

123.ie

Household Insurance Policy



Underwritten by

TRAVELERS 

YOUR INSURANCE POLICY

Thank you for choosing Travelers Insurance Company Limited as your insurer.

We are delighted to welcome you as a customer and we look forward to insuring you for many years.

Please read the entire Policy, Schedule and any applicable Endorsements, and inform us immediately if there are any errors or if the cover is insufficient for your needs.

It is advisable to keep all insurance documents in a safe place for future reference.

Travelers Insurance Company Limited is committed to offering the highest standard of service to all its customers and if you are not satisfied for any reason, please refer to the information on page 47 which informs you of the action you may take.

If there is anything you do not understand or require to be clarified, please contact 123.ie.

If you need to make a claim, please contact 1850 200 105 immediately.



Peter Hayden
General Manager
Travelers Insurance Company Limited

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IMPORTANT: The Schedule provided with this Policy shows the relevant Sections and Endorsements that apply to Your insurance.

Definitions

The following words shall have the same meaning wherever they appear in this Policy:

Asbestos: Asbestos shall mean crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals.

Asbestos Dust: Asbestos Dust shall mean fibres or particles of Asbestos

Buildings: The Buildings are defined as

1. the Home built with brick, stone or concrete and roofed substantially with slates, tiles or other incombustible materials (the Home)
2. domestic outbuildings, garages, swimming pools (but not outdoor spas or hot tubs) and tennis courts including fixtures and fittings therein and thereon
3. fuel storage tanks and their contents
4. terraces, patios, driveways, footpaths, walls, gates, fences, lawns, hedges, trees, shrubs and plants all situate at the Home

Contents: Household Goods and Personal Effects belonging to You (or for which You are legally responsible) or belonging to members of Your Household or to Domestic Employees permanently residing with You all in the Buildings

The maximum amount payable for Money is €350 in respect of any one claim

The maximum amount payable in respect of any one article or item is 10% of the Contents sum insured

The maximum amount payable in respect of the total of all High Value Items at the Home is 50% of the Contents sum insured

Home office equipment, being personal computers, printers, facsimile machines, telephone answering machines and the like, is included up to €4,000 in respect of any one claim

Definitions

Contents does not include:	<ol style="list-style-type: none"> 1. Property otherwise insured 2. Property primarily held for professional or business purposes other than as specified above 3. Motor vehicles (other than mechanically-propelled lawnmowers), marine craft, caravans and trailers, aircraft or parts, keys or accessories of, on or in any of them 4. Animals and livestock 5. Bonds, securities for money, manuscripts, certificates, bills of exchange, promissory notes and documents of every kind unless specifically mentioned as being insured 6. Any part of the structure of Your Home or any landlord's fixtures and fittings
Domestic Employee:	Any person employed by the Insured in a private capacity in connection with the Home including the repair, maintenance or decoration thereof
Endorsement:	Any alteration endorsed to this Policy wording
Excess:	The amount of any loss that You must pay Yourself as indicated in the Schedule
High Value Item:	<p>Any item, set or collection of</p> <ol style="list-style-type: none"> (i) jewellery or precious metals (ii) pictures, paintings, books or other works of art (iii) furs (iv) antiques (v) fine wine (vi) stamps or coins
Home:	The house, bungalow or self-contained purpose-built apartment occupied for residential purposes only at the address shown in the Schedule

Definitions

Household:	You and others permanently residing with You other than paying guests
Money:	Banknotes, coins, cheques, bank drafts, postal or money orders, stamps (not forming part of a collection), savings stamps or certificates, premium bonds, gift tokens, luncheon vouchers, travel tickets, travellers cheques or credit notes
Period of Insurance:	The duration of this Policy as shown in the Schedule and any further period for which We accept payment of premium for the renewal of this Policy
Personal Effects:	Articles normally worn or carried on the person excluding contact lenses, hearing aids and dentures
Policy:	This policy of insurance
Schedule:	The Schedule enclosed with Your Policy which details the cover applicable to Your insurance
Unfurnished:	Not adequately furnished or equipped for normal living purposes
Unoccupied:	Not lived in by a member of Your household or any other person authorised by You for more than 30 consecutive days
We / Us / Our:	Travelers Insurance Company Limited
You / Your:	The person(s) named on the Schedule as the Insured

Other definitions are detailed in the Policy

The Contract of Insurance

The Policy, the Schedule and any Endorsements are one contract. If a word or phrase has a specific meaning in any of these documents, it will have the same meaning wherever it appears

You and We agree the following

1. The Proposal Form / Statement of Facts / Schedule and the Declaration contained in the Proposal Form / Statement of Facts / Schedule which You have used to apply to Us for this insurance is part of this contract
2. We will provide insurance under the terms of this Policy, during the Period of Insurance, in accordance with the policy cover specified in the Schedule, in respect of events occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man and The Channel Islands
3. Before We can make any payment under this Policy, the following conditions must be fulfilled
 - (a) You must comply with the terms, provisions, conditions and any specified Endorsements of this Policy
 - (b) There must be no exclusions which apply
 - (c) You must have paid the premium
 - (d) The statements and answers given in the Proposal / Statement of Facts and Declaration must be correct and complete to the best of Your knowledge and belief
 - (e) You must give Us immediate notification with full details of any alteration in the risk which materially affects this insurance. Full details for example, should be provided of the following types of changes
 - (i) if the use or nature of Your Home changes
 - (ii) if You do anything which may affect our attitude to the cover provided such as building an extension, re-roofing or completion of other significant structural work to Your Home

If You have any doubts as to whether certain facts or information are of relevance, please contact 123.ie. Failure to disclose all relevant information may invalidate Your Policy or result in Your Policy not operating fully and in rejection of a claim.



General Manager
Travelers Insurance Company Limited

SECTION 1: BUILDINGS

Cover

We will cover You by payment or, at our option, by reinstatement, replacement or repair, for loss or damage to the Buildings by any of the causes listed in Section 1 subject to the terms, conditions and exclusions set out in this Policy

In the event of loss or damage to the Buildings, Our maximum liability is limited to the Sums Insured stated in the Schedule or endorsed thereon less the amount of the Excess stated in the Schedule in respect of each loss unless indicated elsewhere within the Policy wording

Your Policy covers loss or damage to the Buildings arising from the following causes:

INSURED CAUSES

1. Fire, lightning, explosion, earthquake or thunderbolt

2. Smoke

Meaning direct loss or damage from smoke including the sudden, unusual or faulty operation of any oil, gas, electric domestic heater or domestic cooking appliance located within the Home

3. Storm or flood

EXCLUSIONS

We will not cover loss or damage arising from

(i) any gradually operating cause

We will not cover loss or damage caused by

(i) smoke from fireplaces

(ii) smog or smudging or by agricultural or industrial operations

(iii) any gradually operating cause

We will not cover loss or damage caused

(i) to fences and gates, decking, lawns, hedges, trees, shrubs or plants

(ii) by frost

(iii) to roofs constructed with

a) torch-on felt exceeding 10 years of age or

b) any other type of felt exceeding 5 years of age

(iv) by any gradually operating cause

INSURED CAUSES

4. Freezing, escape or overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance

5. Theft or attempted theft

EXCLUSIONS

We will not cover

- (i) loss or damage to walls, ceilings and tiles caused by water leaking from shower units or baths
- (ii) loss or damage to the component or appliance from which the water escapes
- (iii) loss or damage while the Home is Unfurnished
- (iv) loss or damage where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (v) loss or damage arising from any gradually operating cause
- (vi) the first €1,500 of each and every claim arising out of or in connection with freezing or escape or overflow of water from a galvanized tank

We will not cover loss or damage

- (i) while the Home is Unfurnished
- (ii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) when any part of the Home is lent, let or sub-let or where accommodating paying guests unless involving entry by forcible and violent means
- (iv) caused by You or any members of Your Household or any other person lawfully at Your Home

(continued over page)

SECTION 1: BUILDINGS

INSURED CAUSES

5. Theft or attempted theft (continued)

6. Escape or overflow of oil from within any plumbing or heating system or fixed domestic appliance

7. Impact by aircraft, aerial devices or articles dropped from them, rail vehicles or road vehicles or animals (not including domestic pets)

8. Falling trees and branches

EXCLUSIONS

(Continued)

- (v) which is not reported to the Gardaí or Police within 24 hours of discovery of such theft or attempted theft

We will not cover

- (i) loss or damage while the Home is Unfurnished
- (ii) loss or damage where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) loss or damage by any gradually operating cause
- (iv) loss or damage to the component or appliance from which the oil escapes
- (v) remediation
 - a) to a standard which will pose a risk to health or property or
 - b) with the exception of emergency repairs, carried out by a contractor who is not approved by Us

We will not cover loss or damage arising from

- i) any gradually operating cause

We will not cover

- (i) loss or damage caused by felling of trees or lopping of branches
- (ii) loss or damage to gates, hedges and fences

SECTION 1: BUILDINGS

INSURED CAUSES

8. Falling trees and branches (continued)

9. Malicious Damage and Vandalism

10. Subsidence or heave of the site on which the Home stands

EXCLUSIONS

- (iii) the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy
-

We will not cover loss or damage

- (i) caused by any person lawfully in the Home or any person invited into the Home by You or a member of Your Household
 - (ii) while the Home is Unfurnished
 - (iii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
 - (iv) to boundary walls, hedges, tennis courts, gates, fences, terraces, patios, driveways, footpaths, swimming pools, lawns, trees, shrubs or plants
-

We will not cover

- (i) loss or damage resulting from demolition, structural alteration, structural repair or inadequate foundations
- (ii) loss or damage resulting from faulty workmanship, defective design, the use of defective materials, chemical action, settlement of newly made up ground, shrinkage or expansion or coastal, lake or river erosion
- (iii) loss or damage to boundary walls, gates, decking, fences, terraces, patios, driveways, footpaths, swimming pools or tennis courts unless the Home is damaged at the same time by this cause

SECTION 1: BUILDINGS

INSURED CAUSES

10. Subsidence or heave of the site on which the Home stands (continued)

11. Accidental Damage (only where indicated as being covered in the Schedule)

EXCLUSIONS

- (iv) loss or damage resulting from the bedding down of any structure
- (v) loss or damage to solid floor slabs or damage resulting from the movement thereof unless the foundations beneath the external walls of the Home are damaged by the same cause and at the same time
- (vi) loss or damage where compensation is provided by legislation
- (vii) reduction in market value following repair
- (viii) loss or damage which originated before this insurance came into force
- (ix) the first €1,500 of each and every loss

We will not cover

- (i) loss or damage to any part of the Home which is lent, let, sub-let or accommodating paying guests
- (ii) loss or damage caused by movement, settlement or shrinkage
- (iii) loss or damage caused by animals owned or in the care, custody or control of You or members of Your Household
- (iv) loss or damage caused by scratching, abrasion or denting

SECTION 1: BUILDINGS

INSURED CAUSES

11. Accidental Damage (only where indicated as being covered in the Schedule) (continued)

EXCLUSIONS

- (v) loss or damage arising from wear, tear, rust or corrosion
- (vi) loss or damage arising from gradual deterioration or any gradually operating cause
- (vii) the cost of maintenance or normal decoration
- (viii) loss or damage caused by mildew, rising damp, dry / wet rot, moths, vermin or insects or by atmospheric or climatic conditions
- (ix) loss or damage caused by any process of cleaning, washing, dyeing, repairing, maintaining, adjusting, dismantling, putting up or restoring any article
- (x) mechanical, electrical or electronic defects, breakdown or malfunction
- (xi) loss or damage caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them
- (xii) loss or damage resulting from tree root action
- (xiii) loss or damage caused by Your deliberate acts or those of members of Your Household
- (xiv) loss or damage arising from demolition, structural change or repair of Your Home

SECTION 1: BUILDINGS - ADDITIONAL BENEFITS

BENEFIT

1. Alternative Accommodation

If the Home becomes uninhabitable because of loss or damage by causes 1 to 10, We will pay;

- (i) the amount of rent (if You have tenants) You would have received but lost while the Home was uninhabitable or
- (ii) the reasonable cost of similar alternative accommodation for You until the Home becomes habitable again

The maximum amount that We will pay in respect of any one claim is 15% of the Buildings sum insured.

2. Architects/Surveyors Fees

We will pay for architects, surveyors and legal fees necessarily and reasonably incurred with Our consent in the reinstatement of the Buildings following loss or damage covered by this Policy

3. Breakage of Glass and Sanitary Fittings

We will pay for accidental breakage of

- (i) fixed glass in doors, windows, skylights, fanlights or verandas
- (ii) fixed wash-hand basins, fixed baths, cisterns, fixed sanitary fittings or fixed shower units

EXCLUSIONS

We will not cover

- (i) any costs or fees incurred for preparing any claim under this Policy or any costs incurred without Our written consent

We will not cover

- (i) any item which is broken or cracked at the commencement of this insurance
- (ii) loss or damage caused by scratching or abrasion
- (iii) loss or damage while the Home is Unfurnished

(Continued on opposite page)

SECTION 1: BUILDINGS - ADDITIONAL BENEFITS

BENEFIT

3. Breakage of Glass and Sanitary Fittings (continued)

4. Clean-up Expenses

We will pay for vouched expenses incurred to clean up (but not to landscape) following the escape of oil from any fixed domestic system or appliance subject to a maximum of €2,000 in respect of any one claim

5. Debris Removal Costs

We will pay for the costs of debris removal, demolition and/or shoring up necessarily incurred with Our consent following loss or damage to the Home by an insured cause

You must obtain Our written consent before any work of this kind commences unless immediate action is required in the interests of safety

6. Replacement of Door Locks

We will pay for the cost of replacing external door locks and keys of Your Home when the keys of such locks have been stolen following a break-in at Your Home or following an assault on You or a member of Your Household

The maximum amount payable will be €500 in respect of any one claim

EXCLUSIONS

We will not cover (continued)

- (iv) loss or damage where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage

We will not cover loss or damage

- (i) while the Home is Unfurnished
- (ii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) arising from any gradually operating cause

We will not cover

- (i) the costs of removal or reduction of trees

We will not cover loss or damage

- (i) if You do not report the incident or theft to the Gardaí or Police within 24 hours of discovery of the incident or theft
- (ii) occurring while the Home is lent, let, sub-let or accommodating paying guests

SECTION 1: BUILDINGS - ADDITIONAL BENEFITS

BENEFIT

7. 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 this Policy

The maximum amount payable will be €1,500 in respect of any one claim

8. Public Authorities Requirements Costs

We will pay the cost of complying with any government, local authority, building or other regulation to the extent that these apply to parts of the Home damaged by an insured cause

9. Purchaser's Interest

If You have contracted to sell the Home, the contracting purchaser will have, at Your request, the benefit of this Section up to the date of completion of the sale

This extension only applies if the Home is not otherwise insured and shall not prejudice Your or Our rights

10. Reinstatement of Sum Insured after Loss

The Sums Insured will not be reduced by the amount of any loss subject to the payment of any additional premium calculated by Us and compliance with any changes or improvements We wish You to make at the Home

EXCLUSIONS

We will not cover loss or damage

- (i) costs or fees incurred in preparing any claim under this Policy or any costs incurred without Our written consent

SECTION 1: BUILDINGS - ADDITIONAL BENEFITS

BENEFIT

11. Satellite Dishes, Television / Radio Aerials or Masts

We will cover You against loss or damage to external satellite dishes, television / radio aerials or masts for which You are legally responsible not exceeding 9 metres in height but subject to a maximum amount of €750 in respect of any one claim

12. Service Pipes and Cables

We will cover You for accidental damage to service pipes and cables for which You are legally responsible

13. Trace and Access

We will pay up to €650 in respect of any one claim to remove or replace any part of the Buildings necessary to repair any fixed domestic water or heating installation where water or oil has escaped

EXCLUSIONS

We will not cover

- (i) the cost of replacing undamaged property

We will not cover loss or damage

- (i) to the item from which the escape occurred
- (ii) which occurs while the Home is Unfurnished
- (iii) which occurs while the Home has been unoccupied for more than 30 consecutive days immediately prior to the loss or damage

SECTION 2: CONTENTS

Cover

We will cover You by payment or, at our option, by reinstatement, replacement or repair, for loss or damage to the Contents by any of the causes listed in Section 2 subject to the terms, conditions and exclusions set out in this Policy

In the event of loss or damage to the Contents, Our maximum liability is limited to the Sums Insured stated in the Schedule or endorsed thereon less the amount of the Excess stated in the Schedule in respect of each loss unless indicated to the contrary elsewhere within the Policy

Your Policy covers loss or damage to the Contents arising from the following causes:

INSURED CAUSES

1. **Fire, lightning, explosion, earthquake or thunderbolt**

2. **Smoke**

Meaning direct damage from smoke including the sudden, unusual or faulty operation of any oil, gas, electric domestic heater or domestic cooking appliance located within the Home

3. **Storm or Flood**

4. **Freezing, escape or overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance**

EXCLUSIONS

We will not cover loss or damage arising from

i) any gradually operating cause

We will not cover loss or damage caused by

(i) smoke from fireplaces

(ii) smog or smudging or from agricultural or industrial operations.

(iii) by any gradually operating cause

We will not cover loss or damage

(i) to garden furniture or trampolines

(ii) caused by frost

(ii) caused by any gradually operating cause

We will not cover

(i) loss or damage to the component or appliance from which the water escapes

(ii) loss or damage while the Home is Unfurnished

(Continued opposite page)

SECTION 2: CONTENTS

INSURED CAUSES

4. Freezing, escape or overflow of water from within any plumbing or heating system, fixed water apparatus or fixed domestic appliance (continued)

5. Theft or Attempted Theft

6. Escape or overflow of oil from within any plumbing or heating system or fixed domestic appliance

EXCLUSIONS

We will not cover (continued)

- (iii) loss or damage where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iv) loss or damage arising from any gradually operating cause
- (v) the first €1,500 of each and every claim arising out of or in connection with freezing, escape or overflow of water from a galvanized tank

We will not cover loss or damage

- (i) while the Home is Unfurnished
- (ii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) when any part of the Home is lent, let, sub-let or accommodating paying guests unless involving entry by forcible and violent means
- (iv) caused by You or any members of Your Household or any other person lawfully at Your Home
- (v) which is not reported to the Gardaí or Police within 24 hours of discovery of such theft or attempted theft

We will not cover

- (i) loss or damage while the Home is Unfurnished
(Continued over page)

SECTION 2: CONTENTS

INSURED CAUSES

6. Escape or overflow of oil from within any plumbing or heating system or fixed domestic appliance (continued)

7. Impact by Aircraft, Aerial Devices or articles dropped from them, Rail Vehicles or Road Vehicles or Animals (not including domestic pets)

8. Falling Trees and Branches

9. Malicious Damage and Vandalism

EXCLUSIONS

We will not cover (continued)

- (ii) loss or damage where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) loss or damage by any gradually operating cause
- (iv) loss or damage to the component or appliance from which the oil escapes
- (v) remediation
 - a) to a standard which will pose a risk to health or property or
 - b) with the exception of emergency repairs, carried out by a contractor who is not approved by Us

We will not cover loss or damage

- (i) to Contents unless the Buildings are damaged by the same cause

We will not cover loss or damage

- (i) caused by felling of trees or lopping of branches
- (ii) arising from the cost of removing fallen trees unless they have otherwise resulted in a valid claim under the Policy

We will not cover loss or damage

- (i) caused by any person lawfully in the Home or any person invited into the Home by You or a member of Your Household

(Continued opposite page)

SECTION 2: CONTENTS

INSURED CAUSES

9. Malicious Damage and Vandalism (continued)

10. Subsidence or Heave of the site on which the Home stands

EXCLUSIONS

We will not cover loss or damage (continued)

- (ii) while the Home is Unfurnished
- (iii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage

We will not cover

- (i) loss or damage resulting from demolition, structural alteration, structural repair or inadequate foundations
- (ii) loss or damage resulting from faulty workmanship, defective design, the use of defective materials, chemical action, settlement of newly made up ground, shrinkage or expansion or coastal, lake or river erosion
- (iii) resulting from the bedding down of any structure
- (iv) loss or damage to solid floor slabs or damage resulting from the movement thereof unless the foundations beneath the external walls of the Home are damaged by the same cause and at the same time
- (v) loss or damage to the Contents unless the Buildings are damaged simultaneously
- (vi) loss or damage where compensation is provided by legislation
- (vii) for reduction in market value following repair

(Continued over page)

SECTION 2: CONTENTS

INSURED CAUSES

10. Subsidence or Heave of the site on which the Home stands (continued)

11. Accidental Damage (where indicated as being covered in the Schedule)

EXCLUSIONS

We will not cover (continued)

- (viii) loss or damage which originated before this insurance came into force
- (ix) the first €1,500 of each and every loss

We will not cover

- (i) loss or damage by movement settlement or shrinkage
 - (ii) loss or damage caused by animals owned or in the care, custody or control of You or members of Your Household
 - (iii) loss or damage caused by scratching, abrasion or denting
 - (iv) loss or damage arising from wear, tear, rust or corrosion
 - (v) loss or damage arising from gradual deterioration or any gradually operating cause
 - (vi) the cost of maintenance or normal decoration
 - (vii) loss or damage caused by mildew, rising damp, dry / wet rot, moths, vermin, insects, atmospheric or climatic conditions
 - (viii) loss or damage caused by any process of cleaning, washing, dyeing, repairing, maintaining, adjusting, dismantling, putting up or restoring any article
 - (ix) loss or damage caused by mechanical, electrical or electronic defects, breakdown or malfunction
- (Continued opposite page)*

SECTION 2: CONTENTS

INSURED CAUSES

11. Accidental Damage - (where indicated as being covered in the Schedule) (continued)

EXCLUSIONS

We will not cover (continued)

- (x) loss or damage caused by faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them
- (xi) loss of or damage to clothing including furs
- (xii) loss of or damage to contact lenses, hearing aids or dentures
- (xiii) loss of or damage to pottery, porcelain, terracotta, glass or other fragile or brittle articles
- (xiv) loss of or damage to
 - a) photographic, television, radio or other receiving, recording or reproducing equipment as a result of the fitting, repairing, adjusting or dismantling of any part of such apparatus
 - b) lamps, tubes or electronic components in such apparatus
- (xv) loss of or damage to records or to audio, video or computer discs, tapes or cassettes
- (xvi) loss or damage resulting from tree root action
- (xvii) loss or damage caused by Your deliberate acts or those of members of Your Household
- (xviii) loss or damage caused by demolition structural change or repair of Your Home
- (xix) costs of maintenance

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

1. Alternative Accommodation

If the Home becomes uninhabitable because of loss or damage by causes 1 to 10, We will pay

- (i) the amount of rent (if You have tenants) You would have received but lost while the Home was uninhabitable or
- (ii) the reasonable cost of similar alternative accommodation for You until the Home becomes habitable again

The maximum amount that We will pay in respect of any one claim is 15% of the Contents sum insured.

2. Breakage of Glass

We will pay for accidental breakage of fixed glass in furniture, hobs and mirrors

3. Christmas Gifts

The Contents sum insured is automatically increased by 10% during the month of December

EXCLUSIONS

We will not cover loss or damage

- (i) to any item broken or cracked at the commencement of this insurance
- (ii) caused by scratching
- (iii) while the Home is Unfurnished
- (iv) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (v) to hand mirrors, pictures or clocks
- (vi) occurring while the Home is lent, let, sub-let or accommodating paying guests

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

4. Clean Up Expenses

We will pay for vouched clean-up costs incurred by You (but not to landscape) following the escape of oil from any fixed domestic system or appliance subject to a maximum amount of €2,000 in respect of any one claim

5. Contents in the Open

We will pay You up to €650 for loss or damage by an insured cause other than Section 2, Cause 11 (Accidental Damage) to Contents in the open within the boundaries of Your Home

EXCLUSIONS

We will not cover loss or damage

- (i) while the Home is Unfurnished
- (ii) where the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage
- (iii) arising from any gradually operating cause

We will not cover

- (i) loss or damage caused by storm or flood
- (ii) loss or damage caused by weight of snow
- (iii) Money
- (iv) loss or damage caused by impact other than impact by a vehicle train or animal
- (v) any bicycle which has not been secured with a suitable locking device to a permanent fixture
- (vi) any amount in excess of €125 to any bicycle
- (vii) loss or damage while the Home is Unfurnished
- (viii) loss or damage while the Home has been Unoccupied for more than 30 consecutive days immediately prior to the loss or damage

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

6. Replacement of Door Locks

We will pay the cost of replacing external door locks and keys of Your Home where the keys of such locks have been stolen following a break-in at the Home or following an assault on You or a member of Your Household.

The maximum amount payable will be €500 in respect of any one claim

7. Fire Brigade Charges

We will pay the cost of the charges imposed on You by a local authority (as permitted by legislation) for Fire Brigade attendance as a result of any incident which is insured by this Policy

The maximum amount payable will be €1,500 in respect of any one claim

8. Fraudulent use of Credit, Debit, Charge, Cheque or Cash Cards

We will pay You up to €500 in respect of all claims resulting from the loss of a credit, debit, charge, cheque and/or cash card belonging to You or Your spouse and subsequent fraudulent use by any unauthorised person

EXCLUSIONS

We will not cover loss or damage

- (i) if You do not report the incident or theft to the Gardaí or Police within 24 hours of discovery of the incident or theft
- (ii) occurring while the Home is lent, let, sub-let or accommodating paying guests

We will not cover loss or damage

- (i) following failure to comply with the terms and conditions of the card provider
- (ii) arising from the card being confiscated or held legally by officials or authorities
- (iii) occurring while the Home is lent, let, sub-let or accommodating paying guests
- (iv) for shortages caused by mistakes
- (v) where the loss of the card is not reported to the Gardaí or Police and the card provider within 24 hours after discovery that it is missing
- (vi) following unauthorised use by any member of Your Household

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

9. Freezer and Refrigerator Contents

We will pay up to €500 in respect of any one claim by payment or, at our option, by replacement for loss or damage to food in Your deep freezer or refrigerator caused by rise or fall in temperature or contamination or by refrigeration fumes resulting from

- (i) accidental damage to the appliance
- (ii) failure of the appliance due to its own defect
- (iii) accidental failure of the public supply of electricity

10. Household Removal

We will pay for loss of or damage to Contents whilst in the course of removal only by a professional furniture removal contractor from the Home to Your new permanent residence in Ireland

EXCLUSIONS

We will not cover loss or damage

- (i) due to any deliberate act by You or Your electricity provider
- (ii) due to any consequence of strikes, labour or political disturbances
- (iii) if the unit is more than 10 years old
- (iv) occurring while the Home is lent, let, sub-let or accommodating paying guests
- (v) where the Home is unfurnished
- (vi) Where the Home has been unoccupied for more than 30 consecutive days immediately prior to the loss or damage

We will not cover

- (i) loss or damage to property while in storage away from the removal vehicle
- (ii) loss by theft or attempted theft from any unattended vehicle
 - a) unless all windows, including sunroof, and doors are securely locked
 - b) unless, in the case of a convertible vehicle, the roof is securely locked
 - c) unless the property is completely concealed within a closed compartment or locked boot
- (iii) loss or damage recoverable from any other source

(Continued over page)

SECTION 2: CONTENTS- ADDITIONAL BENEFITS

BENEFIT

10. Household Removal (continued)

11. Paying Guests

We agree that up to two paying guests may stay at the Home at any one time

12. Reinstatement of Sum Insured after Loss

The Sums Insured will not be reduced by the amount of any loss subject to the payment of any additional premium calculated by Us and compliance with any changes or improvements We require You to make at the Home

EXCLUSIONS

We will not cover (continued)

- (iv) loss of Money, credit, debit, charge, cheque or cash cards
- (v) loss or damage to glassware china, pottery, porcelain, terracotta or other brittle or fragile articles unless they have been packed for removal by professional packers
- (vi) loss or damage other than by fire, explosion, lightning, earthquake, smoke, theft or attempted theft only

We will not cover

- (i) loss or damage by theft or attempted theft unless involving entry by forcible or violent means
- (ii) malicious damage or vandalism caused by a paying guest
- (iii) loss or damage where the paying guest is a local authority referral, funded by the government or local agency, is housed under special contract or is a student or asylum seeker unless expressly agreed in writing by Us

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

13. Shopping

We will pay up to €320 in respect of any one claim for loss of or damage to food and other goods while You or a member of Your Household are transporting them from the shop where You bought them to Your Home

14. Temporary Removal of Property

We will pay for loss or damage to Contents by an insured cause while temporarily removed from Your Home but remaining in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or The Isle of Man

In the event of loss or damage the amount recoverable will be limited to 15% of the Sum Insured on Contents

EXCLUSIONS

We will not cover loss or damage

- (i) by theft or attempted theft from any unattended vehicle
 - a) unless all windows, including sunroof, and doors are securely locked
 - b) unless, in the case of a convertible vehicle, the roof is securely locked
 - c) unless the property is completely concealed within a closed compartment or locked boot

We will not cover loss or damage

- (i) by storm or flood to property in transit or in the open
- (ii) arising from Cause 11 (accidental damage) herein
- (iii) to property otherwise insured
- (iv) to property removed for sale or exhibition or to a furniture depository
- (v) occurring while the Home is lent, let, sub-let or accommodating paying guests
- (vi) by malicious damage or vandalism
- (vii) of Money, credit, debit, charge, cheque or cash cards
- (viii) to audio equipment, video equipment, televisions or other similar equipment

(Continued over page)

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

14. Temporary Removal of Property (continued)

EXCLUSIONS

We will not cover loss or damage (continued)

- (viii) to personal computers, laptops or other computer equipment including accessories
- (ix) to cameras, camcorders or other similar equipment including accessories
- (x) loss or damage to personal entertainment devices such as Sony Playstation, Microsoft X-Box, Sony PSP, Nintendo Wii, Nintendo DS or i-Pod devices or Blu-Ray, MP3 or DVD players or other similar devices including accessories
- (xi) to portable communication devices such as mobile telephones or Blackberrys or other similar devices
- (xii) to bicycles
- (xiii) by theft or any attempt thereat other than
 - a) from any bank or safe deposit or occupied house
 - b) from any building where You or any member of Your Household is temporarily staying
 - c) involving entry to or exit from a building by forcible and violent means
 - d) during removal to or from any bank or safe deposit while in the custody of You or a member of Your Household

SECTION 2: CONTENTS - ADDITIONAL BENEFITS

BENEFIT

15. Title Deeds

We will pay up to €650 in respect of any one claim to cover the cost of preparing new title deeds to the Home if they are lost or damaged while in the Home or in Your bank for safe-keeping

16. Trace and Access

We will pay up to €650 in respect of any one claim to remove or replace any part of the Buildings necessary to repair any fixed domestic water or heating installation where water or oil has escaped

17. Visitors and Guest Property

We will pay up to €500 in respect of any one claim for loss or damage to the property of visitors and guests by an insured cause

18. Wedding Gifts

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

EXCLUSIONS

We will not cover loss or damage

- (i) occurring while the Home is lent, let, sub-let or accommodating paying guests
- (ii) to Money

We will not cover loss or damage

- (i) to the item from which the escape occurred
- (ii) which occurs while the Home is Unfurnished
- (iii) which occurs while the Home has been unoccupied for more than 30 consecutive days immediately prior to the loss or damage

We will not cover

- (i) loss or damage to the property otherwise insured
- (ii) loss of Money
- (iii) any amount in excess of €125 for any bicycle

We will not cover loss or damage

- (i) which You/Your Household are covered for under another contract of insurance
- (ii) occurring while the Home is lent, let, sub-let or accommodating paying guests

SECTION 3: LIABILITY TO OTHERS

COVER

1. Liability to Domestic Employees

We will cover You or members of Your Household for all sums which You become legally liable to pay as employer for death, bodily injury or illness to any Domestic Employee

The amount payable in respect of any one event or series of events constituting one occurrence shall not exceed €3,175,000 inclusive of all legal fees and other expenses

2. Liability to Others

We will cover You against all sums which You become legally liable to pay

- (i) as owner and/or occupier of the Home and
- (ii) in a personal capacity within the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man, The Channel Islands or elsewhere in the world in the course of a visit not planned to last more than 60 consecutive days for;
 - (i) death, bodily injury or illness to any person other than

(Continued opposite page)

EXCLUSIONS

We will not cover liability

- (i) in respect of any action for damages brought in a Court of Law outside the Republic of Ireland
- (ii) assumed under any agreement or contract unless liability would have attached in the absence of that agreement or contract
- (iii) in respect of death, bodily injury or illness caused to other members of Your Household
- (iv) arising from the Home while lent, let or sub-let
- (v) for Your legal responsibility arising from passing on any contagious disease or virus

We will not cover liability

- (i) arising from the ownership, possession or use of any
 - a) any mechanically or electrically propelled vehicle,
 - b) caravan, aircraft, motor or sail boat (other than model boats or aircraft)
 - c) horse-drawn vehicle or craft

but this exclusion does not apply to mechanically propelled lawnmowers being operated by anyone over 15 years of age at Your Home

(Continued opposite page)

SECTION 3: LIABILITY TO OTHERS

COVER

2. Liability to Others (continued)

- a) members of Your Household
- b) Your Domestic Employees or Domestic Employees of members of Your Household
- (ii) accidental damage to property other than property belonging to or under the control of
 - a) You
 - b) members of Your Household
 - c) Your Domestic Employees or Domestic Employees of members of Your Household

caused by

- (i) You
- (ii) members of Your Household (other than Domestic Employees)
- (iii) Domestic Employees in the course of their employment

We will also indemnify, in a like manner, members of Your Household

The amount payable in respect of any one event or series of events constituting one occurrence will not exceed €3,175,000 inclusive of all legal fees and other expenses

EXCLUSIONS

We will not cover liability (continued)

This extension shall not apply to or include any liability which is compulsorily insurable under any Road Traffic Acts or amending Statutes

- (ii) in respect of the ownership, possession or use of any animal but this exclusion does not apply to ponies, saddle horses, domestic cats and dogs (other than dangerous dogs as specified in the 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 being identified)
- (iii) arising from the ownership of any land or building other than the Home
- (iv) arising from the occupation of any land or building other than
 - a) the Home specified in the Schedule
 - b) temporary holiday accommodation
- (v) arising from Asbestos and Asbestos Dust
- (vi) for any contagious disease arising from the use of any spa, whirlpool, hot-tub or sauna unless it is disinfected and maintained according to the manufacturer's recommendations

(Continued over page)

SECTION 3: LIABILITY TO OTHERS

COVER

2. Liability to Others (continued)

EXCLUSIONS

We will not cover liability (continued)

- vii) arising from any profession, trade or business other than the provision of
 - a) a child minding facility at the Home of not more than two children
 - b) accommodation for not more than two paying guests
- (viii) arising from any wilful or malicious act
- (ix) arising from the ownership, possession, use or discharge of any firearm other than firearms licensed for sporting activities
- (x) assumed under any agreement or contract unless liability would have attached in the absence of that agreement or contract
- (xi) arising from the use of dangerous implements such as chainsaws, blow-torches, kango-hammers, welding equipment and/or any equipment necessitating the use of protective equipment or clothing which are being used other than at the Home
- (xii) arising from work of a construction or reconstruction nature or structural alterations or demolition
- (xiii) arising from the transmission of any communicable disease by You or any member of Your Household

SECTION 3: LIABILITY TO OTHERS

EXTENSION

- 1. Extension**
In the event of Your death, We will, in respect of liability incurred by You, cover Your personal representatives in the terms of and subject to the limitations set out herein, provided such personal representatives will as though they were You, observe, fulfill and be subject to the terms, conditions and exclusions of the Policy insofar as they can apply

ADDITIONAL EXCLUSIONS WHICH APPLY TO THIS POLICY ARE ON PAGES 43-45

SECTION 4: ALL RISKS COVER

The following insurance applies **ONLY** when an All Risks Sum Insured is shown in the Schedule

COVER

All Risks Cover

We will cover You by payment or, at our option, by reinstatement, replacement or repair, for loss or damage caused to

1. any item specified in the Schedule up to the sum insured shown against that item
2. other items up to the Unspecified Items sum insured shown in the Schedule in respect of any one claim subject the following limits
 - (i) €125 in respect of any one bicycle
 - (ii) €350 in respect of any one claim for Money
 - (iii) €1,000 in respect of any one item other than (i) and (ii) above

We will deduct the amount of the Excess stated in the Schedule in respect of each loss other than for Money or Bicycles

Geographical Limits

The cover provided by this Section applies to insured property in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man and for not more than 60 days in any one Period of Insurance while elsewhere in the world

EXCLUSIONS

Unless specified to the contrary herein, We will not cover;

- (i) loss of or damage to camping equipment
- (ii) loss of or damage to documents of any kind
- (iii) loss of or damage to any item used for business, trade or professional purposes
- (iv) loss of or damage to household goods
- (v) loss of or damage to pottery, porcelain, terracotta, glass or other fragile or brittle items other than by fire and theft
- (vi) theft of any bicycle (or of its tyres, accessories or fittings) left both unlocked and unattended away from the Home
- (vii) loss of or damage to any bicycle while being used for racing or while used for hire or reward
- (viii) loss of or damage to tyres, accessories or fittings of any bicycle unless the bicycle is damaged at the same time
- (ix) theft or attempted theft from any unattended vehicle
 - a) unless all windows, including sunroof, and doors are securely locked

(Continued on opposite page)

SECTION 4: ALL RISKS COVER

The following insurance applies ONLY when an All Risks Sum Insured is shown in the Schedule

COVER

All Risks Cover (continued)

EXCLUSIONS

Unless specified to the contrary herein, We will not cover; (continued)

- b) unless, in the case of a convertible vehicle, the roof is securely locked
- c) unless the property is completely concealed within a closed compartment or locked boot
- (x) loss of or damage to sports equipment used for water sports or for winter sports
- (xi) loss of or damage to sports equipment while in use
- (xii) loss of or damage to golf clubs or sets left unattended in or outside any golf club
- (xiii) damage to guns where the damage is caused by bursting or rusting
- (xiv) damage to reeds, strings or skins of musical instruments
- (xv) damage caused by animals owned or in the care, custody or control of You or members of Your Household
- (xvi) loss of or damage to car audio equipment or satellite navigation systems
- (xvii) loss of or damage to personal computers, laptops or other computer equipment including accessories

(Continued over page)

SECTION 4: ALL RISKS COVER

The following insurance applies ONLY when an All Risks Sum Insured is shown in the Schedule

EXCLUSIONS

All Risks Cover (continued)

*Unless specified to the contrary herein,
We will not cover; (continued)*

(xviii) loss of or damage to personal electronic entertainment devices such as Sony Playstation, Microsoft X-Box, Sony PSP, Nintendo Wii, Nintendo DS or i-Pod devices or Blu-Ray, MP3 or DVD players or other similar devices including accessories

(xix) loss of or damage to hearing aids, contact lenses or dentures

ADDITIONAL EXCLUSIONS WHICH APPLY TO THIS POLICY ARE ON PAGES 43-45

SECTION 5: LOSS SETTLEMENT BASIS

1. Buildings

Any admitted claim will be settled on a new for old basis (without deduction for wear, tear or depreciation) provided

- (i) the Home has been maintained in good repair
- (ii) repair or replacement is carried out without undue delay

Otherwise, claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation

2. Contents and All Risks

Any admitted claim (excluding claims for household linen, wearing apparel, floor coverings, sporting equipment and bicycles) will be settled on a new for old basis as follows

- (i) Total loss or destruction will be settled or replaced without deduction for wear, tear or depreciation
- (ii) Partial loss will be settled or replaced by payment of the cost of repair (if repairs can be made) and subject to this cost not exceeding the replacement value of the property as new

All claims for household linen, wearing apparel, floor coverings (including but not limited to carpets, rugs, tiles, wood), sporting equipment and bicycles will be settled on an indemnity basis with deduction for wear, tear and depreciation

3. Limit of Liability

In the event of a loss in respect of Buildings, Contents and/or All Risks Our maximum liability is limited to the Sums Insured stated in the Schedule or endorsed thereon

We will deduct the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording

Subject otherwise to the terms, conditions and exclusions of the Policy

SECTION 6: TERMS AND CONDITIONS

Fraud

If You or anyone acting for You makes a claim which is false or fraudulent (including exaggerating or inflating a claim or submission or forged or falsified documents) in any way the policy shall become void and all claims under it shall be forfeited

Observance of Conditions

The observance by You of the terms, conditions and endorsements of this Policy as far as they relate to anything to be done or complied with by You will be a condition precedent to any liability of the Company

Misrepresentation

This Policy will be voidable in the event of misrepresentation, mis-description or non-disclosure of any material facts i.e. those circumstances which may influence Us in Our acceptance or assessment of this insurance. If You are in any doubt as to whether a fact is material or not please disclose it

Maintenance and Security

You must keep the Buildings and Contents in good repair and take all reasonable precautions to ensure the safety of the property insured and prevent accidents

Change in Risk or Circumstance

You must tell Us in writing immediately of any change, which may affect this insurance or increase the risk of loss, damage or injury as failure to do so could invalidate the cover provided

Cancelling this Policy

You may cancel the Policy at any time by written notice. If there has been no claim during the current Period of Insurance, We will return premium for the unexpired Period of Insurance

We may cancel the Policy at any time by sending You 7 days' notice by registered letter to You at Your last known address and We will return a proportionate part of the premium

More than One Home Insured

The Buildings and/or Contents thereof, situate where indicated on the Schedule, are insured as if each had been the subject of a separate policy Mortgagee Clause

The interest of any mortgage provider in this insurance will not be affected by any act or neglect of the mortgagee or anyone living, using or controlling any Buildings We insure if the danger of loss or damage is increased without the lender's authority or knowledge as long as they immediately let Us know about the increased risk in writing as soon as they become aware of it and on demand pay such additional premium as We may require

SECTION 6: TERMS AND CONDITIONS

Inflation Protection

Your sums insured will be automatically increased each month and updated annually at renewal date. The Buildings and Contents Sums Insured will be increased in accordance with the House Building Cost Index issued by the Department of the Environment or by any higher percentage We consider appropriate

All Risks Sums Insured will be increased in accordance with the Household Durable Goods Section of the Consumer Price Index, or by any higher percentage We consider appropriate

These increases may not be sufficient for Your needs and We therefore strongly recommend that You periodically review Your own sums insured

Other Insurances

If at the time of any incident which results in a claim under this Policy, there is any other insurance covering the same liability, loss or damage, We will pay only our rateable share

Governing Law

This policy shall be construed according to and governed by the laws of Ireland and the parties hereto submit to the jurisdiction of the Irish Courts

Stamp Duty

We have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of Section 113 of the Finance Act 1990

Payments

Any money paid under this Policy will be paid in Euro in the Republic of Ireland

SECTION 7: CLAIMS

YOUR DUTIES

What You must do

Tell Us immediately of any loss, damage or accident and give details of how the loss, damage or accident occurred. You will be required to produce, at Your own expense, all necessary documents and information to support any loss and forward these to Us together with a completed Claim Form within 30 days of first notifying Us of the incident

Do not proceed

You must not proceed with repairs (other than emergency repairs necessary to limit damage) without our approval

Correspondence

Any writ, summons, notice of prosecution or other legal document You receive must be sent to Us unanswered on receipt

Do not negotiate

You, or any other person insured under this Policy, or anyone else acting on Your behalf must not negotiate, admit or repudiate any claim without Our written consent

Tell the Gardaí or Police

You must advise the Gardaí or Police about any incident of theft, attempted theft or vandalism or loss, destruction, damage or injury by malicious person/s within 24 hours of discovery of the incident

OUR ENTITLEMENTS

Defend or settle legal action

Take over and conduct in Your name, or in the name of any other person indemnified by this Policy, the defence or settlement of any legal action

Act to recover payment

To take proceedings at our own expense and for our own benefit, but in Your name, or in the name of any other person indemnified by this Policy, to recover any payment We have made under this Policy

Co-operation from You

To receive all necessary assistance from You or any other person indemnified by this Policy

Salvage

To enter any building where loss or damage has occurred and deal with any salvage in a reasonable manner

However, no property may be abandoned to Us

SECTION 7: CLAIMS

DISAGREEMENT OVER A CLAIM

All differences arising out of this Policy shall be referred to an Arbitrator or if necessary to two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire

The making of an award shall be a condition precedent to any right of action against Us. Differences not referred to arbitration within 12 calendar months from the date on which the difference occurred will be deemed to have been abandoned

Note: This condition does not affect Your right to refer any claim or query to the office of the Financial Services Ombudsman of Ireland. Please refer to Page 47 on how to make a complaint

SECTION 8: GENERAL EXCLUSIONS

The following exclusions apply to Sections 1, 2, 3 and 4 of this Policy

1. War and Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes liability, loss, damage, costs 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

- (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power or
- (ii) any act of terrorism

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) or 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 (i) and /or (ii) above

If We allege 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 Yours

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

2. Cyber Risk

We will not cover:

Any liability, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with

- (i) the loss or, alteration of or damage to or
- (ii) a reduction in the functionality, availability or operation of

a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse

SECTION 8: GENERAL EXCLUSIONS

3. Radioactive Contamination

We will not cover

- (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or
- (ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - a) ionising radiations 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 explosive nuclear assembly or nuclear component thereof
 - c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

4. Sonic Boom

We will not cover loss or damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds

5. Confiscation

We will not cover loss of or damage due to confiscation, requisition or destruction by order of any government or public or local authority

6. Consequential Loss

We will not cover consequential loss or damage of any kind except as set out in this Policy

7. Fees

We will not cover fees incurred in the preparation of any claim

8. Sets and Matching Items

We will not cover any undamaged item which forms part of a set, pair, suite or any other article of a uniform nature even when replacements cannot be matched. We will only be liable for the value of the particular item, part or parts that have been lost or damaged

9. Business, Trade or Professional Purposes

We will not cover any property held in connection with any business, trade or professional purpose other than home office equipment as referred to within the definition of Contents

10. Riot, Civil Commotion

Loss or damage arising from riot, civil commotion, strikes, locked-out workers or persons taking part in labour or political disturbances

SECTION 8: GENERAL EXCLUSIONS

11. Deception

We will not cover loss or damage caused by deception unless the only deception is gaining entry to the Home

12. Pollution

Any loss or damage or legal liability directly or indirectly caused by pollution or contamination of buildings structures water land and or the atmosphere except insofar as cover is expressly provided herein

13. Existing and Deliberate Damage

We will not cover

- (a) any loss or damage which happened before the first Period of Insurance
- (b) any loss or damage which You or any member of Your Household cause deliberately

14. Loss of Value

We will not cover loss in value, resulting loss or loss of use of any kind

MAKING A CLAIM

If you do need to make a claim

1. Please contact

123.ie Household Insurance Claims

1850 200 105

Our Claims Team is there to assist and advise you in every aspect of your claim

2. If property has been stolen or maliciously damaged, or if you lose a valuable item, You should inform the Gardaí or Police as soon as possible and in any case within 24 hours of discovery of the incident
3. When necessary – in the case of broken windows or burst pipes for example – you should have emergency repairs carried out immediately to prevent possible further damage to Your property
4. If the claim includes injury to someone else or damage to their property, You should send written details to us as soon as possible. It is vital that we deal with such claims on your behalf
5. Any letters or documents you receive should be sent unanswered without delay to:

123.ie Household Claims Department,
OSG,
Nutley Building,
Merrion Centre,
Nutley Lane,
Dublin 4.

Where we need to discuss your claim you will be contacted as soon as possible to make an appointment

If you have any queries or if you need any advice in making your claim, just contact us and we will be happy to help you

COMPLAINTS PROCEDURE

Please read this Policy carefully to ensure that it is in accordance with Your requirements and that You understand its terms, conditions and exclusions. 123.ie should be contacted immediately if any corrections are necessary.

Any enquiry or complaint you may have regarding your Policy (quoting the Policy Number or Claim Number if appropriate) may be addressed to :-

The Compliance Officer,

123.ie,
Paramount Court,
Corrig Road,
Sandyford,
Dublin 18.

If You are still not satisfied with the way in which a complaint has been dealt with please write to the

The General Manager,

Travelers Insurance Company Limited,
Block 1, Harcourt Centre,
Harcourt Street,
Dublin 2.

If You remain dissatisfied You can approach the Financial Services Ombudsman. The contact details are as follows

The Financial Services Ombudsman,

The Financial Services Ombudsman's Bureau,
3rd Floor Lincoln House,
Lincoln Place,
Dublin 2.

LoCall: 1890 882090

Telephone Number: 01-6620899

E-mail: enquiries@financialombudsman.ie

A copy of our Complaints Handling Procedures is available on request.

DATA PROTECTION/CONFLICTS OF INTEREST

We have collected and may continue to collect certain information about You or any individuals connected to Your Policy ('data subjects') in the course of conducting our relationship with You. This information will be processed for the purpose of underwriting Your insurance coverage, managing the policy, administering claims and preventing fraud.

Sensitive Data

Some of the information we collect may be classified as 'sensitive personal data' such as information about disciplinary proceedings convictions sentences or alleged criminal activities. By disclosing Your Personal Data to Us, You indicate your consent to the collection, storage, processing and use of Your Personal Data by Us as described in this Data Protection and Privacy Policy.

Claims Data

The information you provide to Us as part of Your claim application will be processed by Us to confirm Your identity, process Your claim notification and to record and cross reference particulars of Your claim in insurance industry databases. In certain cases, this may involve the sharing of information with other insurance providers and on occasion private investigators. Guidelines for sharing of information in this regard are contained in a Code of Practice on Data Protection for the Insurance Sector which has been approved by the Data Protection Commissioner.

Insurance Link Central Register

Insurance companies maintain The Insurance Link Central Register under the auspices of the Irish Insurance Federation. The Insurance Federation's campaign to eradicate fraudulent claims may result in the information in the Insurance Link Central Register being shared with other insurance companies. Where appropriate, information may be passed to relevant enforcement agencies. You have a right to access the customer data held about You by Insurance Link Central Register. For more information about this, write to:

The General Manager,
Travelers Insurance Company Limited,
Block 1, Harcourt Centre,
Harcourt Street,
Dublin 2.

Direct Marketing

Your Customer Data may also be used by 123.ie to send You information about products and services or other products and services which are arranged for You by 123.ie with other companies or with a third party. 123.ie operate a strict opt-out policy, so that all direct marketing collaterals contain the option to opt-out of future direct marketing distributions. You can opt-out at any time by writing directly to :

The Compliance Officer,
123.ie,
Paramount Court,
Corrig Road,
Sandyford,
Dublin 18.

Changes to the Data Protection & Privacy Policy

Travelers reserves the right to change this Data Protection & Privacy Policy from time to time at

DATA PROTECTION/CONFLICTS OF INTEREST

its sole discretion. If We decide to make any changes, these changes will be posted to our website www.travelers.ie so that You will always know what information We gather and the circumstances in which We might use and disclose this information. By continuing to use Travelers as Your insurer, You accept and agree to this Data Protection & Privacy Policy as modified after any changes.

Right of Access

Data subjects have a right of access to and correction of information that We hold about them. If You would like to exercise either of these rights You may write to:

The General Manager,
Travelers Insurance Company Limited,
Block 1, Harcourt Centre,
Harcourt Street,
Dublin 2.

CONFLICTS OF INTEREST

Occasions may arise where We or one of our associated Companies or product providers will have a potential conflict of interest with business being transacted for You. If this happens and We become aware that a potential conflict exists we will take steps to ensure fair treatment.



Thank You for Your business



Registered Office:

123.ie, Paramount Court,
Corrig Road, Sandyford, Dublin 18

Tel: 1890 221 123

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