

Comprehensive Home Insurance Scheme

INTRODUCTION

Welcome to **your** Chartis Insurance Ireland Limited Homeowners Policy. It explains in detail your insurance protection. Please read this policy and the schedule carefully, referring to the endorsements indicated by the entries in the schedule.

It is a contract of insurance between **You** and **Us**, Chartis Insurance Ireland Limited and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** on the proposal form and declarations signed by you or the information that was given on **your** behalf when **you** applied for the insurance. That information may have been given to **us** on a **Statement of Facts Proposal Form** or during a phone conversation. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

The **Statement of Facts Proposal Form** is based on all of the information **you** gave **us**. **You** must check this information carefully and let **us** know immediately if any part of the information **you** gave **us** is wrong. **You** should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want.

You must advise your broker immediately if the use of **your** home changes, such as it becoming let out to tenants, becoming **unoccupied** or being used for any business purpose. **You** should also advise immediately if the nature of **your** home changes in a way that might affect **our** attitude to the cover provided – for example during the building of an extension or re-roofing the property with non-standard materials. If **you** are in any doubt as to whether a change is material, please ask your insurance broker.

The reinstatement value of **your buildings** shown in the **schedule** will be adjusted at each renewal to reflect increased rebuilding costs. **You** should satisfy **yourself** that this value is adequate to cover the full rebuilding cost of the entire **buildings**, including the cost of professional fees and site clearance. If the sums insured are inadequate, it may affect the settlement of any claims **you** may submit under the policy. **We** may at any time, on the advice of a surveyor or loss adjustor, amend the sums insured so that they represent the true values at risk.

This policy, which includes and shall be read as one document with the **schedule**, **Endorsements** and **Statement of Facts Proposal Form**, evidences a contract of insurance between **you** and **us**.

Subject to the policy terms, conditions, exclusions and endorsements **we** will insure **you** against loss, damage or legal liability which may occur during the period for which **we** have accepted your premium.

For and on behalf of
Chartis Insurance Ireland Limited.

Examined



Consumer Lines Director

Signed on behalf of the Company



Managing Director

Chartis Insurance Ireland Limited,
Chartis House, Merrion Road, Dublin 4, Ireland

Chartis Insurance Ireland Limited is regulated by the Financial Regulator.

The Law Applicable to the Contract

Under the relevant European and Irish legal provisions the parties to the proposed contract of insurance, both you and we are free to choose the law applicable to the contract. We propose that Irish Law apply to the contract.

Insurer

The insurer with which your Home Insurance contract will be concluded is Chartis Insurance Ireland Limited which is established in Ireland.

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable to Us under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

Complaints Procedure

If you have any complaint about this contract you should contact:

The Personal Lines Manager,
Chartis Insurance Ireland Limited
E-mail: personallinesireland@chartisinsurance.com

If the complaint is still not resolved to your satisfaction, You may contact:

- a) The Customer Complaints Officer
Chartis Insurance Ireland Limited., Chartis House, Merrion Road, Dublin 4
E-mail: irelandCustomerComplaints@chartisinsurance.com
- b) The Irish Insurance Federation
Insurance House, 39 Molesworth St., Dublin 2.
Phone: 01 - 6761820.
Fax: 01 - 6761943.
E-mail: iis@iif.ie
- c) The Financial Services Ombudsman's Bureau
3rd. Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo Call: 1890 - 882090.
Phone: 01 - 4773112.
Fax: 01 - 4773333.
E-mail: enquiries@financialombudsman.

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

Policy Definitions

All through this Policy there are certain words printed in bold. These words have special meanings which are shown below and on pages 3 – 5 and will have the same meaning wherever they appear in the document.

Accidental damage

Unexpected and unintended damage caused by something sudden and external.

Buildings

The **Buildings** is made up of two parts namely:

- a) the Private House (which includes garages with direct access from the Private House) including fixtures and fittings therein and thereon, occupied for residential purposes only, built with brick, stone or concrete and roofed substantially with slates, tiles, or other incombustible materials and,
- b) domestic outbuildings, detached garages, swimming pools, tennis courts, including fixtures and fittings therein and thereon, fuel storage tanks and their contents, terraces, patios, driveways, footpaths, walls, gates and fences, lawns, hedges, trees, shrubs and plants

all situate as stated in the **schedule** on a site not exceeding two acres in area.

Computer viruses

A corrupting instruction from an unauthorised source that introduces itself through a computer system or network.

Contents

Household goods and **personal effects** belonging to **you** (or for which you are legally responsible) or belonging to members of **your** household and **domestic employees** permanently residing with **you**, all in the private house and domestic outbuildings.

Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

Domestic Employee

Any employee engaged by **you** carrying on solely private domestic duties in connection with the **Buildings** (including repair, maintenance or decoration but excluding work involving structural alterations, demolition, construction or farming). Independent contractors and/or consultants and/or their employees are also excluded.

Excess

The amount **you** must pay towards each claim.

Endorsement

Any alteration to this Policy wording.

Family

The person **you** are married to or live with as if **you** were married, your children, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guests.

Fungi

Any type or form of fungus, including but not limited to, all forms of mould or mildew and any mycotoxins, spores, scents, vapors, gas or substance including any by-products produced or released by fungi.

High Value Items

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals, cameras, video, audio or home computer equipment. **We** treat pairs or sets of items as one item.

Household

You and others permanently residing with **you** in the Private House other than Paying Guests.

Home Office Equipment

Computers, keyboards, visual display units, printers, word-processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones) and office furniture, **you** or **your** family own.

Identity Theft

The theft of your personal identification, Personal Public Service (PPS) number, or other method of identifying you which has or could reasonably result in the wrongful use of such information, including but not limited to, theft occurring on or arising out of your use of the internet. All financial loss resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single Identity Theft Event. Identity Theft shall not include the theft or wrongful use of your business name or any other method of identifying any of your business activities.

Identity Theft Event

One Occurrence of Identity Theft or a series of related Occurrences.

Incident

Any event that might lead to a claim.

Money

Cash, cheques, postal and money orders, savings stamps and certificates, unused current postage stamps, premium bonds, traveller's cheques, travel tickets, gift tokens, but not items used for business purposes or forming part of a collection.

Occurrence

A loss or incident arising during the Policy Term.

Paying Guests

Guests paying for short term accommodation and/or tenants, co-tenants, lodgers, residing with **you**.

Period of Insurance

The period shown on your **schedule** and any subsequent period for which **we** accept a renewal premium.

Personal Effects

Items normally worn, used or carried by **you** or **your family** in daily life, but not **money, credit cards** or items held or used for business purposes.

Reduced Excess

Some sections of the Policy are not subject to the **Policy Excess**. Where indicated on the **schedule** a **Reduced Excess** applies instead. For those sections the Reduced Excess, indicated on the **Schedule**, is the amount of the claim that **you** must pay **yourself**. If it is not clearly stated that the **reduced excess** applies, then the **policy excess** applies to a loss.

Specified Items

Specified items are items that have been individually identified to **us** and are shown in **your schedule**.

Territorial Limits

Republic of Ireland only

Unfurnished

Not adequately furnished or equipped for normal living purposes. In the case of a newly constructed or renovated house, it will be deemed Unfurnished if either the water or electricity service has not been connected.

Unoccupied

Not stayed in overnight by a member of **your Household** or any other person authorised by **you** for more than 30 consecutive days.

We, our, us

Chartis Insurance Ireland Limited,
Chartis House,
Merrion Road,
Dublin 4

You, your

The person or people shown in the **schedule** as 'the insured'.

All other definitions as detailed in the Policy

SECTION A – BUILDINGS

This section covers the buildings of the private dwellings(s) situated within the premises named in the schedule, used for domestic purposes only. An excess of €125 applies to each and every loss other than paragraph 4 (unless altered by policy schedule).

THE COVER (what is insured)

The buildings are insured against loss or damage directly caused by:

1. Fire, smoke, lightning, explosion or earthquake.

2. Impact with the buildings by aircraft, other aerial devices, or articles falling from them, by road or rail vehicles, or by animals.

3. Storm or flood.

4. Subsidence, ground heave or landslip of the site on which the buildings stand.

EXCLUSIONS (what is not insured)

To properties built prior to 1920 unless rewired in the last 20 years by a certified electrician

Smoke damage caused by:

- * any gradually operating cause;
- * industrial or agricultural operation or process.

Loss or damage caused by any vehicle or animal belonging to or under the control of You or any permanent member of your household.

To properties that have incurred flood damage in the past 10 years.

To properties where incorrect information has been given in relation to flood history.

Damage caused by frost, subsidence, ground heave or landslip.

Damage to roofs constructed with torch-on felt exceeding 10 years of age, or other felt exceeding 5 years of age.

Damage to gates, fences or hedges.

To properties that have incurred subsidence damage in the past.

To properties where incorrect information has been given in relation to subsidence history.

THE COVER (what is insured)

EXCLUSIONS (what is not insured)

The first €1500 of each incident of damage or loss.

Damage to walls, gates, fences, hedges, domestic fixed fuel oil tanks, swimming pools, terraces, drives, footpaths, paved patio, tennis hard courts, greenhouses, service and supply pipes, drains, sewers and septic tanks unless the building is damaged at the same time.

Damage whilst the buildings are undergoing any structural alterations, repairs or extensions or demolition.

Damage due to coastal or river erosion.

Damage resulting from faulty workmanship, design or the use of defective materials.

Damage caused by the normal settlement of the buildings.

Damage caused by bedding down of new structures or settlement of newly made up ground.

5. Escape or overflow of water from any washing machine, dishwasher, fixed fish tank, freezer or refrigerator or fixed domestic water or heating installation

Damage to any fixed domestic water or heating installation in the home caused by freezing or forcible or violent bursting.

To properties built prior to 1920 unless re-plumbed by a certified plumber in the last 20 years

Loss or damage caused after the buildings are left unoccupied for more than 30 consecutive days.

Loss or damage due to wear and tear or gradual deterioration.

6. Escape or overflow of oil from any domestic fixed fuel tanks or heating installation.

To properties built prior to 1920 unless re-plumbed by a certified plumber in the last 20 years

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

THE COVER (what is insured)

EXCLUSIONS (what is not insured)

7. Stealing or attempted stealing.

Loss or damage due to wear and tear or gradual deterioration.

Where incorrect alarm and security information has been provided.

Loss or damage whilst the buildings or any part of the buildings are lent, let, sub-let or licensed or accommodating paying guests unless such loss or damage is consequent upon violent and forcible entry

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

8. Riot or civil commotion, labour or political disturbance. Vandals or malicious persons.

Damage to boundary walls, hedges, tennis courts, gates, fences, terraces, patios, drive-ways, footpaths, swimming pools, lawns, trees, shrubs and plants

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days

Loss or damage caused by someone lawfully on the premises

Any damage not reported within 14 days

9. Falling radio and television aerials, satellite dishes, aerial fittings or masts not exceeding 30 feet in height. .
Falling trees, branches, lamp-posts or telegraph poles

Loss or damage to the fittings

Damage to walls, gates, fences or hedges

Damage arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the policy

10. Accidental breakage of fixed glass in windows, solar panels, doors and roofs and fixed sanitary ware and ceramic hobs all forming part of the building.

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

THE COVER (what is insured)

EXCLUSIONS (what is not insured)

11. The cost of repairing accidental damage to domestic fuel oil pipes, underground electricity and telephone cables or underground services, supplying your home for which you are legally responsible.

12. Accidental damage to cables or underground services for which you are legally responsible, supplying your home.

13. If the buildings are made uninhabitable by any cause insured by this section We will pay for the loss of rent which you are unable to recover or the reasonable additional cost of comparable alternative accommodation necessarily incurred by You as owner or occupier of the buildings provided that Our liability in this respect shall not exceed 15% of the sum insured on such buildings and is limited to the period necessary to reinstate the building to an habitable condition

The work of reinstatement must be done without delay.

14. Expenses incurred following damage to the building by any cause insured by this section, in connection with the removal of debris; any extra cost of reinstatement of the destroyed or damaged buildings made necessary to comply with Government or Local Authority requirements but not when notice has been served prior to the time of the loss; and Architects and other fees including Surveyor fees necessarily incurred in the reinstatement of the buildings.

Any expense incurred in the preparation of a claim or estimate of loss.

Costs in respect of undamaged parts of the buildings (except the foundation of the damaged parts).

THE COVER (what is insured)

15. Door Locks Replacement

We will pay the cost of replacing external door locks and keys of your buildings, specified in the schedule, where the keys of such locks have been stolen following a break-in at the Private House or following an assault on You or a member of your Household.

The maximum we will pay is €750.

16 Fire Brigade Charges

We will pay the cost of the charges made on You by a local authority (as permitted by legislation) for Fire Brigade attendance, as a result of any incident, which is insured by Your policy.

The maximum we will pay is €3,000

17 Trace & Access

We will pay the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system which has caused an escape of water.

18 Legal Fees

We will pay the legal fees, which you would have to pay to repossess the premises following occupation by squatters.

EXCLUSIONS (what is not insured)

The maximum amount payable is €1,000 in any one period of insurance.

Loss or damage to the component or appliance from which the water or oil escapes.

Loss or damage caused after the buildings are left unoccupied for more than 30 consecutive days.

The maximum amount payable is €13,000 in any one period of insurance.

Fees incurred without our permission.

ACCIDENTAL DAMAGE

THE COVER (what is insured)

The buildings are insured against any accidental damage in addition to the events under paragraphs 1 to 18 of this section.

EXCLUSIONS (what is not insured)

The first €125 of each incident of damage.

Damage caused by scratching, chewing, tearing or fouling by pets.

Damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, mold, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, faulty workmanship or design, the use of faulty materials or breakdown.

Damage as a result of tree root action, which comes within the terms of any exclusion or limitation, set out in this policy.

Any damage or liability stated as not insured under paragraphs 1 - 18 of this section.

LEGAL LIABILITY TO THE PUBLIC PROPERTY OWNERS LIABILITY

This subsection is only applicable if buildings cover is included.

THE COVER (what is insured)

1. Up to €2,600,000 in aggregate for any one accident or series of accidents constituting one occurrence, including defence costs and expense incurred by You with Our consent, to indemnify You against legal liability for:
 - a) accidental death, illness or bodily injury to any person.
 - b) accidental damage to property.

Arising from the ownership of the buildings and its land.

EXCLUSIONS (what is not insured)

Liability arising directly or indirectly from:

- * an agreement which imposes a liability which You or a member of Your household would not have otherwise been under.
- * any business, profession, employment or trade.

Liability for:

- * Accidental death or bodily injury to a member of Your household or to a person under contract of service of apprenticeship with You or a member of Your family.
- * damage to property owned or held in trust by or in the custody or control of You or a member of Your household.

CONDITIONS APPLICABLE TO THIS SECTION

A. REINSTATEMENT CONDITION

In the event of loss or damage to the building, We will pay the full cost of repair or reinstatement at the time of such loss or damage provided that You have maintained the buildings in a good state of repair and the work is done without delay and that it is insured for the full cost of reconstruction in its present form. See policy Condition 1 (one).

B. MORE THAN ONE PROPERTY

When more than one property is insured, the terms and conditions of the policy shall apply as if each is separately insured.

C. SELLING YOUR PROPERTY

If you are selling your property We will insure the buyer up to the date the contract is signed.

D. SPECIAL CONDITIONS (AVERAGE)

Whenever a sum insured is declared to be subject to average, if the property covered thereby shall at the breaking out of any fire or at the commencement of any fire or loss or damage to the property by any other peril insured against be collectively of greater value than such sum insured, then you shall be considered as being your own insurer for the difference and shall share a rateable proportion of the loss accordingly.

INDEX LINKING - BUILDINGS

The sum insured in the schedule will be adjusted monthly in line with the House Building Cost Index or a suitable alternative index. The amended sum insured and renewal premium will be shown on the renewal notice. In the event of a claim the sum insured will continue to be adjusted during the period necessary to repair or reinstate the buildings provided repair or reinstatement is carried out as soon as possible.

SECTION B – CONTENTS

This section covers the contents of the buildings of the private dwellings situated within the premises named in the schedule. An excess of €125 applies to each and every loss (unless altered on the policy schedule).

The following property is not included as contents:

- * motor vehicles, caravans, trailers, aircraft, watercraft, hovercraft, or parts or accessories normally on or in any of them. However, domestic gardening equipment used on your premises is covered.
- * Landlord's fixtures and fittings;
- * property used for commercial purposes.

Included in the contents section in respect of each of the buildings separately stated in the schedule during the period of insurance Our Liability shall not exceed:

- (a) €600 in respect of property in the open but situated within the boundaries of the property
- (b) €500 in respect of money and €1,500 in respect of credit cards or negotiable documents.
- (c) €750 in respect of title deeds, registered bonds, and other personal documents.
- (d) Limited to €1,300 or 5% of the sum insured (whichever is the greatest) for any one item in respect of valuables.
- (e) The total value of all valuables shall not be taken to exceed $\frac{1}{3}$ of the sum insured on contents, notwithstanding the foregoing in respect of Urban area (defined as Dublin City & County, Bray & Leixlip) risks, the total value of all articles of jewellery shall not be taken to exceed 15% of the sum insured on contents.
- (f) The maximum amount payable in respect of property in locked domestic outbuildings (other than Contents of secured garages built of standard brick construction) shall not be taken to exceed €3,000. This amount is reduced by 50% in respect of property in unsecured domestic outbuildings.
- (g) The maximum amount payable in respect of Visitors (not paying guests) Personal Effects not otherwise insured is €1,000.
- (h) The maximum amount payable in respect of Home Office Equipment (i.e. personal computers, printers, facsimile, telephone answering machines and the like) not otherwise insured is €4,000.

THE COVER (what is insured)

The contents are covered against loss or damage directly caused by:

1. Fire, smoke, lightning, explosion or earthquake.

EXCLUSIONS (what is not insured)

To properties built prior to 1920 unless rewired in the last 20 years by a certified electrician

THE COVER (what is insured)

EXCLUSIONS (what is not insured)

2. Storm or flood.

Smoke damage caused by:
* Any gradually operating cause:
* Industrial or agricultural operations.

To properties that have incurred flood damage in the past 10 years.

To properties where incorrect information has been given in relation to flood history.

Loss or damage caused by frost.

3. Impact by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals.

Damage caused by any vehicle or animal belonging to or under the Control of You or any permanent member of your household.

4. Escape or overflow of water from any fixed water tanks, apparatus or pipes, washing machine, dishwasher, refrigerator, freezer or fixed fish tank

To properties built prior to 1920 unless re-plumbed by a certified plumber in the last 20 years

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

Loss or damage caused by wear and tear or deterioration.

5. Escape or overflow of oil from any domestic fixed fuel tanks or heating installations.

To properties built prior to 1920 unless re-plumbed by a certified plumber in the last 20 years

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

Loss or damage caused by wear and tear or deterioration

6. Stealing or attempted stealing.

Where incorrect alarm and security information has been provided.

THE COVER (what is insured)

EXCLUSIONS (what is not insured)

	<p>Loss or damage whilst the building or any part of the buildings are lent, let, sub-let or licensed or accommodating paying guests unless such loss or damage is consequent upon violent and forcible entry.</p> <p>Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.</p>
7. Riot or civil commotion, labour and political disturbance. Vandals and acts of malicious persons.	<p>Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.</p> <p>Loss or damage caused by someone lawfully on the premises.</p>
8. Subsidence, ground heave or landslide of the site upon which the buildings stand.	<p>To properties that have incurred subsidence damage in the past.</p> <p>To properties where incorrect information has been given in relation to subsidence history.</p> <p>The first €1,500 of each incident of damage or loss.</p> <p>Loss or damage whilst the buildings are undergoing any structural alterations, repairs or extensions.</p> <p>Damage due to coastal or riverbank erosion.</p> <p>Damage resulting from faulty workmanship, design or use of defective materials.</p>
9. Falling trees, branches, lamp-posts or telegraph poles. Falling radio and television aerials, not exceeding 30ft, aerial fittings, masts or satellite dishes.	<p>Loss or damage caused through lopping and/or felling.</p> <p>Loss or damage to the fittings.</p>
10. The contents if and in so far as these are not otherwise insured whilst temporarily removed from the buildings are insured:	<p>Contents outside the territorial limits, currency, bank notes, credit cards or negotiable documents.</p>

THE COVER (what is insured)

- (a) Against loss or damage caused by any of the perils insured under this section whilst in any occupied private dwelling.

The maximum amount we will pay is 15% of the sum insured on contents.

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11. The value of oil lost following accidental damage to domestic water or heating installation by any external cause.

The maximum we will pay is €500.

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12. Rent for which You are liable as occupier if the buildings are rendered uninhabitable by any cause which is insured under this section, not exceeding 15% of the sum insured on contents of the building damaged or destroyed.

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

- * 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 house to an habitable condition.

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

The maximum We will pay under this paragraph is 15% of the sum insured by this section.

EXCLUSIONS (what is not insured)

Loss or damage unless force is used to gain entry to or exit from a building.

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

Loss or damage caused after the buildings are left unfurnished or unoccupied for more than 30 consecutive days.

THE COVER (what is insured)

14. Your legal liability as a tenant arising from any cause insured under paragraph 1 to 13 of section B.
The maximum We will pay under this paragraph is 15% of the sum insured by this section.

15. Your legal liability as a tenant for the cost of repairing accidental damage to domestic fuel oil tanks, underground water supply pipes and tanks, underground service and supply pipes, sewers, drains, underground electricity or telephone cables for which You are legally responsible.

16. The cost of preparing new title deeds to the premises if they are lost or damaged by any cause insured under this section while in the home or while lodged with a Building Society, solicitor or bank for safe keeping.
The maximum We will pay is €750.

17. Loss, damage or destruction to food in your freezer caused by a rise or fall in temperature.
The maximum we will pay under this paragraph is €500.

18. Costs necessarily incurred for each occurrence giving rise to a claim for replacing locks to external doors, windows, safes and alarms of the home following theft of the keys and which form the subject of a valid claim under paragraph 6 of this section.

EXCLUSIONS (what is not insured)

Any Liability:
(a) arising from subsidence, landslip or heave;
(b) arising from damage caused by escape of water from fixed water tanks, apparatus or fixed pipes, storm, flood, falling trees or branches, lamp-posts or telegraph poles.

Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority or due to any consequence of strikes, labour or political disturbances.
Gradual deterioration by any cause other than a rise or fall in temperature.
Loss or damage if the freezer is more than 10 years old.

THE COVER (what is insured)

19. Fatal injury to You or Your spouse or both as a result of fire, burglary or assault in the buildings provided that:
- (a) death ensues within three months of such injury:
 - (b) Our liability shall be €3,500 for each person insured.

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20. The Contents sum insured is automatically increased by 10% to cover the cost of replacing Christmas gifts during the month of December, if they are lost or damaged by any cause insured under this section.

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21. The Contents sum insured is automatically increased by 10% for a period of one month before and one month after the wedding day of You or a member of your Household to cover the cost of replacing wedding gifts if they are lost or damaged by any cause insured under this section.
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EXCLUSIONS (what is not insured)

Loss or damage which You/Your Household are covered for under another contract of insurance

Loss or damage which You/Your Household are covered for under another contract of insurance

ACCIDENTAL DAMAGE

THE COVER (what is insured)

The contents are insured whilst in the home against any accidental damage.

EXCLUSIONS (what is not insured)

The first €125 of each incident of damage.

Damage to clothing, furs, contact lenses, plants, food or drink.

Damage caused by scratching, chewing, tearing or fouling by pets.

Damage caused by animals owned or in the care custody or control or You or Members of Your Household

Damage while any part of the home is lent, let, sub-let, or licensed.

Damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, mold, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, faulty workmanship or design, the use of faulty materials or breakdown.

Damage to audio tapes, discs, video or computer cassettes, records or computer software.

Loss or damage occurring whilst the premises are unoccupied or unfurnished.

Damage to pottery, porcelain, terracotta, glass or other brittle articles, while being handled or actively used, to photographic, television, radio, other receiving, recording or reproducing equipment as a result of the fitting, repairing, adjusting, or dismantling of any part of such apparatus or to lamps, tubes, or electronic components in such apparatus.

Any damage or liability stated as not insured under paragraphs 1 - 21 of this section.

OCCUPIERS AND PERSONAL LIABILITY

This subsection is only applicable if contents cover is included.

THE COVER (what is insured)

1. Up to €2,600,000 for any accident or series of accidents constituting one occurrence, including defence costs and expenses incurred by You with Our prior written consent, to indemnify You and Your household against legal liability for:
 - (a) accidental death, illness or bodily injury to any person;
 - (b) accidental damage to property arising;
 - (i) from the occupation (not ownership) of the home and its land;
 - (ii) from the employment of any domestic employee in the Republic of Ireland.
 - (iii) in any other personal capacity anywhere in the territorial limits or worldwide within 30 consecutive days.

2. Up to €2,600,000 for any accident or series of accidents constituting one occurrence, including defence costs and expenses incurred by You with Our prior written consent, to indemnify You and Your family against legal liability for:
 - (a) accidental bodily injury, death, disease or illness for any Domestic Employee employed by You and Your Household.

EXCLUSIONS (what is not insured)

Liability arising directly or indirectly from:

- an agreement which imposes a liability which You or a member of Your household would not have otherwise been under;
- ownership of any land or building;
- any business, profession, employment or trade other than the provision in Your Home of
 - i a child minding service for up to 2 children
 - ii accommodation for up to 6 paying guests
- racing, hunting or playing polo;
- wilful or malicious acts;
- the transmission of any communicable disease by You or a member of Your household;
- arising out of, caused by aggravated by or resulting from “fungi”, wet or dry rot, or bacteria. This exclusion includes any liability imposed on the insured by any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from “fungi”, wet or dry rot, or bacteria.

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

- aircraft, watercraft, hovercraft or sailboards unless they are models or toys which are hand or foot propelled
- mechanically propelled or assisted vehicles(except domestic gardening equipment and pedestrian controlled models or toys) or lifts;
- Firearms(except those licensed for sporting activities)

EXCLUSIONS (what is not insured)

- animals (except ponies, saddle horses, domestic cats and dogs (other than dangerous dogs, as specified in Regulations made under the Control of Dogs Acts or Amendments thereto, unless such dogs are **at all times**, muzzled, under effective control, and capable of identification)).
- Dangerous implements (e.g. chainsaws, blowtorches, kango hammers, welding equipment and/or any equipment necessitating the use of protective clothing) which are being used other than at the buildings as described in the schedule.

Liability for:

- * Bodily injury to a member of Your household or to a person under a contract of service or Apprenticeship with You or a member of Your household (other than domestic employees)
- * damage to property owned or held in trust by or in the custody or control of You or a member of Your household.

CONDITIONS APPLICABLE TO SECTION B

A. BASIS OF SETTLEMENT

In the event of the total loss or destruction of any insured item under the contents section, the basis of settlement shall be the cost of replacing the item as new provided that the item is substantially the same as but not better than the original item when new.

Furthermore, the Company will pay the cost of replacement as new (or at our option, will replace as new) except for:

1. Household Linen and Clothing where a deduction for wear and tear will be made
2. Items that can be economically cleaned, repaired or restored (including Household Linen, Clothing and Floor Coverings of every description) where the cost of cleaning, repair or restoration will be paid
3. Where any article forms part of a set, pair or suite the Company will be liable only for the value of the particular part or parts which have been lost or damaged and will not be liable for the full value of the set, pair or suite as a unit.

B. SPECIAL CONDITIONS (AVERAGE)

If the sum insured at the time of the loss or damage is less than the cost of replacing the property the Company will pay only for that proportion of the loss or damage which the sum insured bears to such costs.

INDEX LINKING - CONTENTS

The sum insured in the schedule will be adjusted monthly in line with the Durable Household Goods section of the Consumer Price Index prepared by the Central Statistics Office or a suitable alternative index. The amended sum insured and renewal premium will be shown on the renewal notice.

SECTION C - 'ALL RISKS'

1. Miscellaneous valuables, clothing & personal effects

This section covers accidental physical loss or damage to personal effects including clothing, miscellaneous articles of jewellery, gold, silver or other precious metals.

Furs, watches, cameras, photographic equipment, binoculars, sports equipment, belonging to You or any members of Your household.

Coverage applies to physical loss or damage occurring within the territorial limits or for the purpose of travel away only, elsewhere in the world for up to 60 days in any one period of insurance.

The total amount payable under this section in respect of:

- a) all loss or damage is limited to the sum insured.
- b) any one article is limited to €1,300.

EXCLUSIONS (what is not insured)

The first €75 of each and every claim

Any loss or damage in any way connected with any trade or profession.

Loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, mold, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials.

Breakage to pottery, porcelain, terracotta, glass or other articles of a brittle nature (other than jewellery and spectacles), unless such breakage is caused by burglars, thieves or fire. Damage to guns by internal explosions.

Breakage of strings, reeds or drum heads on musical instruments.

Damage to camping equipment, sports equipment and clothing, 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.

Accidental breakage of camping, sports equipment and clothing whilst in use.

Any loss or damage to contact, corneal or micro corneal lenses or hearing aids.

Deeds, bonds, bills of exchange, money, securities, documents, manuscripts, business, professional or trade goods or equipment.

Loss of jewellery from baggage outside the territorial limits unless carried by hand under Your personal supervision.

EXCLUSIONS (what is not insured)

Goods left in unattended motor vehicles except contained in a locked luggage boot or covered luggage compartment of a private motor vehicle.

Electrical or mechanical breakdown.

2. Specified valuables & other items.

This section covers accidental physical loss or damage to property as shown in the schedule belonging to you or any member of Your household permanently residing with You caused by loss or damage occurring within the territorial limits, and for the purpose of travel away only, elsewhere in the world for up to 60 days in any one period of insurance.

Loss or damage listed under exclusions in section 1 above.

The first €75 of each and every claim.

3. Money and Credit Cards

Accidental loss of money, belonging to You or a member of Your household, anywhere in the world, up to €500.

Financial loss following misuse of credit cards belonging to You or a member of Your household, up to €1,500.

Special Condition

You must report the loss of any credit card to the issuing company and to the police within 24 hours of discovery.

The first €75 of each and every claim.
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. Unauthorised use by a member of Your household. Liability following breach of the terms and conditions of use.

INDEX LINKING- ALL RISKS

The sum insured in the schedule will be adjusted monthly in line with the Durable Goods section of the Customer Price Index prepared by the Central Statistics Office or a suitable alternative index. The amended sum insured and renewal premium will be shown on the renewal notice.

SECTION D-PEDAL CYCLES

THE COVER (what is insured)

Pedal cycles including fitted accessories against:

1. Loss or damage by theft or any attempted theft
2. Accidental damage while the said cycle(s) is used by You, or any member of Your household.

Cover is limited to the territorial limits or for the purpose of travel away only, elsewhere in the world for up to 30 days in any one period of insurance.

The maximum We will pay for any one pedal cycle is limited to the sum insured stated in the policy schedule.

EXCLUSIONS (what is not insured)

Wear and tear, electrical or mechanical breakdown or derangement.

Loss or damage arising from business use.

Damage to tyres or lamps, or other accessories unless the cycle(s) itself is damaged at the same time.

Motor assisted cycles.

Stealing of the cycle(s) or its parts unless the cycle(s) is in a locked building or has been immobilised by a security device.

Any loss or damage whilst the cycle is being used for racing, pacemaking, speed testing or for hire.

The first €75 of each and every claim.

INDEX LINKING- PEDAL CYCLES

The sum insured in the schedule will be adjusted monthly in line with the Durable Goods section of the Customer Price Index prepared by the Central Statistics Office or a suitable alternative index. The amended sum insured and renewal premium will be shown on the renewal notice.

SECTION E - CARAVAN

This section covers the caravan named in the schedule, used for domestic purposes. An excess of €200 applies to each and every loss (unless altered by policy schedule).

Caravan means:

1. the trailer caravan or mobile home described in the schedule
2. accessories, fixtures, fittings, furnishings and utensils while in or attached to the caravan

THE COVER (what is insured)

1. Loss of or Damage to the caravan within the Republic of Ireland and while temporarily elsewhere (including transit between ports) in Your custody or control provided that the period for which You are outside the Republic of Ireland does not exceed 60 days in any one period of insurance
2. If there is Loss or Damage which is insured by this section we will pay the reasonable cost of:
 - i) protection and removal to the nearest suitable repairers
 - ii) delivery to Your Home address or to the Caravan's permanent site within the Republic of Ireland
3. Loss of Use
 - i) the reasonable cost of hiring another Caravan or other alternative accommodation
 - ii) cost of hiring charges for bookings You have paid prior to the loss or damage
4. Salvage Charges
All reasonable costs and expenses which You have to pay to reduce or avoid a loss which would have resulted in a claim under this section during the course of any sea transit

EXCLUSIONS (what is not insured)

- The Excess shown in the Schedule
- Loss or damage while the Caravan is on a site away from Your Home for more than 30 days caused by overturning of the Caravan by Storm or Flood unless it is securely anchored to the ground at all four corners of the chassis
- Loss or damage while the Caravan is being used in any motor sport
- Loss or damage while the Caravan is used as a permanent residence
- Loss or damage occurring while the Caravan is let out on hire
- Loss or damage caused by Storm to the tent of a trailer tent or any awning
- Loss or damage caused by seepage of water into the Caravan through seams or seals
- Loss or damage caused deliberately by any of Your Household or any person having use of the Caravan
- Damage to tyres by application of brakes or by road punctures, cuts or bursts
- Loss or damage to furniture, furnishings or utensils caused by malicious damage or stealing while the Caravan is left unattended unless the loss or damage occurred when Your Caravan was locked
- The costs of repairing mechanical, electrical, electronic or computer failures or breakdowns or breakages

CLAIMS SETTLEMENT FOR SECTION E

Provided the loss or damage is covered under Your Policy, We will settle Your claim as explained below subject to the maximum amount payable.

- 1 We will pay the cost of work carried out in repairing or replacing the damaged parts of the Caravan
- 2 If the Caravan is lost or damaged beyond economical repair:
 - i) within 12 months of Your having purchased it new, We will pay the cost of replacement as new or at Our option We will replace as new
 - ii) Otherwise than in i) We will pay the market value
- 3 If We know that the Caravan is the subject of a hire purchase agreement We will pay the owner whose receipt shall be a full discharge

For Furniture, furnishings, utensils and household linen we will pay the cost of replacement as new or at Our option We will replace as new except for:

- household linen where a deduction for wear and tear will be made
- items that can be economically repaired (including household linen) where the cost of repair will be paid

By household linen we mean towels, bed and table linen

Sums insured will not be reduced following payment of a claim.

Maximum amount Payable

The maximum amount payable in respect of any one incident less any Excess is:

1. Caravan - The Sum Insured unless 2 i) above applies
2. Removal and delivery - €400
3. Loss of use - €15 per day subject to €250 in total
4. Salvage Charges - No limit

The Excess shown in Your Schedule does not apply to 2 or 3.

SECTION E - LIABILITY TO THIRD PARTIES

THE COVER (what is insured)

You are insured for any amounts which any member of Your Household become legally liable to pay in respect of:

- Accidental bodily injury, death, disease or illness of any person
- Accidental loss of or damage to property

arising out of the ownership, possession or use of the Caravan

We will also cover the legal liability of any other person who is using or has custody of the Caravan with Your permission and who is not insured elsewhere

We will pay up to €1,300,000 for any accident or series of accidents constituting one occurrence, including defence costs and expenses incurred by you with Our prior written consent

If You or a member of Your household claiming should die, You/their legal personal representatives will have the protection of this cover

EXCLUSIONS (what is not insured)

We will not pay for liability directly or indirectly arising from:

- Injury, death, disease or illness of any member of Your Household
- Loss of or damage to property owned, occupied or in the custody of any member of Your Household
- A Caravan which is used as a permanent dwelling or on hire
- Towing during hire
- An agreement unless the liability would have existed without the agreement
- Injury, death, disease, illness or damage arising from Your profession or business
- Injury, death, disease, illness or damage arising from any mechanically propelled vehicle by which the Caravan is being towed or transported
- Injury to any person in Your employment

SECTION F - IDENTITY THEFT

This section provides You with insurance cover if You become the victim of identity Theft during the period of insurance, subject to the terms, conditions and limitations shown below. We will pay up to €10,000 for each Occurrence of Identity Theft, including €2,500 in respect of lost wages (maximum payment any one week €420).

An Excess of €50 applies to each Identity Theft Event.

THE COVER (what is insured)

1. Costs for Solicitors' fees for signing statutory declarations or similar documents for financial institutions or similar credit grantors or credit agencies that have required that affidavits be notarised.
2. Costs for registered mail to Gardaí, credit reference agencies, financial institutions or similar credit grantors.
3. Lost wages as a result of time taken off from work to meet with, or talk to police, credit reference agencies and/or legal counsel or to complete statutory declarations. If you are a self-employed professional, actual lost wages includes remuneration for vacation days, discretionary days, floating holidays and paid personal days. Computation of lost wages for self employed professionals must be supported by and will be based on prior year tax returns. Coverage is limited to wages lost within 12 months after your discovery of an Identity Theft Event.
4. Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.

EXCLUSIONS (what is not insured)

- Loss arising out of business activity of any insured person. Lost wages remuneration excludes business interruption or future earnings of a self-employed professional.
- Expenses incurred due to any fraudulent, dishonest or criminal act by an insured person or any person acting in concert with an insured person, or by any authorised representative of an insured person whether acting alone or in collusion with others.

THE COVER (what is insured)

5. Reasonable legal fees incurred, subject to our prior consent, for:
- a) defence of lawsuits brought against the insured person by merchants of their collection agencies;
 - b) the removal of any criminal or civil judgements wrongly entered against you;
 - c) challenging the accuracy or completeness of any information in a consumer credit report.
6. Charges incurred for travel, long distance telephone calls to retail merchants, Police, financial institutions or similar credit grantors or credit reference agencies to report or discuss an actual Identity Theft.

EXCLUSIONS (what is not insured)

CONDITIONS APPLICABLE TO SECTION F

If you discover you are a victim of an Occurrence of Identity Theft, contact Chartis Insurance Ireland Limited immediately and We will help you with advice on what you need to do.

If you make a claim for lost wages, Chartis Insurance Ireland Limited will ask you to submit proof from your employer that you took unpaid days off. You must also provide proof that it was necessary to take time away from work.

You must also;

- (a) send copies of any demand, notices, summonses, complaints, or legal papers received in connection with a covered loss;
- (b) take all reasonable and prudent action to prevent further damage to your identity;
- (c) You must make the claim no later than 6 (six) months from expiration date of this Policy.

POLICY CONDITIONS

In the following conditions 'You' also includes any other person insured under the policy.

1. You shall take all responsible steps to prevent loss, damage or accident and maintain the buildings in a good state of repair
2. 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.
3. If You or anyone acting on behalf of You makes a claim under the policy knowing the claim to be false, We will not pay the claim and all cover under the policy will cease.
4. Any difference arising between our Company and you, the insured, or any claimant under this policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator to the decisions of two Arbitrators, one to be appointed in writing by each of the parties or in case of disagreement of the Arbitrators, of an Umpire to be appointed by them in writing before entering upon the references who shall sit and preside at their meetings and the obtaining of an award of such Arbitrator. The Arbitrator or Umpire shall be a condition precedent to any liability of Us or any right of action against us in respect of such difference, and we shall not be liable in respect of any such claim unless such claim shall in the meantime have been referred to arbitration.
5. You must advise Us of any changes of circumstances after the start of the insurance which increases the risk of loss, injury or damage or which might otherwise affect this policy.
6. Upon learning of a claim or any circumstances likely to give rise to a claim as a condition precedent to any liability on Our part You must:
 - a) advise Us as soon as reasonably possible but immediately if there is riot damage;
 - b) give Us all the help and information that We may reasonably require, including entrance to the building and/or access to the contents as needed;
 - c) immediately advise the police if loss or damage is caused by theft, attempted theft, malicious people, vandals, riot, civil commotion, labour or political disturbance;
 - d) immediately sent to Us any writ or summons or other communications You receive;
 - e) give full details in writing within 30 days of the incident together with any supporting evidence that We require.
7. We have the right to the salvage of any property.

8. You must not admit, deny, negotiate or settle a claim without Our written consent.
9. We are entitled to:
 - a) take the benefit of Your rights against another person before or after We have paid a claim;
 - b) take over the defence or settlement of a claim against You by another person.
10. If at any time of any accident which results in a claim under the policy there is any other insurance covering the same damage or liability or any part of it, we will only pay our rateable proportion of the claim.
11. In the event of more than one location being specified in the schedule the limitations shall apply as if each location had been insured by a separate policy.
12. We may extend or broaden the cover provided by this policy. If we do this during the Policy Period or within 60 days before the Policy Period commences without increasing the premium, then the extended or broadened cover will apply to an Occurrence after the effective date of the extended or broadened cover.

POLICY EXCLUSIONS

This insurance does not cover

1. Any loss or damage or liability directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
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:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear components
4. “Fungi”, Wet or Dry Rot, or Bacteria, meaning the presence, growth, proliferation, spread or any activity of fungi, wet or dry rot or bacteria. Whenever fungi, wet or dry rot, or bacteria occur, the fungi, wet or dry rot, or bacteria and any resulting loss is **always excluded under this policy, however caused**. In addition, there is

no coverage to test for monitor, clean up, remove, remediate, contain, tread, de-toxify, neutralize, or in any way respond to or access the effects of, fungi, wet or dry rot, or bacteria.

5. Notwithstanding any provision to the contrary within this insurance or any endorsement thereto the Company shall not be liable in respect of liability loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- (a) War invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition by or under the order of any Government or public or local authority
 - (b) any act of terrorism
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the 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 religious ideological 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 liability loss damage 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 (a) and/or (b) above

If the Company alleges that by reason of this exclusion any liability loss damage cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured

In the event any portion of this endorsement is found to be invalid or unenforceable the remainder shall remain in full force and effect.

In the event of conflict between this clause and the war risk exclusion contained in the policy the wording of this clause shall prevail.

Operative endorsements are referred to by number in the schedule.

HH1- Intruder Alarm (Non- Warranty)

In consideration of the Insured having an Intruder Alarm System fitted to the property insured by this policy, a discount is allowed on the first and annual premiums under Section A and B of this policy (as applicable).

It is agreed that the insured shall use his best endeavours to ensure that at all times when the property is unattended the Intruder Alarm shall be left in operation.

HH2- Intruder Alarm connected to Central Station (Non – Warranty).

In consideration of the Insured having an Intruder Alarm System fitted to the property insured by this policy and connected to a Central Station System by a Digital Dial Telephone Link, a discount is allowed on the first and annual premiums under Section A and B of this policy (as applicable).

It is agreed that the insured shall use his best endeavours to ensure that at all times when the property is unattended the Intruder Alarm shall be left in operation.

HH3- Intruder Alarm (Warranty)

In consideration of the Insured having an Intruder Alarm fitted to the property insured by this policy, a discount is allowed on the first and annual premiums under Sections A and B of this policy (as applicable).

It is agreed that all times when the property is unattended the Intruder Alarms must be left in operation. If you do not comply with this requirement we will not pay the first €750 of each incident of loss or damage by theft or attempted theft.

HH4- Intruder Alarm connected to Central Station (Warranty).

In consideration of the Insured having an Intruder Alarm System fitted to the property insured by this policy and connected to a Central Station System by a Digital Dial Telephone Link, a discount is allowed on the first and annual premiums under Section A and B of this policy (as applicable).

It is agreed that the Alarm System shall be maintained by the installing engineers during the currency of this policy and that at all times when the property is unattended the Intruder Alarm must be left in operation. If you do not comply with this requirement we will not pay the first €750 of each incident of loss or damage by theft or attempted theft.

HH5- Smoke Detectors

In consideration of the Insured having two smoke detectors fitted to the property insured by this policy, a discount is allowed on the first and annual premiums under Sections A and B of this policy (as applicable).

HH6- Occupation of the property as Offices

It is noted that the property insured by this policy is partly occupied as Offices in connection with the Insured's business as declared to the Company but it is agreed that the cover provided by Section B of this policy does not extend to cover Office machinery nor will the Liability sections of this policy extend to include any liability arising from the exercise of any Trade, Profession or Business by any person entitled to indemnity hereunder.

HH7- Rented Property

It is noted that the property insured by this policy is let to Tenants and it is agreed that the sum insured under Section B of this policy is limited to Contents, the property of the insured and does not extend to include the property of occupiers of the property. Furthermore, the risk of Larceny is excluded from the cover provided and in addition, Accidental Damage caused by tenants shall not constitute a loss under this policy.

HH8- Mortgagees Clause

The interest of the mortgagee shall not be prejudiced by an act or negligence 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.

HH9- Increased Excess - Buildings and Contents

It is agreed that the excess stated in the policy Sections A & B is increased to the amount as stated in the schedule.

HH10- Increased Excess - Accidental Damage

It is agreed that the excess stated in the policy sub-sections headed "Accidental Damage" is increased to €500.

HH11- Increased Excess - Water Peril

It is agreed that the excess stated in the policy Sections A & B is increased to €500 only in respect of sub-section 5 of Section A - Buildings and sub-section 4 of Section B - Contents.

HH12- Increased Excess - (Flood)

It is agreed that for the peril of Flood only (noted in sub-section 3 of Section A and sub-section 2 of Section B) the excess is increased to the amount stated in the schedule. Furthermore, the excess is increased, to the amount stated in the schedule, for any Accidental Damage loss, if associated with the peril of Flood only.

HH13 – Special Security Precaution for Jewellery

It is a condition of your Policy that all items of jewellery valued in excess of €10,000 are kept in a locked safe when not in the personal custody of an adult.

HH14 – Property used partly for Business Purposes, other than a Home Office

The property is partly occupied in connection with your business as disclosed to Us. Within that portion of the Property no cover is provided for Money or valuables and Accidental Damage to Contents is not included (whether indicated or not on the schedule).

The insurance provided for Theft or attempted Theft of Contents, only applies if accompanied by violent and forcible entry or exit and is subject otherwise to the terms, limitations and exceptions specified in this Policy.

The exclusion regarding “profession, trade or business” referred to under LEGAL LIABILITY TO THE PUBLIC does not apply to your business as disclosed but, We will not insure You for any amount which You might become legally liable to pay for death, injury, illness or loss or damage caused by remedial, professional or other advice or treatment other than medical first aid treatment given or administered or omitted by You, or by any of your servants, employees or agents.

HH15 – Holiday Home

The Premises is occupied as a Holiday Home.

Whenever You are not in residence it is a condition of your Policy that:

- a. Contents will exclude Money and will exclude subsection 6 and subsection 7 of section B - Contents.
- b. a responsible person is appointed to supervise and regularly check the Premises
- c. the electricity, gas and water are turned off at the mains and the water system is drained. This condition shall not apply if the central heating system is set to automatically come into use daily by means of a time switch with the thermostat set to a minimum temperature of 55 degrees Fahrenheit and the loft hatch/door left open where fitted.

HH16 – Fire Cover Only

The Insurance provided by your Policy is hereby limited to - “Fire, Explosion, Lightning, Earthquake”. No other insurance is provided by your Policy.

HH17 – Paying guests up to six

It is agreed that the policy cover is extended to permit not more than six short term paying guests at any one time to reside in the private residence. Whilst paying guests are in residence, the risk of larceny is excluded from cover. In addition, the cover provided by this policy does not extend to cover the property of such paying guests and excludes any liability for consumption on or off the premises of food or drink