Home Insurance

RedClick

Insurance Product Information Document

Company: RedClick **Product: Home Insurance Policy**

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This document provides a summary of the key information relating to our Home insurance policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

What is this type of insurance?
This is insurance for your home which can cover buildings, contents and items away from the home, if selected by you. Unless we say otherwise in your policy schedule you are covered for fire, storm, flood, escape of oil, escape of water, theft, subsidence, vandalism and falling trees or aerials.

What is insured?

Buildings benefits:

- ✓ Damage to buildings (up to sum insured noted in your schedule)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Temporary accommodation costs (up to 15% of the sum insured)
- ✓ Access for repairs due to a water or oil leak (up to €650)
- ✓ Legal liability to others (up to €2.6 million)
- ✓ Accidental damage to glass
- ✓ Emergency home repairs (where you have selected both buildings and contents cover)
- ✓ Fire Brigade Charges (up to €2,000)

Contents benefits:

- ✓ Damage to or theft of belongings in the home (up to sum insured noted in your schedule)
- ✓ Money in the home (up to €500)
- ✓ Home office equipment (up to €3,500)
- ✓ Content in outbuildings (up to €5,000)
- ✓ Valuables such as jewellery, items of precious metals, works of art and musical instruments with in the home
- ✓ Fire Brigade charges (up to €2,000)
- ✓ Home electric vehicle charging points (up to €1,500)

Optional extras:

- All risks cover.
- Upgraded accidental damage to buildings and contents
- Additional pedal cycle cover.

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

What is not insured?

- ✗ General wear and tear
- ✗ War and related events, including war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, acts of terrorism, or any similar event
- ✗ Any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- ✗ Communicable diseases
- ✗ Failure of personal and business computers and electrical equipment, information technology hazards and cyber risks
- ✗ Mobile phones, motor vehicles, caravans, trailers and hearing aids
- ✗ After your home has been unoccupied for 30 days or more, we will not provide cover for: theft, vandalism, accidental damage, money, escape of water, escape of oil or damage to frozen food
- ✗ Any loss or damage caused by, faulty workmanship, defective and or faulty materials, pyrite and/or mica or defective and or faulty design.

Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage) for each claim. This excess is shown in the policy schedule
- ! Valuables such as jewellery and works of art are subject to limits that can be found in the policy booklet
- ! Emergency Home Repair covers four repairs per policy of insurance, up to €260 per visit
- ! Liability cover applies to valid claims in connection with the risk address only
- ! Endorsement may apply to certain covers. These are shown in the policy schedule if applicable

Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule.
- ✓ For cover on personal belongings away from the risk address, they must be insured on an all risk basis.

What are my obligations?

- You must answer all questions honestly and accurately, during the quote process and during the lifetime of the policy. If the position or answer, in relation to any of these questions, changes you must inform us without delay.
- You must disclose any pre-existing damage to your property that you are aware of which may affect your insurance contract
- You, or any other insured person, must co-operate with our investigations
- You must tell us of any previous claims in past 5 years
- You must make sure that your sum insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to www.scsi.ie
- You must pay your premium(s) on time and in full.
- You must take all reasonable steps to protect your home, including but not limited to, keeping the home in a good condition and take all reasonable steps to avoid loss or damage.
- You must notify us of any changes to the risk during the period of insurance such as, but not limited to, your home becoming unoccupied, if you change address or if you make structural changes to your home.
- As soon as you know about any loss, damage or accident you must contact us straight away by calling 01 5534020 and provide us with all relevant information.
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Siochana immediately.

When and how do I pay?

- You can pay for your insurance in full when taking out the policy with your broker (if applicable).
  You can pay the premium by credit card, debit card or direct debit.

When does the cover start and end?

The contract starts from the date selected by you. The start and end date of your policy will be outlined in your schedule. The term of the policy is 12 months unless otherwise agreed with us.

How do I cancel the contract?

You may cancel your policy at any time by contacting your broker. If you want to cancel within the first 14 working days of a new business or renewal policy, we will refund your premium for any period of insurance remaining.

If you cancel your policy at any other time, we will refund your premium for any period of insurance remaining, less an administration fee. Terms and conditions apply to cancellations, please refer to your policy booklet.