or to administer claims which arise.

Unless **you** have advised **us** otherwise, **we** may share information that **you** provide to companies within the KBC or Zurich Insurance Group and with other companies that **we** establish commercial links with so **we** and they may contact **you** (by email, SMS, telephone or other appropriate means) in order to tell **you** about carefully selected products, services or offers that **we** believe will be of interest to **you**.

For data protection queries relating to KBC's use of your data contact **for Direct Marketing purposes**:

The Marketing Department, KBC Bank Ireland plc or e-mail marketing@kbc.ie.

Please note that a full copy of KBC's Data Protections and Privacy Policy can be viewed on our website www.kbc.ie.

You have a right of access to and a right to rectify data concerning **you** under the Data Protection Acts 1988 and 2003. Should **you** wish to exercise this right, please write to the Data Protection Officer, Zurich Insurance, PO Box 78, Wexford. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to the data controller to whom you send the request.

By providing **us** with your information and proceeding with this contract, **you** consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

For data protection queries relating to the administration of your home insurance policy contact:

DataProtectionOfficer@Zurich.ie or via postal mail by writing to the Data Protection Officer, Zurich Insurance plc, PO Box 78, Wexford.

Please note that a full copy of Zurich's Data Protection and Privacy Policy can be viewed on our website www.zurich.ie.

KBC Bank Ireland plc has an exclusive agency agreement with Zurich Insurance plc for the provision of Home Insurance. KBC Home Insurance products are underwritten, administered and provided by Zurich Insurance plc. KBC Bank Ireland plc is regulated by the Central Bank of Ireland. Zurich Insurance plc is regulated by the Central Bank of Ireland.

