

Home Policy Summary

Key Facts



The information below provides useful information in relation to your policy.

This Policy Summary does not contain the full terms and conditions of your Household Policy. The full terms and conditions can be found in the policy document available to download from www.kennco.ie/downloads/html

Your Insurers

Your Home Insurance Policy is underwritten by Great Lakes Reinsurance (UK) PLC. DAS Legal Expense Insurance Company Ltd is your insurer in respect of Family Legal Protection.

KennCo Underwriting Ltd

KennCo Underwriting Ltd ("KennCo") is an Irish owned and run underwriting agency based in Rathfarnham in Dublin. It is authorised and regulated by The Central Bank of Ireland (No. 49930).

What's Covered

This policy may provide cover against...

Section one - Material Loss or Damage to the building of your home

A wide range of covers are provided under the Buildings section including:

- > Fire, Lightning, Explosion and Earthquake
- > Storm, Flood and Weight of Snow
- > Persons taking part in Labour Disturbances, Malicious Damage and Vandalism
- > Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- > Escape of oil from a fixed domestic oil-fired heating installation
- > Collision or impact involving any vehicle, train, aircraft or other aerial devices
- > Theft (or Attempted Theft)
- > Subsidence or Ground Heave
- > Accidental Damage

In addition you are covered for:

- > Loss of Rent or Alternative accommodation up to 10% of the sum insured on buildings
- > Accidental Damage to Glass and Sanitary Fittings
- > Fire Brigade Charges up to €2,000
- > Trace and Access up to €1,500
- > Garden Cover up to €2,000
- > Professional Fees and Costs

Section two - Material Loss or Damage to Contents of your home

A wide range of covers are provided under the Buildings section including:

- > Fire, Lightning, Explosion and Earthquake
- > Storm, Flood and Weight of Snow
- > Persons taking part in Labour Disturbances, Malicious Damage and Vandalism
- > Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- > Escape of oil from a fixed domestic oil-fired heating installation
- > Collision or impact involving any vehicle, train, aircraft or other aerial devices
- > Theft (or Attempted Theft)
- > Subsidence or Ground Heave
- > Accidental Damage

In addition you are covered for:

- > Money up to €650
- > Credit Cards up to €900
- > Jewellery up to 10% of the contents sum insured with a limit of €1,500 per item
- > Loss of Keys up to €500
- > Freezer Cover up to €750 per unit
- > Loss of Rent or Alternative Accommodation up to 10% of the contents sum insured
- > Contents sum insured automatically increased by 20% at Christmas
- > Compensation of €10,000 for death of Insured by violence by burglars or by fire
- > Accidents to Domestic Staff up to €3,000,000

Section three - Personal Effects

This section is only available if cover for Section two - Contents is included.

The limit in respect of any one item is €1,000 unless you have specified otherwise and the item is shown in the schedule.

Cover is available away from your home anywhere in the territorial limits and elsewhere in the world for a period not exceeding 60 days in any one period of insurance for loss or damage by any external or visible cause to your personal effects.

You may also extend cover to include cover for Pedal Cycles (Optional Extension 1).

Section four - Your Legal Liability to the Public

You are covered up to €3,000,000 for your legal liability to the Public.

Family Legal Protection

Family Legal Protection is a legal expenses insurance contract. It will help you by providing legal advice and representation if you, or family members who always live with you, have a legal dispute which is insured under the policy.

Insured incidents which are covered include:

- > Contract Disputes
- > Identity Theft
- > Bodily Injury
- > Clinical Negligence
- > Employment Disputes
- > Property Protection
- > Tax Protection
- > Jury Service and Court Attendance
- > Legal Defence

This Policy is a complex document and contains a large number of specific terms relevant in specific circumstances. Many of these terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

In respect of all of the above sections you should refer to your policy wording for full details of cover and exclusions

Average Clause

This policy is subject to a clause referred to as 'Average'. This means that if at the time of a loss the sum insured on buildings or contents is inadequate (under insured) the insurer will only pay for the proportion of the loss or damage which the sum insured bears to the full reinstatement value. For example if you insured your buildings for €150,000 but they should have been insured for €300,000 and had damage of €50,000 you would only be paid €25,000 as you had set the sum insured at 50% of the correct level.

Sums Insured

In order to protect yourself against underinsurance we recommend that you review your sums insured on a regular basis. If needs be get a professional valuation of your property.

Business Use

There is no cover provided for 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.

Excesses Applicable

- A standard excess of €250 usually applies, however this may be increased by endorsement which will be shown on the schedule
- €500 applies in respect of weight of snow claims
- €1,500 in respect of Subsidence or Ground Heave claims

Claims Procedure

In the first instance claims should be notified to your broker as soon as possible giving full details of what has happened.

For your information any claim under Sections one to four will be dealt with by KennCo Household Claims Department, Cunningham Lindsey Ireland, Infinity House, South County Business Park, Leopardstown, Dublin 18. Ph. 01-2075177. Claims on the Family Legal Protection Policy will be dealt with by DAS Legal Expenses Insurance Company Ltd, 12 Duke Lane, Dublin 2. Ph. 1850 670 747.

Additional information if you are a Consumer

1. Cancellation Rights

You will for a period of 14 days from the date you receive your insurance policy, have the right to cancel this policy and receive a full refund of any premium you have paid to KennCo Underwriting Ltd, although we reserve the right on refunding any premium paid to us if you have made a claim under this policy.

2. Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000. This scheme extends to include Republic of Ireland policies issued by United Kingdom Insurers.

Great Lakes Reinsurance (UK) PLC (GLUK) is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme in the unlikely event that GLUK cannot meet its obligations. Further details can be obtained from **Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN Tel:+44 (0) 207 892 7300 Fax: +44 (0) 207 892 7301 or email: enquiries@fscs.org.uk or www.fscs.org.uk**