



Summary of Covers & Limits

Section	Buildings First Loss	Contents
Fire (including Resultant smoke Damage), lightning, explosion Earthquake and volcanic eruption.	25% of the Contents Sum Insured	100%
Escape of water from fixed water tanks, apparatus or pipes and Escape of oil from a fixed domestic oil-fired central heating installation.	25% of the Contents Sum Insured	100%
Water or oil leaking from any fixed appliances or pipe.	25% of the Contents Sum Insured	100%
Theft or attempted theft.	€1000	100% Valuables as defined are excluded
Storm or Flood.	25% of the Contents Sum Insured	100%
Vandalism or malicious damage	25% of the Contents Sum Insured	100%
Impact by animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings or masts.	25% of the Contents Sum Insured	100%
Accidental damage to fixed glass sanitary fittings and ceramic tops forming part of the Buildings.	25% of the Contents Sum Insured	N/A
Emergency Access.	€500	N/A
Theft of Keys.	€500	N/A
Trace and Access.	€1,000	N/A
Electrical Power Surge. Loss or damage to goods or apparatus more than five (5) years old are excluded.	25% of the Contents Sum Insured	5%
Alternative Accommodation.	N/A	5%
Legal Liability to Public.	€1,000,000	

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OPTIONAL COVERS

All Risks Golfers.

€75 Policy excess is applicable

Up to a maximum of €1,000

Up to €400 for Golfing Trophies

Up to €150 for Hiring replacement of Golf Equipment

Up to €500 for reimbursement of Golf Clubs subscriptions or
pre-paid fees

Up to €150 for customary Bar expenses

Policy Excess

Applicable to all sections of the policy is €75.

Useful Key words - Terms and Conditions

Unoccupied

(i) You and Your family are not living in the main Buildings of Your Home.

(ii) Not attended overnight by You or a member of Your Family or any member of Your domestic employees for thirty (30) consecutive days.

Vacant

(i) The main Building of Your Home is insufficiently furnished for normal occupation, or

(ii) You and Your Family or Occupants have moved out with no intention to return.

Accessible

Windows not exceeding three (3) metres from ground level and accessible from any adjoining balconies, terraces and or walls.

Minimum Security clause for Homes

This contract of insurance does not cover theft from the private dwelling of the Home unless the undernoted minimum protections are fitted and put into full and effective operation whenever the Home is left unattended, unless Your Document of Insurance has been endorsed stating that minimum security clause is inoperative or that alternative protections have been agreed by us.

External Doors:

5 Lever Mortice Deadlocks (conforming to British Standard 3621 or European Equivalent EN 12209 and EN 1303)

or if a composite or UPVC type door a key operated multi locking point system

or key operated security devices top and bottom in addition to existing locks

or metal opening gates/grills fitted externally and secured by a key operated dead lock

Patio Doors and/or sliding doors:

In addition to a key operated central locking device,

key operated bolts to top and bottom opening sections of the doors

or a multi locking point system

or metal opening gates/grills fitted externally and secured by a key operated dead lock

Windows:

Key operated security locks

or lockable metal roll down shutters

or metal grilles embedded into the wall to all ground floor and all Accessible windows.