

The 123.ie Home Insurance product is underwritten by RSA Insurance Ireland DAC ('RSA').

All insurance policies contain exclusions and conditions and this document outlines the main features, restrictions, exclusions and general conditions that apply to our product in order to help you decide if it is right for you. It does not contain the full terms and conditions of cover. The endorsements listed on your Insurance Schedule along with the policy booklet sets out the extent of the cover, the benefits available and RSA's and your rights and responsibilities. A copy of the policy booklet is available on our website at <http://www.123.ie/home-insurance/policy-documents>

Available Cover

As standard, the following cover is available for Buildings and Contents. If any are excluded in the product you purchase, this will be outlined in your Insurance Schedule. Please check your policy booklet and Insurance Schedule for restrictions that may apply to each section. Your chosen excess will be applied unless otherwise stated in the policy section:

- Fire
- Smoke
- Storm/Flood
- Freezing, escape or overflow of water
- Theft/Attempted Theft
- Escape/Overflow of Oil
- Impact by Aircraft
- Falling Trees / Branches
- Malicious Damage/Vandalism
- Subsidence
- Accidental Damage for Buildings (Not available on Let or Rented properties)
- Liability to Others

Additional Optional Cover to purchase		Owner Occupied	Landlord	Holiday Home	Rented
All Risks	This provides cover for loss, damage or theft inside and outside the home. Accidental loss is only operable when this cover is selected. Items over the value of €1,000 and some items regardless of value, such as laptops, personal computers, sporting equipment, bicycles, guns, hearing aids, contact lenses, dentures, musical instruments, personal entertainment devices and mobile phones must be specified on the policy.	Available	Not Available	Not Available	Available
Home Rescue	This provides a 24 hour emergency repair service up to the value of €200 per call out (3 per year). There is a waiting period of 72 hours from the commencement of your cover before you can avail of this cover.	Available	Not Available	Not Available	Not Available
Accidental Damage for Contents	This gives you further cover for your contents for household accidents such as your TV being knocked over and damaged.	Available	Not Available	Available	Available

Additional Benefits

included as standard where ticked below

Full details of the cover provided and the limits applying to these benefits are provided in the policy booklet.

An excess of €250 will apply if you solely claim for one of these benefits.

Benefit	Buildings	Contents	Let/Sublet Property
Alternative Accommodation	✓	✓	✓
Breaking Glass	✓	✓	Buildings only
Christmas Gifts	X	✓	✓
Clean-up Expenses	✓	✓	✓
Contents in the Open	X	✓	✓
Replacement of Door Locks	✓	✓	X
Fire Brigade Charges	✓	✓	✓
Fraudulent use of Credit, Debit, Charge, Cheque or Cash Cards	X	✓	X
Freezer and Refrigerator Contents	X	✓	X
Household Removal	X	✓	✓
Paying Guests	X	✓	✓
Reinstatement of Sums Insured after Loss	✓	✓	✓
Shopping	X	✓	✓
Temporary Removal of Property	X	✓	X
Title Deeds	X	✓	X
Trace and Access	✓	✓	✓
Visitors' and Guest Property	X	✓	✓
Wedding Gifts	X	✓	X
Purchaser's Interest	✓	X	✓
Satellite Dishes, Television/Radio Aerials or Masts	✓	X	✓
Service Pipes and Cables	✓	X	✓

Duty of Disclosure

It's important that you give correct information and disclose all material facts, that is, information likely to influence the assessment and acceptance of your Proposal. Failure to do so could result in one or more of the following actions:

- your policy being cancelled;
- your policy being treated as null and void;
- a claim not being paid;
- claims paid being recovered from you;
- you become liable for additional premiums which the insurer reserves the rights to collect;
- Terms and Conditions of the policy being amended.

Should any of these actions be taken against you, then you will be obliged to disclose this on any future request for cover or quotation, which may cause you difficulty in trying to purchase insurance elsewhere. Also failure to have property insurance in place could lead to a breach in terms and conditions attaching to any loan secured on that property. If you are in any doubt whether any information is material, it should be disclosed. You must also let us know immediately of any change to your details or the risk, e.g., any convictions, or change in the property usage.

All cover is subject to eligibility. Please refer to your quotation / policy schedule for details as to whether or not this cover applies.

Important Information, Exclusions and Conditions

(For full details of cover please refer to the policy booklet available on the [123.ie website](https://www.123.ie))

The following is important information and includes a brief summary of the main product restrictions and conditions which may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklet on our website.

The policy does not cover for any business use other than the provision of child minding of not more than two children and accommodation for not more than two paying guests. In general, there is no cover if the property is unoccupied for 30 days or more immediately prior to the incident or is unfurnished.

We do not insure the following:

- X** Wear and tear
- X** Pre-existing damage
- X** Gradually operating causes
- X** Faulty workmanship or defective design
- X** Accidental bodily injury to you or a member of your Household
- X** Loss or damage caused deliberately by you or a member of your Household or someone who is lawfully in your property
- X** Any incident not outlined in our insurance policy booklet

Minimum Security Requirements Condition

You must ensure all your external doors have either mortice deadlocks or deadlocking rim latches and when the home is left unattended all windows are closed and fastened and doors are locked. Keys should be removed from the locks.

Under Insurance Clause

- Buildings

If at the time of the damage the Sum Insured is less than the full rebuilding cost, a pro-rata amount will be paid and not the full amount of the damage. Please ensure that your Buildings Sum Insured is adequate to cover the rebuild cost of your property.

- Contents

If at the time of the damage the Sum Insured is less than the cost of replacing all the Contents as new, less an allowance for wear and tear on household linen, wearing apparel, floor coverings (carpets and rugs only), sporting equipment and bicycles, a pro-rata amount will be paid and not the full amount of the damage. Please ensure that your Contents Sum Insured is adequate to cover the replacement cost of your entire contents.

Claims and Settlement

You must tell us immediately of any incident and do not proceed with repairs (other than emergency repairs necessary to prevent further damage) without our approval. RSA Insurance may choose to appoint its own builder or other expert to carry out any required work, and payment may be staged as work progresses with no more than 30% of the overall settlement amount being retained until all work and final inspection are complete. Any incidents involving crime, e.g., theft, assault, must be reported to the Gardaí or Police within 24 hours of discovery. You must pay the excess as detailed in the policy booklet for each claim. Note claims under the optional cover of Home Rescue do not have an excess.

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.

When the property is left unattended, it is a requirement of the policy that all windows and doors are closed and fastened in order for cover to be in operation. Full details of security requirements are available in the policy booklet and on your Insurance Schedule.

Cooling Off Period

There is a 14 day cooling off period from the inception date of your policy or the date you receive your policy documents, whichever is later. You can cancel during this time and provided you have not made a claim, we will refund you any premium you have paid.

Cancellation

If the policy is cancelled, you will be charged for any time on cover. There is also a €25 cancellation fee.

All cover is subject to eligibility. Please refer to your quotation / policy schedule for details as to whether or not this cover applies.