

# Household Insurance

## Insurance Product Information Document

**Company: AmTrust International Underwriters DAC**

Regulated by the Central Bank of Ireland. Registered No. 169384

**Product: Halligan Insurances – Buildings Cover**

Halligan Life & Pension Ltd t/a Halligan Insurances, Good Insurances is regulated by the Central Bank of Ireland.

This document contains some important facts about AmTrust Household Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

AmTrust Household Insurance provides cover to reinstate your home to its original condition following a loss. This includes walls, roof, permanent fixtures and fittings, drives, footpaths and domestic outbuildings and garages.



#### What is insured?

- ✓ Loss or damage to your buildings caused by events such as fire, storm or flood, escape of water, stealing or attempted stealing, impact, malicious acts or vandalism and subsidence;
- ✓ Accidental damage to cables or underground services;
- ✓ Accidental breakage of fixed glass in windows, solar panels, doors and roofs and fixed sanitary ware and ceramic hobs;
- ✓ Escape or overflow of oil from any domestic fixed fuel tanks or heating installation;
- ✓ Up to €750 for any one claim for replacing external door locks and keys;
- ✓ Up to €1,000 for tracing and accessing leaks for any one claim;
- ✓ Up to €3,000 for fire brigade charges;
- ✓ Up to €10,000 for Identity Theft Cover;
- ✓ Up to €2,600,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to 15% of the buildings sum insured for loss of rent or alternative accommodation costs while the home cannot be lived in as a result of loss or damage covered by an insured event;

The following cover is available at an additional premium:

- ✓ Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as putting your foot through your ceiling when in the loft.



#### What is not insured?

- ✗ Loss or damage caused by fire or smoke to properties built 100 years ago or more unless rewired in the last thirty (30) years by a certified electrician;
- ✗ Loss or damage caused by escape or overflow of oil from any domestic fixed fuel tanks or heating installation to properties built 100 years ago or more unless re-plumbed by a certified plumber in the last thirty (30) years;
- ✗ Storm or flood damage to properties that have incurred flood damage in the past ten (10) years;
- ✗ Storm or flood damage to gates, fences or hedges;
- ✗ Any subsidence damage to swimming pools, tennis hard courts, terraces, drives, footpaths, paved patio and service and supply pipes unless the building is damaged at the same time and by the same cause;
- ✗ Loss or damage caused by stealing or attempted stealing, whilst the buildings are let unless such loss or damage is consequent upon violent and forcible entry;
- ✗ Loss or damage caused by wear and tear;
- ✗ Accidental damage caused by animals;
- ✗ Loss or damage to the component or appliance from which the water or oil escapes.



#### Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Cover is limited for unoccupied properties. Some insured events are not covered if the property has been unoccupied for more than 30 consecutive days.
- ! 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.



### Where am I covered (Territorial Limits)?

- ✓ Republic of Ireland only.



### What are my obligations?

- Comply with the terms and conditions of the policy;
- Ensure that all of the information you provide is truthful, complete and accurate to the best of your knowledge;
- Tell Halligan Insurances as soon as possible of any change in your circumstances, for example change in address, change in the use of your home or plan to leave the home unfurnished or unoccupied;
- Notify Halligan Insurances within thirty (30) days upon learning of a claim or any circumstances likely to give rise to a claim;
- **If you need to make a claim:** Please call Halligan Insurances on 01 879 7100 Mon-Fri 9am-5pm (excluding public and bank holidays) as soon as possible. Emergency Claims Helpline Number: 01-693 1020 – This is an out of hours' number only and will operate after 5pm until 9am the next day from Monday to Friday. A 24-hour service will operate on Saturdays and Sundays, and on any public and bank holidays.
- When submitting a claim please provide your policy number which can be found on your policy schedule and tell the Gardaí/Police immediately if loss or damage has been caused by stealing or attempted stealing or malicious acts or vandalism.



### When and how do I pay?

Please contact Halligan Insurances for payment options.



### When does the cover start and end?

Your cover start and finish dates will be noted on your policy schedule.



### How do I cancel the contract?

To cancel your policy please contact Halligan Insurances on 01 879 7100. Cancellations made within the first fourteen (14) days of purchase receive a full refund, after fourteen (14) days a pro-rata refund will be provided.