Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Ireland DAC **Product: HomeCare**

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Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance? HomeCare home insurance protects you against loss or damage to your Buildings and/or Contents. A summary of the key information can be found below.

What is insured?

The amount we'll pay to rebuild your home and/or replace your contents is specified by you.

Buildings

- ✓ **Loss or damage to the structure of your home (including garages and outbuildings)** – cover for damage to the home caused by events such as; fire, theft, storm, flood and subsidence;
- ✓ **Escape of water** – cover for damage caused by water escaping from your plumbing or heating systems;
- ✓ **Breakage of glass** – cover for the accidental breakage of 'fixed glass' e.g. windows, doors, and ceramic hobs.

Contents

- ✓ **Loss or damage to your contents (in your home, garages, outbuildings and gardens)** – cover for damage to your belongings caused by events such as; fire, theft, storm, flood and subsidence;
- ✓ **Escape of water** – cover for damage caused by water escaping from plumbing or heating systems;
- ✓ **Contents in the open** – cover for household items temporarily taken outside the home but within the garden;
- ✓ **Food in freezers** – cover for the contents of your freezer in the event of the freezer breaking down.

Liability

- ✓ **Your liability to the public** – provides members of the household with cover if you are legally liable for accidental injuries to a member of the public or their property. There is no cover for injury to members of the household or their employees;
- ✓ **Liability as occupier of the premises** – if members of the household are legally liable for accidental injuries arising from the premises;
- ✓ **Liability to domestic employees** – as the employer of a domestic employee such as a cleaner in the event of you being liable for a loss or accidental injuries.

What is insured? Continued...

Other benefits and covers

- ✓ **Alternative accommodation** – we will pay for alternative accommodation or for the loss of rent payable to you, if your home cannot be lived in because of damage covered by your policy. The benefit applies for the duration of time taken to complete the repairs;
- ✓ **Home emergency cover** – if there is a home emergency, we can provide assistance 24 hours a day by contacting 1800 565 556. Cover is provided by Mapfre Assistance Agency Ireland;
- ✓ **Replacement of locks** – if keys are stolen;
- ✓ **Jury service** – provides a monetary benefit per day;
- ✓ **Death benefit** – a monetary benefit if you or your partner dies from an injury received in your home caused by a fire, accident or violence related to a theft;
- ✓ **Fire brigade charges** – we will pay towards the cost incurred where the Fire Brigade are called to your home;
- ✓ **Legal Expenses Cover** – provides you and your household with access to a helpline, which provides advice on legal matters and access to a counselling service. Contact details are listed in the policy booklet. Cover is provided by ARAG Legal Protection Limited.

Optional covers

You must pay an extra premium for these cover(s):

- **Accidental Damage Cover** – cover for sudden and unforeseen damage e.g. spilling a can of paint, or dropping your T.V.;
- **Personal Belongings Cover (All Risks)** – items can be insured both in the home and away from the home. This includes; jewellery, personal belongings and bicycles;
- **Garden cover** – items designed to be permanently left in the open;

You do not have to purchase the optional covers in order to purchase the main product.

What is not insured?

The policy specifically excludes loss, damage and/or liability arising from;

- ✗ War and terrorism;
- ✗ Sonic booms/bangs;
- ✗ Wear and tear, electrical and mechanical breakdown and other damage which happens gradually;
- ✗ Damage occurring before the policy cover starts;
- ✗ Damage caused deliberately by members of the household;
- ✗ Loss or damage arising from the use of unsuitable materials and/or faulty workmanship;
- ✗ Motorised vehicles, aircraft, drones and other radio controlled aircraft/UAV, e-scooters or watercraft;
- ✗ We will not pay the cost of replacing any undamaged items which form part of a pair, set or suite;
- ✗ Certain types of loss or damage e.g. theft, or malicious damage caused by you or members of your household;
- ✗ Commercial activities at the premises, unless we have explicitly agreed to same.

Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.;
  - the excess (the amount you have to pay on any claim,);
  - monetary limits apply for certain covers;
- ! Certain types of loss or damage to buildings or contents are automatically excluded when your home is unoccupied for more than 60 days in a row;
- ! Certain covers may be amended or restricted based on the nature of occupancy of the property; these are shown on your policy schedule;
- ! Some optional covers may not be available based on the nature of occupancy of the property;
- ! Certain covers may be amended or restricted based on the occupancy type of the property;
- ! Where we agree to settle your claims we may arrange for one of our suppliers to repair, reinstate or replace the lost or damaged property;
- ! In the case of inadequate sums insured your claim settlement will be reduced by same percentage for which you are under insured.

Where am I covered?

- ✓ The Republic of Ireland;
- ✓ If you have purchased Personal Belongings cover we will cover your belongings for the entire period of cover while in Ireland and Europe and for up to 30 days while anywhere else in the world.

What are my obligations?

- The answers in any proposal, statement of fact or declaration for this insurance or any information you have provided must be true and complete;
- You must tell us if there is a material change in circumstances; which includes any new circumstances or changes in circumstances which alter the subject matter of the policy or the nature of the risk underwritten;
- You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage, and keep your home (and your caravan, if covered) in good repair;
- You must let us know immediately about any event which may give rise to a claim under the policy;
- You must not admit, deny, negotiate or settle a claim without our written permission;
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.

When and how do I pay?

Payment options include; credit/debit card or annual direct debit – or monthly by direct debit. If you pay by monthly installments, a service charge will apply.

When does the cover start and end?

From the start date (as shown in your schedule) for 12 months.

How do I cancel the contract?

You may cancel this policy at any time by contacting Aviva Direct. If you cancel your policy in the 14 working days after the start date of the policy or the day on which you receive your policy documents, whichever is later, we will work out the premium for the period for which we have insured you and refund any balance. If you cancel your policy at any other time, as long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance that amounts to €20 or more.