

Home Insurance



Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: 123 Home Insurance

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. These include your statement of fact, policy booklet and schedule. Please ensure that you read them carefully.

What is this type of insurance? 123.ie Home Insurance provides insurance cover for your Main Private Home, Residential Investment Property or Holiday Home and/or for the contents within your Property



What is insured?

The policy covers: Loss or damage caused by sudden and unforeseen events such as:

- ✓ Fire
- ✓ Storm or Flood
- ✓ Subsidence
- ✓ Stealing or attempted stealing
- ✓ Escape of water or oil
- ✓ Malicious persons or vandals
- ✓ Falling trees or branches
- ✓ Impact involving an aircraft, aerial device, vehicle, train or animal
- ✓ Fire brigade charges €2,000
- ✓ Accidental Damage on Buildings on your Main Private Home and Holiday Home
- ✓ Home Rescue for your Main Private Home which provides assistance in the event of an emergency 24 hours a day, 365 days a year

Buildings cover includes:

- ✓ Buildings Damage up to sum insured to repair or rebuild your Property
- ✓ Liability to others: Damage, injury or illness caused to others as a result of ownership of the property insured up to €3,000,000
- ✓ Damage to underground services, Accidental Damage to cables or underground services supplying the buildings
- ✓ Water and heating installations damage to any fixed domestic water or heating installation caused by freezing
- ✓ Trace and Access up to €700
- ✓ Rent and Alternative accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy – 15% of Buildings Sum Insured where the Property is a Main Private Home or a Residential Investment Property
- ✓ Door locks up to €700

Contents cover includes:

- ✓ Rent and alternative accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy – 15% of Contents Sum Insured where the Property is a Main Private Home or a Residential Investment Property
- ✓ Freezer Contents up to €2,000 when Main Private Home
- ✓ Contents in the garden up to €700
- ✓ Jury Duty €50 per day to €700 when Main Private Home
- ✓ Liability to others: Damage, injury or illness caused to others as occupier of the property up to €3,000,000



What is not insured?

- ✗ Any incident, cause or event not outlined in your policy (booklet and schedule) or specifically excluded in the Schedule
- ✗ Excess: this is the first amount of any claim that you must pay. This is outlined on your Schedule with further excesses outlined in the policy booklet applying to certain cover
- ✗ Accidental bodily injury, death, disease or illness of any member of your household
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Some events are not insured if the property is unoccupied for more than 45 consecutive days, for example, escape of water or oil, stealing or attempted stealing (note that further restrictions apply to Holiday Homes after 48 hours unoccupied)
- ✗ Matching of items: we will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- ✗ Wear and tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Damage caused by pets, insects or vermin
- ✗ Loss by deception unless it is only entry to your home that is gained by deception
- ✗ Consequential (indirect loss) arising indirectly from an insured event
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, pollution or contamination
- ✗ Accidental loss or damage to Property, bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to Asbestos, Asbestos Dust or Asbestos Containing Materials
- ✗ No cover for accidental damage under Buildings or Contents while Your Home or any part of it is lent to any persons other than a member of Your Household or let to tenants or occupied by paying guests
- ✗ Loss or damage caused deliberately by you or any member of your household
- ✗ Loss or damage to electronic data

- ✓ Liability cover including that of domestic employees, child minding for up to 2 children and up to 6 paying guests

Optional Extras

Accidental Damage cover for contents in your Main Private Home and Holiday Home

All Risks Cover: Personal possessions and bicycle cover inside and outside the Main Private Home

What is not insured? (continued)

- ✗ Loss of cards not reported to the issuing organisation within 24 hours of discovery, or loss of money not reported to Gardai within 24 hours of discovery
- ✗ Loss or damage caused by storm to roofs constructed with torch on felt or mineral felt exceeding 10 years of age



Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined on your schedule
- ! Inner policy limits apply to some covers, for example, valuables, alternative accommodation
- ! In the event of a claim, we may not be obliged to pay you the full amount until repair, replacement or reinstatement works have been completed and specified documentation has been furnished to us. Where such conditions apply, we can defer a) 5% of the claim settlement amount in a case in which the claim settlement amount is less than EUR40,000 or b) 10% in a case in which the claim settlement amount is EUR40,000 or more. In the handling of a claim, we reserve the right to use our Managed Repair Network of Building Contractors.
- ! In the event of a claim, if the sum insured is less than the cost of rebuilding or replacement, the Underinsurance Clause will apply which will reduce the settlement amount proportionate to the level of underinsurance



Where am I covered?

- ✓ Cover is provided in respect of the property insured by us, at the address shown on your schedule
- ✓ Liability cover is provided within the EU and worldwide liability in respect of domestic employees during a temporary visit outside the Republic of Ireland (ROI)
- ✓ Where personal possessions and pedal cycles are insured under the policy, cover is provided outside the ROI for trips not exceeding a 45 day duration from date of departure to date of return to the ROI.



What are my obligations?

Keep us informed

- Refer to your Statement of Fact/Renewal Documentation regarding the Duty of Disclosure and changes that need to be advised to Us.

Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the property in a sound condition

Ensure you have adequate cover to meet your needs

- Review the amounts for which you have insured your property regularly. It is your duty to ensure your property is adequately insured
- Check the cover provided under your policy regularly to ensure it continues to meet your needs, reviewing all policy documentation as terms, specific to you and your cover, will be outlined on your schedule

Do the following in the event of a claim

- Notify us within a reasonable time from when you become aware of an incident/loss that could give rise to a claim
- Notify the Gardai if there has been a theft, attempted theft, loss or a malicious act
- Provide us with whatever information, assistance or evidence we reasonably request including any written correspondence received in connection with a claim / incident ensuring not to respond without our consent
- Do not dispose of any items for which you are making a claim until we have inspected them



When and how do I pay?

Payment is to be made to 123.ie prior to cover commencing by one of the following options:

- Pay in full: Using your Credit or Debit Card
- Instalments: Deposit by Credit or Debit Card + 9 monthly Direct Debit payments as outlined in your instalment plan payment schedule



When does the cover start and end?

The start date and end date are stated in the schedule You receive from Us.



How do I cancel the contract?

- If you wish to cancel your policy write to 123.ie outlining the date you want the policy to cancel