

Zurich Home Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Significant Features and Benefits

Buildings	Contents
The home, landlord's fixtures and fittings on or in the home, walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts and swimming pools, all at the situation of the premises shown in the schedule.	Household goods, personal belongings (including valuable property), collections of stamps, coins or medals up to €260, tenant's fixtures and fittings (including interior decorations), radio and television aerial fittings and masts (including satellite dishes, receivers, and ancillary equipment up to €650) on or in the home, all belonging to or the legal responsibility of you or a member of your household
What you are covered for:	
<ul style="list-style-type: none"> • Fire • Riot 	<ul style="list-style-type: none"> • Storm of flood • Vandals or malicious people • Subsidence • Escape of water or oil • Theft or attempted theft • Falling trees or branches

Extra Benefits included as standard	Buildings	Contents
Home emergency assistance –	Applies to policies with both buildings & contents cover	
Home emergency 24 hour helpline	✓	✓
Alternative accommodation (up to 20% of sum insured)	✓	✓
Fire brigade charges up to €2,000	✓	✓
Property owners liability	✓	
Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings	✓	
Access for repairs in the event of a leak up to €750	✓	
Blockage of sewer pipes	✓	
Loss of heating oil up to €1,000		✓
Money up to €400 & credit cards up to €650		✓
Freezer and refrigerator contents		✓
Contents in the open up to €500		✓
Temporary removal of contents (up to 15% of sum insured)		✓
Replacement locks up to €700		✓
Title deeds cover up to €650		✓
Liability to the public - cover up to €1,300,000	✓	✓
Liability to domestic employees - cover up to €2,600,000		✓
Tenants liability – cover up to 10% of the sum insured		✓
Fatal accident benefit - €3,250		✓
Accidental damage cover for TV, video, audio & computer equipment		✓
Accidental breakage of mirrors, glass in hobs, plate glass table tops, fixed glass in furniture		✓
Wedding and Christmas gifts (increased by 10% of contents sum insured)		✓

Optional cover - The following cover is available in addition to the standard cover

	Buildings	Contents
Accidental Damage - Extends cover to include accidental damage to the buildings &/or contents (whichever selected) within the home.	Optional	Optional
All Risks – Provides cover for loss or damage to - <u>Specified Items</u> : any item specified in the schedule <u>Unspecified Items</u> : personal belongings up to the selected limit (max €1,275 per item) outside the home (anywhere in Europe and up to 60 days in any one period of insurance for the rest of the world)		Optional

***Valuable property** - Jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, paintings, works of art, curios, antiques, furs, musical instruments, radios, televisions, other audio or video equipment and computer equipment.

Significant exclusions or limitations

A summary of the most significant exclusions are listed below. For full details, please refer to the policy booklet.

- We will not pay for the first amount of each claim (known as 'the excess') as listed below unless stated otherwise in the policy booklet.

Buildings/Contents (see Sections A&B)		All Risks (cover away from the home) (see section D)	
Standard policy excess	€250	Standard excess	€100
Pedal Cycles	€50		
Escape of water excess	€500		
Subsidence excess	€2,500		

- After your home has been unoccupied for 30 days or more we will not pay for:
 - Theft or attempted theft
 - Vandalism and malicious damage
 - Damage to fixed glass, mirrors or sanitary ware
 - Loss of or damage to valuables* and money
 - Escape of water or oil from any fixed heating or water installation
- Valuable Property - The most we will pay is one third of the sum insured by section B – Contents, but not more than €4,000 for any one article, set or collection.
- We will not cover:
 - Any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.
 - Loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - Any expense, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel and or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
 - Consequential loss of any kind or description incurred by you or any member of your household.
 - The cost of maintenance or normal redecoration.
 - Loss or damage caused by wear and tear or gradual deterioration.
 - Any loss or damage caused by or arising from any computer hardware or software or other electrical equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the Policy is nevertheless insured.
 - Terrorism

Cancellation rights

We have the right to cancel the Policy or any section or part of it by giving 14 days notice in writing by registered letter to your last known address and return to you the amount of premium in respect of the unexpired period of insurance.

You may cancel your policy or any section or part of it by giving us notice in writing. We will return to you the amount of premium in respect of the unexpired period of insurance. However, no return premium will be allowed if you have made a claim during the period of insurance. If you cancel the Policy during the first period of insurance, we will deduct an administration charge from any return of premium.

Emergency Assistance & Making a claim

In the event of any accident or loss you should call our claims department on **1890 208 408**