

# Household Insurance

## Insurance Product Information Document

### Company: ERGO Versicherung AG

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### Product: Halligan Insurances – Contents 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 ERGO 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?

ERGO Insurance provides cover for the cost of repairing or replacing contents as a result of loss or damage while in the home.



#### What is insured?

- ✓ Loss or damage to your contents caused by events such as fire, storm or flood, escape of water, stealing or attempted stealing, impact, malicious acts or vandalism and subsidence;
- ✓ Up to €500 for any one claim for the value of oil following damage to domestic water or heating installation by external means;
- ✓ Costs necessarily incurred for each occurrence giving rise to a claim for replacing locks to external doors, windows, safes and alarms which form the subject of a valid claim under cover 6 – stealing or attempted stealing;
- ✓ Up to €2,600,000 to cover any amount you are legally liable to pay arising as occupier of the property;
- ✓ Up to €3,500 following fatal injury to you and/or your spouse/partner as a result of fire, burglary or assault in the buildings;
- ✓ Up to 15% of the contents 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;
- ✓ Up to €2,500 or 5% of the contents sum insured (whichever is the greatest) for any one high value item. High value items covered up to 33.33% of the contents sum insured in total. A limit of 20% of the contents sum insured applies to Urban area risks;
- ✓ Up to €3,000 for theft from a locked outbuilding;
- ✓ Up to €1,300 in total for freezer food;
- ✓ Up to €4,000 for home office equipment;
- ✓ Up to €1,000 for visitor's personal effects;
- ✓ Up to €5,000 to cover the cost of replacing gifts during December and wedding gifts one month before and after the wedding day of your household;
- ✓ Up to €750 for money and €3,000 for credit cards;

We will also pay the costs for the following for an additional premium:

- ✓ Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as spilling paint on a carpet.
- ✓ All Risks cover for accidental physical loss or damage to your personal effects occurring within the territorial limits, up to €1,500 for any one single item.



#### 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;
- ✗ 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;
- ✗ Any damage caused by wear and tear;
- ✗ Accidental damage caused by animals;
- ✗ Stealing of cycles unless the cycle is in a locked building or has been immobilised by a security device secured to a fixed structure;
- ✗ Any loss or theft not reported to the police within 24 hours of discovery.



#### 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;
- ! Where any article forms part of a set, pair or suite, we 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.



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

- ✓ Republic of Ireland only.
- ✓ If you have extended your cover to include All Risks, your personal effects are covered anywhere in the Republic of Ireland and for the purpose of travel away only, elsewhere in the world for up to sixty (60) days in any one period of insurance.



### 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;
- Provide us with such proof of purchase, evidence of value or age for all items involved in your claim together with any supporting evidence that we require;
- **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: 1800 938 980 –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.