

## GENERAL QUESTIONS

### Can I get a quote over the phone?

Yes, however the online discount is available for policies purchased online only.

### What happens if the system won't quote for me?

Depending on your personal circumstance there may be instances where we cannot provide a quote. This may be due to the location of your property, or your claims experience or some other relevant factor. Unfortunately, if your circumstances do not meet our acceptance criteria, no quote can be provided online. However, you can contact the Household Team on 01 879 7100 who, depending on the circumstances, may be able to obtain a manual quotation.

## COVER QUESTIONS

### How much should I insure my buildings?

You should insure your buildings for the cost of completely re-building your house, and domestic outbuildings, including all fixtures and fittings such as fitted kitchen units, and include architects and surveyor's fees. It is important to remember that this value is the figure for which your house should be insured, rather than the market value of the home. You can obtain guidance on reinstatement value on <https://www.scsi.ie/>

### How much should I insure my contents?

You should insure your contents for the cost of replacing all your moveable items such as furniture and personal possessions, on a new for old basis. If cover is required for items away from the home e.g. jewellery, then All Risks cover must be selected.

### What is 'Full Bonus Protection Cover'

If selected, you can protect your no claims discount if you suffer from an insured peril. Cover is for 1 unlimited claim in a 5-year period. This benefit is only available if you have been claims free for 2 or more years.

### What is a policy excess?

An excess is the first amount of any loss that you are responsible for paying in the event of making a claim. This amount is deducted from the total claim settlement figure.

### What are the Policy Excesses on this policy?

The standard policy excess €200

The escape of water/oil policy excess is €500

The subsidence policy excess is €600

The Excess is the amount payable by you, in the event of a claim. Under this policy, you will be required to pay the standard excess. You have the option to increase the excess, which will reduce your premium.

### What is Accidental Damage Cover?

Accidental Damage Cover is an optional cover, which extends cover to include accidental events, giving rise to a loss, for example, spilling paint on carpet, if someone puts their foot through the ceiling, or knocks over the television.

## **What is All Risks Cover?**

This is cover where you wish to have an item specifically noted on your home insurance policy for cover both in and away from home, such as items of jewellery, camera equipment, golf clubs and other valuables. This optional additional cover also covers these items worldwide for up to 60 days in any one period of insurance.

## **What is Unspecified All Risks Cover?**

This is cover where you wish to have items covered away from home, such as items of jewellery, camera equipment, and golf clubs but without individually specifying these items. The most insurers will pay for any one article, set or collection is €1,300. This optional cover also covers the items worldwide for up to 60 days in any one period of insurance.

## **What are 'high value' items?**

High value items are defined as 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. If you have any high valued items, ensure the sum insured on your contents cover is adequate includes them. See the policy document for limitations in cover on 'high value' items.

## **Are Fire Brigade charges covered?**

Yes, your Insurer will pay the cost of the charges you owe a local authority (as permitted by legislation) for Fire Brigade attendance, as a result of any incident which is insured by your Policy. The maximum amount paid under this section is €3,000. Please refer to the Household Policy document for details.

## **Are my bicycles covered?**

In order to cover your pedal cycles away from home, you have to specify them under the 'Pedal Cycles' section at an additional cost. The maximum insurers will cover any one pedal cycle is €1,000.

## **Is my laptop covered?**

Your laptop is covered for theft and optional accidental damage (if chosen) inside the home. However, to cover the laptop away from the home, you would need to specify it under All Risks Cover.

## **What is 'Identity Theft'?**

Identity Theft is the theft of your personal identification, Personal Public Service (PPS) number, or other method of identifying you which has or could reasonably result in the wrongful use of such information, including but not limited to, theft occurring on or arising out of your use of the internet. All financial loss resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single identity theft event. Identity theft shall not include the theft or wrongful use of your business name or any other method of identifying any of your business activities.

## **What is a domestic employee?**

A domestic employee is any employee engaged by you carrying on solely private domestic duties in connection with the buildings (including repair, maintenance or decoration but excluding work involving structural alterations, demolition, construction or farming). Independent contractors and/or consultants and/or their employees are also excluded.

## **What is classed as a monitored burglar alarm?**

This is an Intruder Alarm System fitted to the insured property and connected to a Central Monitoring Station. Central Monitoring Stations use special telephone and mobile lines, computer software and trained staff to monitor their customers' security systems and call the appropriate authorities in the event an alarm signal is received.