

Advice on Insuring your Contents...

Contents Insurance

What is covered:

Contents insurance covers the moveable objects in your home that you can remove from the property.

You should insure your contents for the amount it would cost you to replace them if they were stolen or damaged. It is worth taking the time to calculate these costs so that you insure your contents for the correct amount.

How much should I insure my contents for?

When calculating the reinstatement value for your contents cover you should take into consideration the following:

- Furniture
- Electronics
- Personal possessions eg *items of jewellery and clothing*
- High valued items eg *paintings and antiques*
- Property in outbuildings (such as a garden shed).

As contents of homes can vary extensively; the most accurate way to calculate the reinstatement cost of the contents in your home is to conduct a room by room inventory, establishing a replacement cost on all the removable items.

The total value of all high value items shall not be taken to exceed 33% of the contents sum insured, other than Urban areas (defined as Dublin City & County, Bray & Leixlip) where the total value of all articles of jewellery shall not be taken to exceed 15% of the contents sum insured.

All-Risks 'Personal Possessions' Cover

This protects you against loss or theft of, or accidental damage to, personal possession valuables such as jewellery **both inside and outside the home.**

You may wish to purchase additional all-risks cover for items you want covered both inside and outside the home.

- You can choose an increased value for 'unspecified items' without having to list each one. For example, you could ask for €5,000 unspecified items cover. (Single item limit is €1,300).
- If you have items worth more than the €1,300 single item limit, you should think about listing the items you want covered and their value as 'specified items'.

Advice for Winter Weather...

Flood Guide

Information and forward planning

Providing useful, advice for homeowners to prepare for a flood and cope with the aftermath.

Act now

1. Check the risk of flooding to your property.

Visit www.floodmaps.ie and type in your address to find out if your home is at risk.

2. Check the details of your insurance policy.

3. Talk to your neighbours about how you could work together in the event of a future flood.

a Steps to prepare for flooding, loss of power or water

- Find out how to turn off gas, electricity and water.
- Think about the needs of children, babies, elderly and the disabled at home.
- Make sure you have the correct insurance cover.
- Keep a list of numbers (including your insurance, telephone and policy numbers).

b If floods are forecast

- Listen out for severe weather warnings.
- Move pets, vehicles, valuables and other sentimental items and important documents to safety.
- Prepare your supply of sandbags. Some county councils can supply sandbags, but otherwise you can purchase them from a builders' merchant. In an emergency create your own with pillow cases or carrier bags filled with sand or soil.
- Prepare food that you can eat without cooking, clean bottled water, warm clothes.
- Charge your mobile phone.

c If floods are imminent

- Alert vulnerable neighbours.
- Switch off gas, electricity and water at the mains.
- Ensure sandbags are in place.
- Plug sinks/baths or low-level shower trays and weigh them down to prevent backflow.
- Store smaller electrical appliances and furniture as high as possible.
- Do as much as you can in daylight. It will be much harder at night, particularly if the electricity fails.
- In the case of flash flooding, evacuate basement flats immediately and seek higher ground.

Group Home Insurance Benefits



Special Benefits Incorporated
in your Owner Occupied Policy



Halligan
INSURANCES

Leading Benefits Covered...

24 Hour Emergency Claims Helpline



Providing important peace of mind should you suffer a claim and require emergency advice and service out of office hours.

Phone Number: 01 524 5355

Optional Full Bonus Protection



Protects your no claims discount if you suffer from an insured peril. Cover is for 1 unlimited claim in a 5 year period. (Available once you are claims free for 2 or more years).

Full Accidental Damage Cover



We automatically cover those unforeseen accidents that can happen to your buildings or contents. (For example, spilling a tin of paint on your carpet).

Personal Possessions Cover



Covers items lost, stolen or damaged outside the home or abroad up to €2,600. Includes sports equipment & smartphones. (Single item limit is €1,300).

For full details of the benefits included please refer to your policy booklet and your policy schedule. T&C's apply.

Halligan Insurances

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List of Benefits Covered...

Benefits included on the policy	Buildings	Contents
24 Hour Emergency Claims Helpline	✓	✓
Optional Full Bonus Protection (1 unlimited claim in 5 years)	✓	✓
Full Accidental Damage	✓	✓
Personal Possessions Cover of €2,600 (single item limit of €1,300)		✓
Fire, Explosion, Lightning, Earthquake, Subsidence Cover	✓	✓
Storm / Flood	✓	✓
Burst Water Pipes	✓	✓
Stealing, Riot / Malicious	✓	✓
New for old cover (excluding household linen and clothing)	✓	✓
Alternative accommodation up to 15% of Buildings/Contents sum insured	✓	✓
Trace & Access in the event of a leak from heating or water system up to €1,000	✓	
Fire Brigade charges up to €3,000	✓	
Replacement of locks up to €750	✓	
Property Owners Liability up to €2.6 m	✓	
Identity Theft Cover up to €10,000	✓	
Up to 6 months mortgage repayments where property is made uninhabitable	✓	
Clean up due to escape of oil	✓	✓
Cover for child minding for up to 2 children		✓
Cover for up to 6 paying guests		✓
Loss of heating oil up to €500		✓
Money up to €750		✓
Credit cards up to €3,000		✓
Contents in secured outbuilding up to €3,000		✓
Property stolen in the garden up to €600		✓
Visitors personal belongings up to €1,000		✓
Home office equipment up to €4,000		✓
Fatal injury benefit €3,500		✓
Title Deeds up to €750		✓
Frozen food up to €1,300		✓
Jury service €25 a day up to €500		✓
Christmas - contents increased by €5,000		✓
Weddings - contents increased by €5,000		✓
Occupiers & Personal liability up to €2.6 m		✓
ATM Assault Cover up to €250		✓

Halligan Life & Pensions Ltd. t/a Halligan Insurances, Good Insurance is regulated by the Central Bank of Ireland.

Advice on Insuring your Buildings...

Buildings Insurance

What is covered:

Buildings insurance covers anything you cannot take away with you if you move home. It usually includes:

- The structure of your home such as the roof, walls, windows and doors
- Permanent fittings such as tiled or hardwood floors, bathroom fittings and fitted kitchens
- The garage
- Outbuildings such as a garden shed
- Garden walls, gates and fences.

If your home is destroyed by an insured peril, your policy will pay for the cost of alternative accommodation up to 15% of the buildings sum insured.

How much should I insure my buildings for?

You should insure your home for the amount it would cost to rebuild it, which is called the **reinstatement value**.

This is different to the market value of your home, which is what you would get if you sold it.

Annual Renewal

It is essential that you re-assess your level of cover every year, based on current rebuilding costs, making allowance for any improvements or extensions that you may have made since your last renewal date.

SUMMARY TABLE OF REBUILDING COSTS

House Type	No. of bedrooms	Typical Size	DUBLIN AREA rebuilding costs	COUNTRY AREA rebuilding costs
Terraced	2	753 sq ft	€176 sq ft	€137 sq ft
	3	1,023 sq ft	€168 sq ft	€130 sq ft
Semi-Detached	3	1,023 sq ft	€174 sq ft	€132 sq ft
	4	1,270 sq ft	€171 sq ft	€130 sq ft
Detached	4	1,270 sq ft	€171 sq ft	€134 sq ft

Garage: Total rebuilding costs range from €14,443 for a single attached garage to €25,983 for a double attached garage.

This summary table is an approximate guideline based on the Society of Chartered Surveyors Ireland rebuilding guide 2015. To view the complete table of costs visit: www.scsi.ie/documents