Only available through your Insurance Intermediary

ARRANGED BY

ORNELLA
UNDERWRITING LIMITED

CONNECT HOME
INSURANCE

Policy Document

Issue 2023 04

Ornella Underwriting Ltd T/A Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland

Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for conduct of business rules.

Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A trading as Mapfre Assistance Agency Ireland Ltd is authorised by Direccion General de Seguros y Fondos de pensoines del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

THIS INSURANCE POLICY IS UNDERWRITTEN BY:

120-122 Rue Réaumur,
75002 Paris,
France

Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for Conduct of Business Rules.

Mapfre Assistance Agency Ireland
22 – 26
Prospect Hill
Galway
Ireland

Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A trading as Mapfre Assistance Agency Ireland Ltd is authorised by Direccion General de Seguros y Fondos de pensoines del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

THIS INSURANCE POLICY IS ARRANGED AND ADMINISTERED BY

ORNELLA

UNDERWRITING LIMITED

The Bushels
Cornmarket
Wexford Y35 HYE0

Telephone +353 (0)53 918030
Email: Info@ornellaunderwriting.ie
www.ornellaunderwriting.ie
Emergency Home Assistance helpline +353 (0)91 501 658

Ornella Underwriting Limited t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland.

The Underwriters of each Section of this Connect Home Policy are:

Section(s)	Underwriter	Registered Address	Authorisation
All sections except section 5	Wakam	120-122, rue Réaumur, 75002 Paris (France)	Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for conduct of business rules.
Section 5 Emergency Home Assistance	Mapfre Assistance Agency Ireland Ltd	22 – 26 Prospect Hill, Galway, Ireland	Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A trading as Mapfre Assistance Agency Ireland Ltd is authorised by Direccion General de Seguros y Fondos de pensoines del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

Please note that a different Underwriter may be liable for cover depending on the nature of the incident giving rise to Your claim. Your Policy and any claims under section 1 to 4 will be administered entirely by Ornella Underwriting Limited. Any claims under Section 5 will be administered by the Underwriter or their representative.

Ornella Underwriting Limited

Connect Home Policy Document

Welcome to Ornella

Thank You for choosing to arrange Your insurance through Ornella Underwriting Limited, on behalf of the Underwriters. This Connect Home Policy, together with Your Policy Schedule is a legally binding contract between the Underwriters and You. Your Schedule shows what parts of the Connect Home Policy apply to You. Please read Your Connect Home Policy, Schedule and any Endorsements carefully to ensure Your cover meets Your requirements and the details are correct. These are legal documents, please keep them in a safe place.

You must answer all questions that We ask You honestly and with reasonable care. You must be sure that the information You have given to Us in the Proposal Form and Statement of Fact is accurate, true and complete, as We rely on this information when deciding whether to enter into the contract, and when setting the terms and premiums. The questions We ask You are material to the risk undertaken by Us and the calculation of the premium.

This Connect Home Policy is governed by the Laws of the Republic of Ireland and is subject to the exclusive jurisdiction of the Irish Courts unless otherwise agreed or otherwise specified in this policy document.

Following Your payment of the premium, We have agreed to insure You for the Period of Insurance shown in Your Schedule, subject to the terms, conditions and exclusions in this Connect Home Policy. These include any Endorsements (changes or additions) that We may make to Your Connect Home Policy or the Schedule. This Connect Home Policy applies only within the Geographical Limits described in Section B – Definitions unless otherwise agreed.

If You need assistance for an emergency in Your Home call Our Emergency Home Assistance Helpline on +353 (0)91 501 658

If You ever need to make a claim, please call Us immediately on:

Republic of Ireland:	**053 91 80333**
Outside Republic of Ireland:	**+353 (0)53 91 80333**

Brian Hughes
Ornella Underwriting Limited

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A: Important Information

1. Contract Documents

The contract of Home insurance is made up of this Connect Home Policy document and Your Schedule, which form one document. An up-to-date copy of this document is available on www.ornellaunderwriting.ie/documentcentre.

Your replies to Our questions are contained in a Statement of Fact that will be issued at the start of this policy, when We are offering to renew it, or when You amend it. You are under a duty to act with reasonable care in ensuring that all the recorded answers in each Statement of Fact are accurate, truthful and complete.

2. Data Protection Notice

This Data Protection Notice contains the information You need to understand about how Your personal data is used by the Insurer and Intermediaries. If You would like more details, please see **www.wakam.com** or **www.ornellaunderwriting.ie**, or contact Us using the details in Section 11 below.

In this Data Protection Notice:

Insurer refers to Wakam; its registered address is at: 120-122 rue Réaumur, 75002 Paris, France.

Intermediary refers to Ornella Underwriting Limited, who arrange and administer insurance and handle claims.

We / us / our refer to Insurer and Intermediary together.

You / your means the policyholder and any other person getting a benefit from this insurance policy, such as a member of Your Family.

Your data means Your personal data. Personal data means any data relating to an identified or identifiable living individual.

In order to manage our business and provide our services to customers, We collect a certain amount of personal data. This Data Protection Notice sets out the basis on which We gather, use, process and disclose any of Your data that We collect. We will use Your data only for the purposes and in the manner set out below which describes the steps We take to ensure our processing of Your data complies with the General Data Protection Regulation ((EU) 2016/679) and any implementing legislation.

Please read the following carefully to understand our use of Your data.

Your Right to Object – Please note that You have a right to object to the processing of Your data where that processing is carried out for our legitimate interests.

1. What Personal Data may we collect about you?

The types of data that are processed may include:

Category	Types of Data Collected
Individual details	Name, address, house details, gender, marital status, date of birth, marketing preferences, bank account details or payment card details, criminal convictions, penalty points, employer, job title and Family details, including their relationship to You.
Identification details	Identification numbers issued by government bodies or agencies, including Your driving licence number.
Credit and anti-fraud data	Credit and anti-fraud data such as credit history, credit score, sanctions and criminal offences, and information from various anti- fraud databases related to You.
Special categories of personal data and data related to criminal convictions and offences	Certain categories of personal data which have additional protection under EU data protection law. These categories are health (for example injuries and relevant pre-existing medical conditions) and relevant criminal convictions.
Claims information	Information about previous and current claims, (including other unrelated insurances).
Risk details	Information about You and Your home(s) houses or property(ies) which We need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to Your health, relevant criminal convictions, or other special categories of personal data.

2. The Purposes of, and Legal Basis for, Processing Your Data

We hold, process and disclose Your personal data in order to provide You with insurance cover in accordance with our contract and to take steps at Your request prior to entering into a contract. This includes using Your personal data for:

- Quotation and Inception;
- Policy Administration;
- Claims Processing; and
- Renewals.

We may use your data where:

a) it is necessary to comply with our legal and regulatory obligations (for example, complying with reporting obligations to the Central Bank of Ireland or other applicable regulatory authorities);

b) it is necessary to support our legitimate interests in managing our business, including in connection with (i) the administration of the policy, (ii) improving our insurance products and services, (iii) prevention and detection of crime, (iv) statistical analysis, (v) transferring business, company sales and reorganisations; and (vi) obtaining reinsurance (including when reinsurers are deciding whether to provide Us with reinsurance cover, assessing and dealing with reinsurance claims and meeting their legal obligations); provided in each case that such interests are not overridden by Your interests and rights; and

c) You have consented to processing Your data in such a way. You may withdraw Your consent to such processing at any time. Please see section 11 below.

Where You provide Us with the personal data of third parties (e.g., a member of Your Family), You should take steps to inform the third party that You need to disclose their details to us, identifying the Insurer and Intermediary. We will process their personal data in accordance with this Data Protection Notice.

3. Criminal Convictions

We may hold, use, disclose and process personal data relating to relevant criminal conviction and offences for the following purposes (i) in order to underwrite risk appropriately, calculate a quote or policy renewal and risk assess any person who will be living in the Home (e.g., a risk assessment), (ii) for fraud detection or prevention or (iii) where required for claims handing. We will only carry out such processing where it is authorised by European Union (EU) or Member State law.

4. Special Categories of Personal Data

Special categories of personal data include data about health. We hold, use, disclose and process special categories of personal data where:

- You have given Us Your explicit consent;
- the processing is necessary to protect Your, or another person's vital interest;
- Your personal data has been made widely publicly available by You;
- the processing is necessary for the establishment, exercise or defence of legal claims; or
- necessary for reasons of substantial public interest on the basis of law.

5. Who We Share Your Information with

In order to provide insurance services and to comply with our legal obligations, it may be necessary for Us to disclose Your data to third parties, including without limitation to the following:

- other parts of our businesses, our agents and third parties who provide services to us, Your Intermediary and other insurers, either directly or via those acting for the Insurer;
- regulatory and law enforcement bodies, including An Garda Síochána, where We are required to do;
- legal, financial, medical and other professional advisors; and
- the Insurer's reinsurers and reinsurance brokers. Reinsurers will use Your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. Reinsurers will keep Your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies. Please see www.wakam.com for more detailed information on processing by the Insurer's reinsurers and other parts of the Insurer's group.

6. Transfer of Personal Data outside the EEA

Your data may be transferred to and stored at a destination outside of the European Economic Area (EEA) for purposes described above (including in particular Switzerland, Bermuda and the US). Those countries may not provide an adequate level of protection in relation to processing Your data. To ensure that Your data does receive an adequate level of

protection We have put in place the following safeguards to protect the privacy and integrity of it:

• **Model Clauses:** standard clauses in our contracts with the third parties described above to ensure that any personal data leaving the EEA will be transferred in compliance with EU data-protection law. A copy of our Model Clauses are available on request by using the contact details listed in Section 11 below; and

• **EU/Swiss-U.S. Privacy Shield:** an agreement between the EU and the Governments of Switzerland and the US concerning the treatment of data concerning EU citizens. Some of our third parties may be certified under the EU/Swiss-U.S. Privacy Shield.

7. How Long we Keep Your Data

We are required to ensure that Your data is accurate and maintained in a secure environment for a period of time no longer than necessary for the purposes for which We are processing it. Information submitted for a quotation where You did not purchase our product may be retained by Us for a period of up to 15 months from the date of the last quotation. Where You purchase our insurance product, information will be held for the duration of Your insurance cover and a period of at least 7 years after the end of our relationship, which may include the conclusion of claims made under the policy. We keep information after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any legal claims.

8. Automated Decision Making

You have a right not to be subjected to decisions based solely on automated processing, including profiling, which produce legal effects concerning You or similarly significantly affects You. However in certain circumstances We are entitled to use automated decision-making and profiling. These cases are restricted to situations where the decision is necessary for entering into a contract, or for administering that contract (including deciding whether to insure You, what terms may apply and what the premium will be), where it is authorised by law or where You have provided Your explicit consent, which You may withdraw at any time. Where We base a decision on solely automated decision-making You will always be entitled to have a person review the decision so that You can contest it and put Your point of view and circumstances forward.

9. Your Data Rights

You have several rights in relation to Your data. You have a right to:

- access a copy of Your data held by us;
- require correction of Your data if it is inaccurate or incomplete;
- require deletion of Your data in certain circumstances;
- restrict our use of Your data in certain circumstances;
- move (or port) Your data which You have given Us to process on the basis of Your consent, contract or for automated processing;
- object to the processing of Your data where our legal basis for processing it is our legitimate interests. In such a case We must stop processing Your data unless We can demonstrate compelling legitimate interests which override Your interests and You have a right to require information on the balancing test We use; and
- not to be subject to a decision based on automated processing, including profiling which has legal or similar significant affects except as set out in Section 8 above.

There are some circumstances where these rights cannot be exercised, such as when the processing of Your data is necessary to comply with a legal obligation or for the exercise or defence of legal claims. If You wish to exercise any of these rights please contact Us using the details in Section 11 below. We will respond to Your request in writing, or orally if requested, as soon as We can and in any event within one month of Your request. In exceptional cases, We may extend this period by two months, and if We do this We will tell You why. We may request proof of identification to verify Your request.

10. Consequences of Failure to Provide Information

If We cannot collect or process Your data, We may not be able to provide You with, or administer, Your insurance policy or deal with a claim.

If We ask for information and You do not wish to give it to us, or if You wish to withdraw consent to the use of Your personal data, We will explain the consequences based on the specific information concerned including whether it is a legal or contractual requirement that We use such data. Such consequences may include Us refusing to provide You with an insurance policy or not dealing with a claim. If You have any queries in respect of the consequences of not providing information or withdrawing Your consent, please contact Us using the details listed in Section 11 below.

11. Further Information

If You require any further information about how We use Your data or if You want to exercise any of Your rights under this Data Protection Notice, please contact Us as listed below:

Insurer	Intermediary
Wakam 120-122 rue Réaumur 75002 Paris FRANCE Wakam Tel: +33 (0)1 86767313 Email: dpo@wakam.com	**Ornella Underwriting Limited** Data Protection Officer Ornella Underwriting Limited The Bushels Cornmarket Wexford Tel: +353 (0)53 91 80300 E-mail: customerservices@ornellaunderwriting.ie

12. Your Right to Complain to the ODPC

If You are not satisfied with our use of Your data or our response to any request by You to exercise any of Your rights in Section 9, You have the right to lodge a complaint with the Office of The Data Protection Commission. Please see the below contact details:

Data Protection Commission
Canal House
Station Road
Portarlington
County Laois
R32 AP23

Phone: +353 (0)1 765 0100
E-Mail: info@dataprotection.ie
Website: www.dataprotection.ie

13. Important Information about This Data Protection Notice

Each Insurer and Intermediary providing this Data Protection Notice to You is a separate legal entity and separate data controller in respect of Your data.

3. Your right to a cooling-off period

You may cancel this Policy within 14 days of the start date or renewal date, without penalty and without giving a reason. We will refund Your premium, less a proportionate amount for the days that You were insured by Us. To do this You must advise Your Insurance Broker.

4. Insurance Act 1936

All money which is paid or may be paid by Us to You under this policy will be paid in The Republic of Ireland.

5. The law which applies to the contract

Under European law and the law of the Republic of Ireland, You and We can choose the law which will apply to this contract. We propose that the law of the Republic of Ireland will apply.

6. Following an incident

You must immediately do whatever You can to protect Your Property. You (or Your legal representative) must give Us full details as soon as reasonably possible. If a delay in notifying an event prejudices Our ability to investigate a claim or increases the cost of the claim, We may refuse to pay for any loss or damage. Sometimes, We will need further details in writing, such as the completion of an Accident Report Form. We may refuse to provide cover to You where You have failed to comply with the timeline above and where such failure to comply has subjected Us to undue prejudice. Immediate notification of the claim within 24 hours will allow Us to better control costs, decide on liability and protect Our joint interests.

If a liability claim is made against any person covered by this policy, do not accept blame or admit fault, negotiate, or make any offer of settlement. In order for Us to adequately process Your claim, You must send Us as soon as You receive one, every letter, claim, or notification of legal proceedings (such as an Application to the Personal Injuries Assessment Board, a writ, civil bill, civil summons, or criminal prosecution).

7. Complaints

When things go wrong, You may wish to raise a complaint with Us. A complaint can be raised by You orally or in writing.

For complaints relating to Section 5 – Emergency Home Assistance please refer to the individual Section later in this booklet. For any other complaint, Our complaints Policy is set out below.

We will:

- do Our best to deal with Your complaint as effectively and quickly as possible;
- acknowledge Your complaint in writing or on another durable medium within 5 business days of receiving it;
- provide You with the name of the person or people who will be Your point of contact with Us until Your complaint is either resolved or cannot be progressed further;

- provide You with updates in writing or on another durable medium on the progress of the investigation into Your complaint at least every 20 working days starting from the date on which the complaint was made; and
- attempt to investigate and resolve Your complaint within 40 working days of receiving it.

If Your complaint has not been resolved after 40 working days, We will inform You of the anticipated timeframe within which We hope to resolve the complaint. Alternatively, You can contact the Financial Services and Pensions Ombudsman (FSPO) (contact details at Step 3 below).

We will, within 5 working days, of the completion of the investigation, advise You on paper or another durable medium of:

- the outcome of the investigation into Your complaint;
- where applicable, the terms of any offer, settlement or compensation being made;
- that You can refer the matter to the FSPO; and
- the contact details of such FSPO, as provided below.

Any telephone calls made in connection with this Connect Home Policy may be monitored or recorded for training, quality control and verification purposes.

Making a complaint

<table>
<tr><td>Step 1</td><td>Please send Your complaint to the intermediary (person, agent, or company) from whom You bought this Connect Home Policy.</td></tr>
<tr><td>Step 2</td><td>If Your complaint is not resolved to Your satisfaction by the intermediary, You can contact Us at:

Customer Services Team,
Ornella Underwriting Limited,
The Bushels,
Cornmarket,
Wexford,
Ireland.

Telephone: +353 (0)53 9180300
Fax: +353 (0)53 9180399
Email: customerservices@ornellaunderwriting.ie</td></tr>
<tr><td>Step 2 (continued)</td><td>Or

depending on which section of this Connect Home Policy Your complaint relates to, the relevant Underwriter at the address provided below:

<table>
<tr><th>Section(s)</th><th>Underwriter</th><th>Address</th></tr>
<tr><td>Sections 1 to 4</td><td>Wakam</td><td>120-122, rue Réaumur, 75002 Paris (France)</td></tr>
<tr><td>Section 5</td><td>Mapfre Assistance Agency Ireland Ltd</td><td>22 – 26 Prospect Hill, Galway, Ireland</td></tr>
</table>
</td></tr>
</table>

Step 3	If Your complaint remains unresolved under step 2 please contact the: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Telephone: + 353 (0)1 567 7000 Email: info@fspo.ie Website www.fspo.ie

B: Definitions

In this booklet and in the policy Schedule, certain words have a specific meaning. We have defined these below.

Accidental Damage	Sudden, unexpected and material damage which happens at a specific time, not deliberately and was caused by something external and identifiable.
Bicycle	A pedal cycle powered solely by human effort, or by a combination of human effort and an assistive electrical motor, the use of which is not required to be insured by law.
Bodily Injury	Injury resulting directly from an accident caused suddenly by violent and visible means.
Buildings	The private dwelling structures built with brick, stone or concrete and roofed with slates, tiles, concrete or other incombustible materials notified to and accepted by Us, including: • domestic Outbuildings, garages, sanitary fixtures, swimming pools (but not outdoor spas, saunas and hot tubs), tennis courts, patios, terraces, drives, footpaths, walls, gates & decks; hedges and fences; • solar panels and heat exchange units, aerials, satellite aerials and their fittings and masts all securely attached to a dwelling; • septic tanks (provided they are registered with Your local authority), domestic oil and gas tanks, water tanks; and • landlord's fixtures and fittings, wooden or laminated flooring, built in kitchen, bathroom or bedroom units and their integrated appliances; all on the same site provided they are all within the boundary of the Home.

Contents	• Household goods; • Personal Belongings (including Valuable property); • collections of stamps, coins, or medals up to a value of €300 in total; • Tenant's fixtures and fittings (including interior decorations); • radio and television aerials fittings and masts (including satellite dishes, receivers and ancillary equipment up to a value of €1,000); and • any home office equipment We specifically agree to insure. on or in the Home, all belonging to or the legal responsibility of You or a member of Your Household, **but excluding all of the following**: • Motor vehicles (other than mechanically propelled lawnmowers used for domestic purposes), caravans, trailers, aircraft, watercraft (other than rubber dinghies, canoes, sail boards and surf boards), hovercraft, or parts or accessories normally on or in any of them; • Landlord's fixtures and fittings; • Pets, farm animals or any living creature; • Property owned or held in trust in connection with any business, profession or trade unless We specifically agree to insure it; • Securities including financial certificates such as shares and bonds, certificates, deeds, documents of any kind, bills of exchange, promissory notes, securities for money or manuscripts; • Property more specifically insured; or • Any amount that You should be able to recover from a more specific insurance but cannot because the insurer refuses or reduces the claim, or the Sum Insured is inadequate on a specified item.
Consequential Loss	Any loss, damage or expense which happens indirectly as a result of, or is a side effect from, the event which led to Your loss.
Domestic Employee(s)	Any person under a contract of service with You (this means You are paying them directly and direct what they do) which is solely for private domestic duties including gardeners and persons carrying out general maintenance or repair work (but not contractors or persons engaged solely to build extensions or make alterations to the Home).
Electronic Data	Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Endorsement	Bespoke changes to the terms of Your policy that are shown in this booklet or on the Schedule.
Excess	The amount You must pay towards the cost of a claim.
Family	Your spouse, common law spouse, children (including adopted and foster children), parents and siblings who permanently live with You in the Home.
Flood	1. Escape of water from the normal confines of any natural or artificial watercourse (other than water tanks, apparatus or pipes) or lake, reservoir, canal or dam; **or** 2. Inundation from the sea whether resulting from storm or otherwise.
Fungi	Any type of fungus including, but not limited to, all forms of mould or mildew and any mycotoxins, spores, scents, vapours, gas or substance including any by-products produced or released by a fungus.
Geographical Limits	Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.
Ground Heave	The upward movement of the site Your Buildings stand on causing damage to the Building.
Ground Settlement	the downward movement of the ground surface (and therefore of foundations and structures founded upon it) arising from the weight of the building.
Home	means the private dwelling, garage and Outbuildings used for social and domestic purposes at the address shown in the Schedule.
Holiday Home	means a dwelling at the address shown in the Schedule that is not Your main residence and is used solely for recreational and non-business purposes.
Home office equipment	Computers, keyboards, visual display units and printers, word processing equipment, desk top publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer aided design equipment, telecommunication equipment and office furniture owned by You or any member of Your household but excluding Business Equipment otherwise insured.
Household	means Your Family and Domestic Employees permanently living in the Home but not boarders, lodgers, Tenants (unless You are also a Tenant) or Paying Guests.

Insured Person	**If the Schedule shows your Home is occupied as:**	**Insured Person means:**
	Owner Occupied	You and the individual members of Your Household
	Let to Tenants	You only as the owner of Your Home
	Holiday Home	You at all times, and the individual members of Your Household while they are occupying the Home
	Rented Accommodation	You and the individual members of Your Household permanently living in the Home
Landslip	Means the sliding of a mass of loosened rocks or earth down a hill side or slope or the downward movement of sloping ground.	
Money	cash, cheques, postal orders, banker's drafts, travel tickets, traveller's cheques, savings stamps and certificates, premium bonds, current postage stamps, credit notes, gift tokens, luncheon vouchers, trading stamps and telephone call cards all held exclusively for social or domestic purposes.	
Outbuildings	sheds, greenhouses, summer houses and other buildings (but not caravans, mobile homes or motor vehicles) which do not form part of the main Buildings of the Home and are used for social and domestic purposes.	
Paying Guests	Guests paying for accommodation, including lodgers and bed and breakfast (B&B) guests, all residing with You in Your Home.	
Period of Insurance	means the period for which this policy is in force, as shown in the Schedule, or until the policy expires or is cancelled.	
Personal Belongings	Valuable property, clothing and other possessions normally worn or carried on the person, but not medical devices, contact lenses, hearing aids or dentures.	
Premises	The insured property shown on the Schedule comprising of the Buildings and the land within the boundaries up to a maximum of 2 acres of land unless agreed by us.	
Schedule	the document that gives details of the cover You have.	
Specified items	An item you have specifically valued at more than the policy limits for individual items.	
Subsidence	the downward movement within the ground independently of the building load.	

Sum / Sums Insured	the amount shown in the Schedule **that You have selected as the cost of rebuilding Your Buildings and replacing Your Contents and Personal Belongings and** the most that We will pay for claims resulting from any one event in addition to any additional benefits that may apply.	
Tenant	**If the Schedule shows your Home is occupied as:**	**Tenant means:**
	Let to Tenants	You, provided You hold a contractual, rental or lease agreement with the landlord of Your Home or his/her representatives, and not boarders, lodgers, Paying Guests or Domestic Employees.
	Rented Accommodation	any person who holds a contractual, rental or lease agreement with You or Your representatives, but not boarders, lodgers, Paying Guests or Domestic Employees.
Unfurnished	means without sufficient furniture and furnishings for normal living purposes.	
Unoccupied	A property that has not been lived in for more than 30 consecutive days.	
Untenanted	A Home let to a Tenant where there is no current rental or lease agreement in place or where the Tenant has ceased to reside in the Home for 30 days or more.	
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.	
We, **Us** and **Our**	Wakam.	
You and **Your**	means the person or people shown in the Schedule as the Insured.	

C: General Conditions

The following conditions apply to all sections of this policy. "You" also includes any other person insured under this policy.

If You do not observe these conditions We may refuse to pay a claim and may cancel this policy.

1. Disclosure of information

It is vital that You take reasonable care to provide complete, accurate and honest answers to the questions We ask when You take out, amend, or renew Your Connect Home Policy. The answers You gave are set out in the Statement of Fact provided to You. We have issued this Connect Home Policy to You on the understanding that the information given by You in response to our questions and any related document is true and complete and that We have been given all information as required by those questions. Where You provide information verbally, We will record this in writing and send You a copy. You must answer all of the questions honestly, completely and with reasonable care. We rely on the information You give Us when deciding to insure You and when setting the terms and premium. Where We ask You to answer a specific question, the subject matter of the question is relevant and material to the risk We are underwriting or the calculation of the premium or both. If any of the answers to the questions are not true and complete, We may be entitled to declare the Connect Home Policy void as if it never existed, refuse any claim, treat Your insurance as if it was entered on different terms, or reduce any claim to reflect what was withheld from Us.

If You have answered all our questions completely and honestly and with reasonable care, but if Your answer includes a negligent misrepresentation (that is, not innocent or fraudulent), We are entitled to take the following actions:

(a) If, being aware of the full facts, We would not have entered the contract on any terms, this Connect Home Policy will be treated as void from the start of the cover, and We will refuse to pay any claims, but return Your premium;

(b) If, being aware of the full facts, We would have entered the contract on different terms, We will treat this Connect Home Policy as if it had been entered into on those different terms; or

(c) If, being aware of the full facts, We would have charged a higher premium for the contract, We can reduce any claim value proportionately.

If Your answers to our questions are false or misleading, in any material respect, and You know that they are untrue, false or misleading or consciously disregard if they are untrue, false or misleading (a "fraudulent misrepresentation") or any of Your conduct involved fraud, this Connect Home Policy will be treated as void from the start. If this happens, You will no longer be covered, We will not pay any claim and We will not return any premiums.

If You are unsure of the information that is required in any answer to a question asked by Us, You must let Us know.

You must inform Us immediately of any material changes to the information You originally provided or if the character of the risk underwritten changes in any material way, for example, that could affect either the premium or Our decision to provide insurance – since the start date of Your Policy or since Your last renewal date (whichever is the most recent).

A material change is one that takes the risk outside that which was within both Your and Our reasonable contemplation when this Connect Home Policy was concluded. We may refuse a claim made by You where there has been such a material change and We have not been given the opportunity to agree in writing to cover this changed risk.

2. Your duties

You and any other insured person must at all times:

a) take all reasonable steps to protect the property and prevent accidents;
b) maintain Your Home in a good state of repair;
c) report the loss of any credit card to the issuing company and to the Police or Gardai within 24 hours of discovery;
d) not admit, deny, negotiate or settle a claim without our written consent;
e) keep to the terms and conditions of this Connect Home Policy;
f) not, without our consent, abandon any property to us; and
g) give Us all the necessary cooperation, help, assistance and information that We may reasonably require.

3. Claims

A series of claims arising from one event or cause will be regarded as a single claim.

Upon learning of any circumstances likely to give rise to a claim You must:

(a) tell Us as soon as reasonably possible (but immediately if there is riot damage): We may refuse to pay a claim if a delay in notifying Us prejudices our ability to investigate the incident fully or if a delay increases the cost of a claim;
(b) give Us all the help, assistance and information that We may reasonably require, and co-operate fully with Our investigations of the incident;
(c) immediately tell the Police or Gardai if loss or damage is caused by stealing, attempted stealing, malicious people, vandals, riot, civil, labour or political disturbance;
(d) as soon as You receive one, send to Us any letter, claim, or notification of legal proceedings (such as an Application to the Personal Injuries Assessment Board, a writ, civil bill, civil summons, or criminal prosecution) or other communication You receive without replying to it; and
(e) not proceed with repairs (other than emergency repairs necessary to limit damage) without Our prior approval.

4. Other insurances

If at the time of a claim there is any other policy covering anything insured by this Policy We will be liable only for our proportionate share.

5. Excesses

An Excess is the amount You must first contribute to the cost of any claim before We pay anything. Excess amounts vary by claims type and are described in each section of the policy, or on any Endorsements that apply, or the Schedule. Where any single event results in a claim under more than one section of the Policy, the highest Excess only will apply.

If You tell Us You have an intruder alarm We may discount the premium. If We do and You make a claim for loss by stealing from Your unattended Home and the intruder alarm was not set, the Excess will be €750 if You make an otherwise valid claim for damaged caused or the stolen items. Your Schedule will show if an intruder alarm discount applies.

6. Cancellation

a. Cancellation by You

i. Within the cooling-off period

If You are not satisfied with this policy for any reason You may cancel it by giving Us notice in writing within 14 days after the date when You are informed that this Connect Home Policy has been concluded.

We will refund Your premium, less a proportionate amount for the days that You were insured by Us.

ii. Outside the cooling-off period

You may cancel this Policy at any time by advising Us in writing. If You have not made or incurred any claims during the current Period of Insurance, We will:

1. keep any premium You paid in respect of Section 5 - Emergency Home Assistance;
2. keep a proportionate premium for the period that You were insured by Us, for the remaining Sections and from the balance of premium;
3. deduct an amount of €25;
4. deduct a further transaction fee of up to €50 to be retained by Ornella Underwriting Limited; and
5. refund You the remaining balance of the premium You have paid provided that remaining balance is €25 or more.

b. Cancellation by Us

We may cancel this Connect Home Policy, providing the reason(s) for such cancellation, with 10 days' notice by writing to You at Your last known postal address. We will work out a proportionate premium for the period that You were insured by Us; and refund the balance of the premium You have paid.

7. Our rights

We are entitled to:

a) take the benefit any of Your legal rights against any other person before or after We have paid a claim;

b) take over the defence or settlement of a claim against You by another person; and

c) We have the right to the salvage of any insured property, but We do not have to take it.

8. Premium Credit Agreements

If You have a separate credit agreement with a lender to pay the premium by instalments, any default in payment on the due date will automatically terminate the Policy cover immediately from the date of such default.

9. Stamp Duty

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of The Finance Act 1990.

10. Transaction premiums and fees

If a change to Your Connect Home Policy results in You owing Us an additional premium, We will charge You a minimum of €15. If a change to Your Connect Home Policy results in Us owing You a refund of Your premium (or a proportion of it), We will only make such a refund if the amount due is €25 or more.

Ornella Underwriting Limited may charge and retain a fee of up to €30 for any transaction under this Connect Home Policy, or up to €50 for a cancellation transaction under Condition 6.a.ii – Cancellation by You.

11. Joint Policyholders

Where there is more than one person named as the Insured on the policy and We receive instructions from one of them, We will treat it as though all persons named as the Insured have given Us the same instruction and that all individual policyholders agree and consent to those instructions being given to Us. We will accept the instructions received on face value. It is not Our responsibility to check whether the person who so instructs Us has the permission and consent of the other persons insured.

12. Fraud

We will NOT pay for any loss, damage, or legal liability to others if You or anyone else covered by this Policy (or anyone acting on Your behalf or on behalf of any other person covered by this policy) makes or tries or uses fraudulent or dishonest means to make a claim that is fraudulent or exaggerated in any way, or makes a false statement, or provides false, fabricated or stolen documents to support a claim. If a fraudulent (dishonest) claim is made, We may in our absolute discretion cancel Your policy, We may not refund any premium You have paid to Us, and We may recover from You any payments that We have already made in respect of the fraudulent claim. We will refuse any further claim and recover from You any payments We have already made in respect of such further claims.

13. Under-Insurance (Average)

If You have insured them, You must make sure that the Sums Insured that You specify are enough to pay to fully rebuild Your Buildings including its fixtures and fittings, gates, fences, and Outbuildings and including demolition, removal of waste and professional fees such as for architects and surveyors.

If You have insured them, You must also make sure the Sums Insured for Your Contents and Personal Belongings reflect their current replacement cost as new.

If You have specified a Sum Insured less than the amount required enough to rebuild a Building or replace Contents or Personal Belongings, We may reduce the amount payable in the event of any claim, in the same proportion as the proportion of under-insurance. For example, if Your Buildings are insured for half of what they would cost to rebuild, any claim in respect of Your Buildings will be similarly reduced by half.

14. Holiday Home Conditions

If the Schedule shows that Your Home is a Holiday Home, the following strict conditions 14.a. to 14.c. apply. In this condition "in Residence" means that an Insured Person is staying at Your Home for a temporary period.

14.a Suspension of cover for Money and Valuable Property

If no Insured Person is in Residence in Your holiday Home, cover for Stealing or attempted Stealing is excluded on Money and Valuable Property.

14.b Holiday Home unattended

If an insured person is in Residence at Your Holiday Home but leaves it unattended for any period, for example goes out shopping for groceries, or to visit somewhere else:

(a) All external doors must be secured with mortice deadlocks or deadlocking rim latches;

(b) All French doors, patio doors and accessible windows are fitted with appropriate security locks and are put into full and effective operation;

(c) All external doors and windows are closed and fastened; and

(d) Intruder alarms, where installed, must be put into operation.

14.c Preparing Your Holiday Home for Unoccupancy

1. When no Insured Person is going to be in Residence for more than 15 consecutive days:
   a) all the measures in 14.b above must be taken;
   b) regular inspections of Your Holiday Home must be made by You or someone you appoint (such as neighbours, relatives or managing agents) to inspect it; and
   c) between the 1st of October and the 31st March (inclusive)
      i the water supply must be turned off at the mains and the water and heating system drained; or
      ii the property must be fitted with an operating thermostatically controlled heating system which maintains a temperature of not less than 5 degrees Celsius or 41 degrees Fahrenheit throughout the Holiday Home including the attic.
2. Provided all the conditions and precautions set out in condition 14.c. are fully complied with, the exclusions of loss or damage occurring while Your Holiday Home is Unoccupied in events 1 to 11 of Section 1 – Buildings, and events 1 to 11 of Section 2 – Contents, will not apply. Exclusions in the Additional Benefits parts of those sections will continue to apply.

15. Special Condition: Untenanted Properties

If You are a landlord and Your Home is Untenanted (for example not let to anyone for more than 30 consecutive days) the following conditions apply:

15.a Security precautions

a) All external doors and windows must be closed and locked; and

b) any intruder alarm installed must be set.

15.b Preparing Your property when there are no Tenants

a) Monthly internal & external inspections of the Home must be made by either You, neighbours, relatives or managing agents and any damage or faults discovered during an inspection must be repaired and/or remedied without delay;

b) the water supply must be turned off at the mains;

c) any gas supply must be turned off at the mains unless required for heating purposes in accordance with paragraph e)ii. below;

d) the electrical power must be turned off at the mains unless it is required for heating purposes in accordance with paragraph e)ii. below or to power an intruder alarm; and

e) between the 1st of October and the 31st March (inclusive) and when Your Home is Untenanted either:

   i. the water supply must be turned off at the mains and the water and heating system drained; or

   ii. the property must be fitted with an operating thermostatically controlled heating system which maintains a temperature of not less than 5 degrees Celsius or 41 degrees Fahrenheit throughout the Home including the attic.

Provided all the conditions and precautions set out in condition 15 are fully complied with, the exclusion of loss or damage occurring while Your Home is Untenanted or Unoccupied for more than 30 days in events 1 to 10 of Section 1 – Buildings, and events 1 to 10 of Section 2 – Contents, will not apply. Exclusions in the Additional Benefits parts of those sections will continue to apply.

16. Mortgagees

If Your Home is the subject of a mortgage, the interest of the lender (called the mortgagee) will not be adversely affected if You or Your Household or Tenant(s) / guests(s) do or do not do something that increase the risk of loss or damage, provided that

- whatever is done or not done was without the mortgagees' knowledge and authorisation; and
- on becoming aware of any such act or neglect, the mortgagee informed Us immediately and paid any extra premium We may require.

We may pay any claims under this policy jointly to You and a mortgagee or directly to a mortgagee.

17. How claims are dealt with

If You make a claim it will be up to You to prove that an event of loss or damage has happened which may include proving ownership of any property being claimed for.

We may choose how best to settle Your claim. We may arrange for one of Our contractors or suppliers to repair, reinstate or replace Your lost or damaged property, or We may pay You or a mortgage lender a cash amount for the loss or damage. If We make a cash payment, it will be for the amount our contractor or supplier would have charged. We will deduct the appropriate Excesses, and if necessary any amount in accordance with condition 13 under-insurance.

Our advice: ***Keep photographs, guarantee cards, instruction booklets and a full description of Your valuable items, including serial and model numbers, which will help prove ownership. Keep relevant proof of purchase and evidence of value, as We may ask You for these if You make a claim under this policy.***

18. Claim retention

When the settlement amount of Your claim under Section 1- Buildings is greater than €10,000, We reserve the right to retain an amount from the agreed final payment until works are completed according to the table below. To release this retained amount We may require a final invoice and / or to inspect the works completed or have them inspected by an expert.

If this retained amount remains unclaimed after a period of 5 months from the date of the settlement, and having issued You a reminder, the retained amount will no longer be payable

Agreed final settlement value under Section 1 – Buildings	**Percentage of final settlement value retained**
€0 to €9,999	**0%**
€10,000 to €39,999	**5%**
€40,000 or more	**10%**

19. Your interest in the insured property

You must have a financial interest in the Premises insured by this policy. You or members of Your Household must have a financial interest in the Contents and personal possessions insured.

D: Inflation

You must choose the Sums Insured that best represent the cost of rebuilding Your Home and of replacing all Your Contents and personal belongings as new. Inflation will increase these costs over time so if You don't periodically review these Sums Insured, You may find that You are no longer adequately covered. We may increase Your Sums Insured at each renewal in line with an index of our choice from the following table to prevent this occurring.

Cover	Indexes
Buildings	The Consumer Price Index Data published by the Society of Chartered Surveyors or Data published by the Department of Environment.
Contents	The Consumer Price Index.

1. **Please see General Condition 13 above for the consequences of under-insurance.**
2. **You are still entirely and exclusively responsible for ensuring that any Sums Insured adjusted by this process are adequate to prevent under-insurance. You may still be under-insured even after We have applied an indexing adjustment. It is Your responsibility to make sure that You are not under-insured.**
3. **Policy limits will not be adjusted.**
4. **The minimum adjustment will be 0% so no reduction in Sum Insured will result from the application of these measures.**

E: General Exclusions

The following exclusions apply to all sections of this policy.

The policy does not cover:

1. War

Any loss of or damage to property, legal liability, expense, consequential loss or bodily injury which is directly or indirectly caused by or arising from or contributed to by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.

2. Sonic Pressure

Loss or damage caused by pressure waves from aircraft or other flying devices travelling at or above the speed of sound.

3. Radioactive contamination

Any expense, Consequential Loss, legal liability or loss of or damage to any property directly or indirectly arising from or contributed by:

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

4. Terrorism

Loss or damage, cost or expense, directly or indirectly caused by, or in connection with any act of terrorism, regardless of any other cause or event.

An act of terrorism is an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

5. Pollution

Loss or damage due to contamination, pollution, impurity, soot, dust contamination, chemical fallout poisoning, epidemic, pandemic and disease or due to not being able to use certain objects because of a risk to health.

6. Deliberate act

Loss, damage or liability caused intentionally or maliciously by You or Your Household, anyone acting on Your behalf or on behalf of Your Household, or anyone lawfully in Your Home.

7. Any gradual or maintenance related loss or damage

Loss or damage as a result of wear and tear, fall in value over time, gradual deterioration (whether You were aware of it or not), the effects of the light or the atmosphere, normal

settlement warping or shrinkage, rusting or corrosion, wet or dry rot (regardless of the cause), Fungi, mould or infestation and costs that arise from using or maintaining Your Buildings and Contents normally.

8. Electronic Information

Any loss, damage, breakage or destruction to any property, consequential loss (i.e. a loss arising indirectly from an insured event), or liability, directly caused by, or contributed to, or arising from:

1. the failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information, command or instruction whether or not such had been programmed in to such equipment;
2. damage to, loss of, or the destruction of any computer system, other equipment, component, system or item which processes, stores, transmits or receives data; or
3. any alteration, modification, distortion, erasure or corruption of Electronic Data;

in each case whether your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:

a) a virus or similar mechanism;

b) a denial of service attack, being any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or computer systems including but not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other computer systems;

c) hacking, being unauthorised access to any computer systems, whether Your property or not; or

d) phishing, being any access or attempted access to data made by means of misrepresentation or deception.

9. Domestic Pets, Vermin or Insects

Damage caused by chewing, scratching, tearing or fouling by domestic pets for which Your Household is responsible or damage caused by vermin and insects.

10. Sulphides including Pyrite

We will not cover any loss or damage resulting from the presence of any sulphides including but not limited to pyrite and/or their derivatives.

11. Poor Workmanship & Defects

Loss or damage caused by poor workmanship, use of faulty materials, latent defect, or poor design.

12. Consequential Loss

Consequential loss of any kind or description incurred by **You** or any member of Your Household (guests and Tenants included).

A Consequential loss is defined as a loss arising indirectly from an insured event.

13. Fees

Fees incurred by You in the preparation of any claim.

14. Sets and Matching Items

Any undamaged item which forms part of a set, pair, suite or any other article of a uniform nature even when replacements cannot be matched. We will only pay for the value of the particular item, part or parts that have been lost or damaged.

15. Confiscation

Loss, damage or liability caused by or resulting from You or Your Family's property being confiscated, taken, damaged or destroyed under the order or any government, public or local authority or other body, including compulsory purchase order.

16. Pre-existing damage

We will not pay for any loss or damage occurring before the start date of the first period of insurance.

17. Business, Trade or Professional Use

We will not cover any property used or held in connection with any business, trade or professional purpose other than Home office equipment as referred to within the definition of Contents. We will not cover Your Home if it is used exclusively as a place of business.

18. Market Value

We will not pay for any loss in market value of any property following its repair or reinstatement.

19. Theft or Wilful damage

We will not pay for any act of theft, or wilful and deliberate or malicious damage by You or members of Your Family, or by any occupant, Tenant of Yours or any member of such Tenant's family.

20. Sub-letting

If Your property is let to Tenants We will not pay for any loss or damage if the property is sub-let.

Section 1: Buildings

Your Schedule will show if this cover applies

We will pay up to amount shown as the Sum Insured for Buildings, and any additional amounts covered as additional benefits, for incidents of loss or damage caused by the Events Covered listed below unless the Schedule or any Endorsements applied shows that cover is not included.

We may choose to pay You, a mortgage lender, or a pay a contractor appointed to carry out work or We may choose to arrange to have work carried out.

Unless otherwise stated the standard Excess shown in the Schedule applies to all claims under this section.

Events Covered	The cover does not include
1. Fire, smoke, lightning, explosion or earthquake	a) smoke damage caused by agricultural or industrial operations, any gradually operating cause or smog; and b) to properties built prior to 1920 where the cause of damage is established as an electrical fault, unless the Home was rewired by a certified electrician since 1991.
2. Storm, Flood or Snow Load	a) loss or damage: i. caused by frost, Subsidence, Ground heave or Landslip; ii. to gates, fences, decking or hedges; iii. to open fronted or open sided outbuildings; iv. due to wear and tear or gradual deterioration; v. caused by weight of snow to gutters, facias, soffits and to garages and Outbuildings; vi. to radio and television aerials or satellite dishes, and their fittings and masts; vii. to swimming pools, fixed hot tubs and their fixtures, fittings, covers, enclosures and accessories; or b) the cost of removing any fallen trees or branches unless the tree or branch has caused damage to the Buildings; and c) damage to, or caused by a failure of, a torch-on mineral felt roof that is over 10 years old or other felt over 5 years old, unless You can show it has been inspected by a professional roofer within the past 5 years and any repairs suggested have been carried out.

3. Subsidence or Ground heave of the site on which the Buildings stand or Landslip	loss or damage a) to purpose-built or converted apartment blocks; b) caused by Ground Settlement due to building load; c) caused by bedding down, coastal, lake or river erosion, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations, inadequate or faulty drainage systems, or the use of foundations, inadequate or faulty drainage systems, or the use of faulty materials; d) caused by building on made-up ground or filled-in land, or caused by tunnelling work; e) normal Ground Settlement, shrinkage or expansion; f) to walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts, service and septic tanks, sewers, swimming pools unless You also have a valid claim under the policy for loss or damage to the Home from the same cause occurring at the same time; g) to floor slabs unless the foundations beneath the walls are damaged at the same time by the same cause, associated with such causes arising prior to inception of this policy; h) if any part of the Buildings suffered previous loss or damage by Subsidence, Ground heave or Landslip unless You have told us about it; or i) The Subsidence Excess shown on the Schedule.
4. Riot, strikes, labour and political disturbances	a) Loss or damage caused by: i. War or Terrorism; ii. Any Tenant, guest or visitor to Your Home b) loss or damage to boundary walls, hedges, tennis courts, gates, fences, terraces, patios, driveways, footpaths, swimming pools, lawns, trees, shrubs and plants.

5. Stealing or attempted stealing following forced and violent entry to Your Home or where deception has been used to gain entry to a building.	Loss or damage: a) while any part of the Home is lent or, let unless entry to or exit from the Home is made using violence and force or deception or; caused by a member of Your Household, or by any person lawfully on Your Premises; b) caused after the Home is left Unoccupied or Untenanted for more than 30 consecutive days, unless: i. the Home is a Holiday Home and special condition 14.b has been complied with; or ii. the Home is let property and special condition 15.a has been complied with; c) while the Home is Unfurnished; d) caused by deception, unless deception is used solely to gain entry to Your Premises; e) that is not reported to the Police or Gardai or police within 24 hours of discovery; or f) loss or damage while Your Home is unattended unless all: i. external doors are fitted with mortise deadlocks or deadlocking rim latches; ii. french doors, patio doors and accessible windows are fitted with appropriate security locks and are put into full and effective operation; iii. all external doors and windows are closed and locked; and iv. intruder alarms, if fitted, are put into operation.
6. Vandals or malicious people	loss or damage caused: a) by any person lawfully on the Premises or any person invited onto the premises by You or a member of Your Household; b) after the Home is left Unoccupied for more than 30 consecutive days or Unfurnished unless: i. the Home is a Holiday Home and special condition 14.c has been complied with, or ii. the Home is let property and special condition 15.a has been complied with; or c) to boundary walls, hedges, tennis courts, gates, fences, terraces, patios, drive-ways, footpaths, swimming pools, lawns, trees, shrubs and plants.

7. Escape of water from or the bursting of any fixed domestic water or heating installation or domestic appliance	loss or damage: a) caused after the Home is left Unoccupied for more than 30 consecutive days or while the Home is Unfurnished, unless: i. the Home is a Holiday Home and special condition 14.c has been complied with; or ii. the Home is let property and special condition 15.b have been complied with; b) due to wear and tear, rust, or gradual deterioration; c) to the part or appliance from which the water leaked; d) if the leak is shown to be present prior to the start of the policy; e) to tiles, walls, floors and ceilings caused by the gradual leakage or seepage of water from fixed sanitary-ware units including baths and shower units permanently sited hot tubs or saunas or by the ingress of water through defective or damaged seals or grouting; f) caused by water discharged or leaking from an automatic or manual sprinkler installation; g) caused by water overflowing as a result of taps being left on in sinks, baths and other sanitary fittings; h) causing or caused by Subsidence, Ground heave or Landslip; i) to properties built prior to 1920 unless re-plumbed since 1985 by a certified plumber; or j) the Escape of Water/Oil Excess shown on the Schedule.

8. Escape of oil from an oil-fired heating installation ***You should check Your oil tank regularly for signs of leaks or cracks. If defects are discovered, the tank should be emptied into a suitable container without delay. Plastic tanks exposed to the elements have a life expectancy of 15 to 20 years***	a) loss or damage: i. caused after the Home is left Unoccupied for more than 30 consecutive days or while the Home is Unfurnished, unless: 1. the Home is a Holiday Home and special condition 14.c has been complied with, or 2. the Home is let property and special condition 15.b has been complied with; ii. due to wear and tear, rust, or gradual deterioration; iii. to the part or appliance from which the oil leaked; iv. if the leak is shown to be present prior to the start of the policy; iv. caused by Subsidence, Ground heave or Landslip that results from escape of oil; or v. to properties built prior to 1920 unless re-plumbed since 1985 by a certified plumber; b) the cost of decontamination works including removal of contaminated material if You hire experts or contractors Yourself; and c) the Escape of Water/Oil Excess shown on the Schedule.
9. Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals	loss or damage: a) loss or damage caused by animals owned by or in the care, custody or control of You or members of Your Household; or b) to aerials, aerial fittings, satellite dishes or masts, lamp posts, wind turbines and solar panels.
10. Falling trees or branches, aerials, aerial fittings or masts	a) Loss or damage: i. to gates, fences or hedges; ii. caused by felling topping or lopping of trees; iii. to wind turbines and solar panels; and b) the cost of removing any fallen trees or branches unless the tree or branch has caused damage to the Buildings when it fell; c) loss or damage caused by aerials or masts over 15 metres in height from ground level; d) loss or damage to the aerials, fittings, dishes and masts themselves.

11. Accidental Loss or Damage to Your Buildings if the Schedule shows You have this cover	loss or damage: a) which comes within the terms of any exclusion or limitation set out in this Policy; b) occurring while Your Home is Unfurnished or Unoccupied for more than 30 consecutive days immediately prior to the loss or damage or 90 days whether consecutive or not in any one Period of Insurance; c) caused by: i. insects, parasites, vermin, corrosion, Fungi, mildew or rot; ii. atmospheric or climatic conditions, frost or the action of light, movement, settlement or shrinkage, wet or dry rot; iii. alteration, repair, maintenance, restoration; dismantling, renovation or decoration; iv. mechanical or electrical or breakdown; v. scratching, tearing or fouling by domestic animals belonging to You or a member of Your Household; vi. any process of cleaning, drying, dyeing, heating or washing; vii. faulty design or workmanship or the use of faulty materials; viii. demolition, structural alteration or structural repair of the Buildings; d) maliciously or deliberately caused by You, Your Family or anyone who is lawfully in Your Home; e) to property which was not maintained in a good state of repair; f) caused by, contributed to, or arising from any kind of pollution and/or contamination; g) to wind turbines; h) while the Buildings are Unfurnished; or i) the Buildings are Unoccupied for more than 30 consecutive days.

Additional Benefits: Section 1 - Buildings

Your Schedule will show which of the following additional covers apply. Unless a greater Excess is indicated below, the standard Excess shown in Your policy will apply to each incident of loss or damage:

Benefits Covered	We will not pay for
A. Accidental breakage of glass and sanitary ware We will pay up to €750 to repair damage to windows, doors, roofs, conservatories, porches, ceramic hobs or tops of cookers and fixed sanitary ware in Your Home.	a) glass and sanitary ware already broken or cracked when this insurance started; b) loss or damage after the Home is left Unoccupied for more than 30 consecutive days; c) loss or damage while the Home is Unfurnished; d) damaged caused deliberately by persons lawfully on the Premises; e) loss or damage caused while the Home is lent, let or sublet; or f) damage consisting of chipping, denting or scratching only.
B. Accidental Damage to underground services We will pay up to €750 to repair Accidental Damage to underground service pipes cables or tanks servicing Your Home.	loss or damage: a) to Buildings or Contents; b) to septic tanks or domestic wastewater treatment systems that are not registered with the appropriate water services authority; and c) to services or parts of services that are owned and maintained by any person or company that is not a member of Your Household.
C. Trace and Access We will pay up to €1,000 towards: 1. the cost of works to investigate and trace a leak of water or oil, and 2. to reinstate any part of Your Premises damaged during the investigation.	a) The cost of repair of the source of the damage covered under: i event 7 - escape of water; or ii event 8 – escape of oil of Section 1 – Buildings. b) Loss or Damage to the component or appliance from which the water or oil escapes.

D. Alternative accommodation If Your Home is so damaged by any of events 1 to 10 in Section 1- Buildings that You can no longer live in it, We will pay up to 20% of the Buildings Sum Insured for the reasonable cost of comparable temporary alternative accommodation for You, Your Household, and Your domestic pets until Your Home is repaired, reinstated or sold.	a) Any accommodation if: i. You do not live in the Home; ii. the Home is not noted as being occupied by You on the Schedule; b) any amount incurred after Your Home is repaired or reinstated, or after You sell or abandon Your Home; or c) more than €500 for accommodation for Your pets.
E. Loss of rent If Your Home is so damaged by any of events 1 to 10 listed in Section 1- Buildings that Your Tenant(s) can no longer live in it, We will pay up to 20% of the Buildings Sum Insured for the amount of rent You should have received from that Tenant.	a) Any rent if: i. You do not have an in-force and valid rental or lease agreement with a Tenant at the time Your Home is damaged; ii. the Home is noted as a Holiday Home or occupied by You and Your Family on the Schedule; b) any amount incurred after Your Home is repaired or reinstated, or after You sell or abandon Your Home.
F. Fire Brigade Charges We will pay up to €2,500 for charges levied on You by a fire authority in accordance with the Fire Services Act 1981 for controlling or extinguishing the fire affecting (or threatening to affect) Your Home.	Any charges if You are prevented from making a valid claim for fire damage under the insured event 1 of this section if the fire causes damage Your Home.

Section 2: Contents

Your Schedule will show if this cover applies

We will pay up to amount shown as the Contents Sum Insured, and any additional amounts covered as additional benefits, to repair or replace as new the Contents of Your Home lost or damaged by the events listed below, unless the Schedule or any Endorsements applied shows that cover is not included.

The most We will pay in respect of any one item of Valuable property is €4,000, unless We specifically agree to cover it for a higher amount as shown on the Schedule, and 33% of the Contents Sum Insured for all other property.

We may choose to pay You, or a contractor appointed to carry out work or We may choose to repair or replace any items lost or damaged.

Unless otherwise stated the standard Excess shown in the Schedule applies to all claims under this section.

If We pay You for an item lost or damaged under Section 4 – All Risks, We will not pay for the same item under this section.

Events Covered	The cover does not include
1. Fire, smoke, lightning, explosion or earthquake	a) smoke damage caused by agricultural or industrial operations, any gradually operating cause or smog; and b) to properties built prior to 1920 where the cause of damage is established as an electrical fault, unless the Home was rewired by a certified electrician since 1991.
2. Storm, Flood or Snow Load	loss or damage: a) caused by water entering Your Home due to wear, tear or deterioration; b) caused by frost; subsidence or landslip c) to property in the open; or d) damage to, or caused by a failure of, a torch-on mineral felt roof that is over 10 years old or other felt over 5 years old, unless You can show it has been inspected by a professional roofer within the past 5 years and any repairs suggested have been carried out; e) to trees, shrubs and plants growing in the open; or f) to open fronted or open sided Outbuildings.

3. Subsidence or Ground heave of the site on which the Buildings stand or Landslip	loss or damage: a) caused by bedding down, coastal, lake or river erosion, structural alterations or repairs or demolition, defective design and/or construction, defective or inappropriate foundations, inadequate or faulty drainage systems, or the use of faulty materials; b) caused by building on made-up ground or filled-in land, or caused by tunnelling work; c) caused by normal Ground Settlement, shrinkage or expansion; d) to or resulting from solid floors or floor slabs moving, unless the foundations beneath the walls are damaged at the same time by the same cause; e) if any part of the Buildings suffered previous loss or damage by Subsidence, Ground heave or Landslip unless You have told us about it; or f) the Subsidence Excess shown in your Schedule.
4. Riot, strikes, labour and political disturbances	loss or damage caused: a) by war or terrorism; or b) Any Tenant, guest or visitor to Your Home.
5. Stealing or attempted stealing following forced and violent entry to Your Home or where deception has been used to gain entry to a building.	a) loss or damage: i. while any part of the Home is lent or let unless entry to or exit from the Home is made using violence and force or deception; ii. to or of Bicycles; or iii. to or of any Contents used in any trade, business or profession; b) that is not reported to the Police or Gardai within 24 hours of discovery; c) loss or damage caused: i. by You or a member of Your Household; ii. after the Home is left Unoccupied or Untenanted for more than 30 consecutive days, unless: 1. the Home is a Holiday Home and special condition 14.b has been complied with, or 2. the Home is let property and special condition 15.b has been complied with; iii. while the Home is Unfurnished; iv. by any person lawfully on the Property; and v. by deception, unless deception is used solely to gain entry to Your Property.

	d) loss or damage while Your Home is unattended unless all: i external doors are fitted with mortise deadlocks or deadlocking rim latches; ii french doors, patio doors and accessible windows are fitted with appropriate security locks; iii all external doors and windows are closed and locked; iv Intruder alarms, if fitted, are put into operation.
6. Vandals or malicious people	loss or damage caused: a) by any person lawfully on the Premises or any person invited onto the premises by You or a member of Your Household; b) after the Home is left Unoccupied for more than 30 consecutive days unless: 1. the Home is a Holiday Home and special condition 14.b has been complied with, or 2. the Home is let property and special condition 15.a has been complied with; or c) while the Home is Unfurnished.
7. Escape of water from or the bursting of any fixed domestic water or heating installation or domestic appliance	a) loss or damage: i. caused after the Home is left Unoccupied for more than 30 consecutive days, unless: 1. the Home is a Holiday Home and special condition 14.c has been complied with, or 2. the Home is let property and special condition 15.b has been complied with; ii. while the Home is Unfurnished; iii. due to wear and tear, rust or gradual deterioration; iv. if the leak is shown to be present prior to the start of the policy; v. caused by the gradual leakage or seepage of water from fixed sanitary-ware units including baths and shower units permanently sited hot tubs or saunas or by the ingress of water through defective or damaged seals or grouting; vi. to properties built prior to 1920 unless re-plumbed since 1985 by a certified plumber; vii. to any appliance from which water leaks; and viii. caused by subsidence, ground heave, landslip, wet or dry rot; b) the Escape of water/oil Excess shown on the Schedule.

8. Escape of oil from an oil-fired heating installation	a) loss or damage: i. caused after the Home is left Unoccupied for more than 30 consecutive days, unless: 1. the Home is a Holiday Home and special condition 14.c has been complied with, or 2. the Home is a let property and special condition 15.b has been complied with; ii. caused while the Home is Unfurnished; iii. caused to the part or appliance from which the oil leaked; iv. due to wear and tear, rust or gradual deterioration; or v. if the leak is shown to be present prior to the start of the policy; b) the Escape of water/oil Excess shown on the Schedule.
9. Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals	loss or damage caused by animals owned by or in the care, custody or control of You or members of Your Household.
10. Falling trees or branches, aerials, aerial fittings or masts	a) loss or damage caused by felling topping or lopping of trees; or b) all loss or damage unless the buildings are damaged at the same time.
11. Accidental Damage to Your Contents if the Schedule shows You have this cover	a) Any loss or damage which comes within the terms of any exclusion or limitation set out in this Policy; b) Contents lost in the Home; c) damage to clothing (including furs), hearing aids, contact lenses, spectacles, dentures or medical equipment (including but not limited to insulin pumps, oxygen tanks and bottles) Money, stamps, coins or medals, food or drink; d) cracking, scratching or breakage of china, marble, porcelain, glass or other similar brittle articles; e) loss or damage caused by or arising from: i. weather or climatic conditions; ii. any event described in events 1 to 10 of this section; iii. wear and tear or gradual deterioration; iv. misuse or breakdown; v. insects, parasites or vermin; vi. corrosion, Fungi, mildew or rot; vii. atmospheric or climatic conditions, frost or the action of light, movement, settlement or shrinkage, wet or dry rot;

	viii. alteration, repair, maintenance, restoration, dismantling, renovation, decoration or breakdown; ix. chewing, scratching, tearing or fouling by domestic pets belonging to You or a member of Your Household; x. any process of cleaning, drying, dyeing, heating or washing; xi. faulty design or workmanship or the use of faulty materials; or xii. demolition, structural alteration or structural repair of the Buildings; f) maliciously or deliberately caused by You, Your Family or anyone who is lawfully in Your Home; g) loss or damage to Bicycles, contact or corneal lenses, spectacles, dentures or medical equipment (equipment (including but not limited to insulin pumps, oxygen tanks and bottles); h) damage or corruption of data or programs; i) damage to Contents within garages and Outbuildings; j) loss or damage whilst the Buildings are Unoccupied for more than 30 days; k) loss or damage while Your Home is Unfurnished; l) damage to any part of the Home which is lent, let or solely accommodating Paying Guests; m) any loss, damage or amount shown as not insured under paragraphs 1 to 10 of this section; or subject to any exclusion or limitation set out in this policy.

Additional Benefits: Section 2 - Contents

Your Schedule will show which of the following additional covers apply. If Your Home is Let to Tenants or is a Holiday Home none of these benefits apply.

Benefits Covered	We will not pay for
A. Accidental breakage of glass **We will pay up to €750** to repair or replace mirrors, plate glass tops to furniture or fixed glass in furniture damaged while in Your Home.	a) damage while any part of the Home is lent or let; b) loss or damage caused after the Home is left Unoccupied for more than 30 consecutive days; c) damage that happens while the Home is Unfurnished; d) damage caused by vandals, or deliberately caused by a person lawfully on the Premises; e) damage to hand mirrors; f) damage to any item damaged or cracked before the start of this policy; or g) damage caused by any process of repair, replacement or alteration.
B. Audio, TV and video equipment **We will pay up to €500** to repair or replace radios, televisions, (including satellite decoding equipment) other audio or video equipment damaged while in Your Home.	a) damage while any part of the Home is lent or let; b) loss or damage caused after the Home is left Unoccupied for more than 30 consecutive days; c) damage that happens while the Home is Unfurnished; d) damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, Fungi, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials, or breakdown; e) damage to records, audio, video or computer discs, tapes compact discs, or cassettes; and console games; f) Damage to equipment designed to be portable while it is being transported, carried or moved; g) damage to telephones or telephone equipment; or h) any loss, damage or amount shown as not insured under events 1 to 11 of Section 2 – Contents; or subject to any exclusion or limitation set out on this policy.

C. Personal Money **We will pay up to €500** for the accidental loss of or Accidental Damage to Money belonging to You or a member of Your Family, anywhere in the world.	a) loss of Money from the Home while any part of the Home is lent or let, unless entry to or exit from the Home is made using violence and force; b) stealing of Money from an unattended vehicle unless it is stolen from a locked boot or concealed compartment and entry or exit to the Home to obtain the keys to the vehicle is made using violence and force; c) shortages caused by error or omission; d) depreciation in value; e) losses not reported to the Police or Gardai within 24 hours of discovery; or f) confiscation or detention by customs or other officials.
D. Credit cards **We will pay up to €500** towards the cost of the unauthorised use of a credit or debit card belonging to You or a member of Your Household.	a) unauthorised use by a member of Your Household; b) use of a card that constitutes a breach of the terms and conditions of the card issuer; c) loss if the card is confiscated or detained by customs or other officials; d) unauthorised use of any business credit cards; e) any loss if You do not report to the card issuer and the Police / Gardai within 24 hours of discovering the card missing; f) any amount You have had to pay that You can recover from another source (such as a refund on a misused credit card); and g) any amount that the card issuer refunds or does not charge for.
E. Contents in the open **We will pay up to €1,000** for Contents while they are in the open within the boundaries of the land belonging to the Home if they are lost or damaged by any of the events numbered 1, and 3 to 10, described in Section 2 - Contents	a) Any loss, damage or amount shown as not insured under events 1 and 3 to 10 of Section 2 – Contents; or subject to any exclusion and / or any limitation set out in the policy; b) any loss resulting from event 2 – Storm, Flood or snow load; c) any loss resulting from event 11 **Accidental Damage to Your Contents** if the Schedule shows You have this cover; d) plants, shrubs and trees; e) loss or damage due to wear and tear, rust or gradual deterioration; f) loss or damage which happens while Your Home is Unoccupied or Unfurnished even if precautions under special conditions 14 and 15 have been complied with; and g) loss or damage to Bicycles, lawnmowers or heat pumps.

F. Fridge & Freezer Contents **We will pay up to €500** to replace food or drink because either: a) a change in temperature of a freezer or refrigerator appliance causes it to deteriorate, or b) it becomes contaminated by accidental escape of refrigerant or refrigerant fumes.	a) loss or damage if the electricity supply is turned off due to strikes, labour or political disturbances, or deliberately by the energy provider; b) more than one claim for this benefit in any one Period of Insurance; c) loss or damage to food or drink intended for trade, business or professional purposes; d) loss or damage if the appliance is more than 10 years old; e) loss or damage while Your Home is Unoccupied or Unfurnished; f) loss or damage if the appliance is not in Your Home; or g) cost of replacing food and drink unfit for human consumption.
G. Accidental loss of oil or metered water **We will pay up to €1,000 to** a) replace home-heating oil lost from a domestic heating installation; or b) reimburse You if You have been charged for water lost following Accidental Damage to a domestic water or heating installation.	a) loss due to wear and tear, rust or gradual deterioration of any water or oil apparatus or installation; b) loss if leak is shown to be present prior to the start of this policy; c) loss or damage caused after the Home is left Unfurnished or Unoccupied / Untenanted for more than 30 consecutive days; or d) oil or water that was used.
H. Replacement locks **We will pay up to €750** towards the cost of replacing and fitting outside door locks to the Home if the keys of such locks are stolen.	a) any cost if You do not report the theft of keys to the Gardai within 24 hours of discovering the theft.

I. Title deeds **We will pay up to €750** towards the cost of preparing new title deeds to the Premises if they are lost or damaged by any events 1 to 10 described in Section 2 - Contents while they are kept in the Home or at a bank or solicitor's strongroom.	a) any loss, damage or amount shown as not insured under paragraphs 1 to 10 of Section 2 – Contents.
J. Christmas & Weddings **We will increase the Contents Sum Insured by 10%** a) to cover Christmas gifts during the month of December only; and b) to cover wedding gifts for 28 days before and 28 days after the wedding of You or a member of Your Family.	Any loss or damage: a) which you are covered for under another insurance; b) to Christmas or wedding gifts not covered by the events of this section.
K. Jury Service **We will pay €50 per day to a maximum of €500** for each day that You serve on a jury.	a) any amount if Your service cannot be confirmed by the Court in which You sat; or b) any days that You attended Court but were not selected as a juror.
L. Contents temporarily removed **We will pay up to 15% of the Contents Sum Insured** for loss or damage caused by events 1 to 10 of Section 2 – Contents if they have been removed from the Premises to anywhere in the Geographical Limits.	a) Loss or damage caused by: i. storm or Flood to Contents not in a building; ii. frost; iii. theft not involving force and violence used to get into or out of a building; b) loss or damage while the Contents are removed for sale or exhibition or to storage; or e) loss of or damage to Money or Valuable Property.

M. Home Office Equipment ***Your Schedule will show if You have this cover.*** **We will pay up to the amount shown in Your Schedule** to repair or replace items of office equipment normally kept in Your Home, used for a business trade or profession.	a) any office equipment not lost or damaged by an event described in Section 2 – Contents; b) any office equipment lost or damaged by accidental means unless Accidental Damage cover applies; c) any amount over €5,000 for an individual item or set of items.

Section 3: Liability to the Public and Domestic Employees

The people whose liability is covered by this section are:

If the Schedule shows your Home is occupied as:	Insured Persons:
Owner Occupied:	You and the individual members of Your Household.
Let to Tenants:	You only as the owner of the property insured.
Holiday Home:	You at all times, and the individual members of Your Household while they are occupying the Home.
Rented Accommodation:	You and the individual members of Your Household permanently living in the Home.

Liabilities Covered	The cover does not include
1. Liability to the public **We will pay up to €2,500,000** of the sum that an Insured Person is held legally responsible to pay as damages including legal costs and other expenses We agree to, for: a. death, Bodily Injury or illness to any person; or b. loss or damage to property; within the Geographical Limits, and anywhere else in the world for a single journey of up to 30 days. If an Insured Person dies, their legal representative will have the benefit of this section for any liability, they may have for an event covered by this section.	**ANY liability for a person not described in the table of Insured Persons above.** a) Liability for: i. Bodily Injury to any Insured Person; ii. Bodily Injury any person suffers under a contract of service or apprenticeship with any Insured Person and arising out of and in the course of that person's employment; or iii. loss of or damage to property belonging to or in the custody and control of any Insured Person. b) Liability arising from an Insured Person: i. Owning land or buildings other than the Premises covered by this policy; or ii. Living in, using or controlling any land or building, other than the Premises covered by the policy or any temporary home. c) Liability in connection with or arising from: i. any wilful, malicious, deliberate or reckless act; ii. any Insured Person carrying out any trade, business, profession or employment except child-minding a maximum of two children; iii. any Insured Person owning or using animals other than horses, cats or dogs; iv. an Insured Person owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments of it, and all Regulations made pursuant to those Acts;

	v. an Insured Person owning, using, controlling, supervising or keeping a horse in breach of the Control of Horses Act 1996 to include any amendments of it, and all Regulations made pursuant to those Acts; vi. playing any sport as a professional in that sport; vii. racing horses or playing polo; viii. an Insured Person owning or using (other than domestic gardening equipment or being a passenger thereon): 1. mechanically propelled vehicles (including mobility scooters); 2. powered personal transporters (such as electric scooters, Segways, powered Bicycles, electric one-wheel scooters, electric skateboards and any similar powered transport devices); or 3. aircraft (including all forms of drones); or watercraft, (not model aircraft or model watercraft or non-power-driven craft on inland waterways); ix. any lift an Insured Person owns or is responsible for maintaining other than the premises insured and mentioned in the policy schedule; x. an Insured Person owning or using any firearm; xi. the transmission of any illness including HIV and AIDS, contagious disease, or virus; xii. owning or using a swimming pool, hot tub, spa or sauna, if: 1. a claimant aged less than 18 years was not supervised when the incident giving rise to a liability occurred; or 2. the swimming pool, hot tub or spa is not fitted with a cover when not in use; xiii. any tree felling or lopping operation. d) Any liability an Insured Person agrees to accept unless they would still have had a legal liability if the agreement did not exist; e) Any liability if there is another insurance policy covering it more specifically; f) Any liability for which You must have insurance cover by law, including under the terms of the Road Traffic Acts;

	g) Any liability for any kind of pollution and/or contamination other than a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time at the Premises; or h) Any liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities.
2. Liability to Domestic Employees **We will pay up to €1,500,000** if an Insured Person is legally responsible to pay as damages including legal costs and other expenses We agree to, for death, Bodily Injury or illness to any person under a contract of service with the Insured Person for private domestic duties only (including chauffeurs, gardeners, decorators, people carrying out repairs and other temporary or casual employees). If an Insured Person dies, their legal representative will have the benefit of this section for any liability they may have for an event covered by this section.	a) ANY liability except Your liability only as the owner of the Premises if the Schedule shows it is let to Tenants or a Holiday Home; b) Any amount more than €1,500,000 in total if more than one Insured Person is found to be liable for the same event (if the amount to be paid is more than this We will pay for Your liability first up to this amount); c) Liability in connection with or arising from: i. any wilful, malicious, deliberate or reckless act; ii. an Insured Person's involvement in farming; iii. tree felling or lopping operations; iv. Injury to any members of Your Family; v. structural improvements extensions or alterations to Your Home; vi. accidents involving independent consultants or their employees; vii. the transmission of any illness including HIV and AIDS, contagious disease, or virus; viii. the ownership or use of a vehicle or trailer for which compulsory motor insurance is required under the Road Traffic Acts; ix. an Insured Person owning, using, controlling, supervising or keeping dogs in breach of the Control of Dogs Acts 1986, to include any amendments of it, and all Regulations made pursuant to those Acts; x. an Insured Person owning, using, controlling, supervising or keeping a horse in breach of the Control of Horses Act 1996 to include any amendments of it, and all Regulations made pursuant to those Acts; or xi. the use of horses outside the Premises; d) Any liability that arises outside the Geographical Limits except for the first 30 days of the first journey during the Period of Insurance; e) Any award of damages made outside the courts of the Republic of Ireland;

	f) Any liability an Insured Person has under an agreement, unless they would have been liable if the agreement did not exist; or g) We will not cover liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities.

Section 4: All Risks

Your Schedule will show which of the following additional covers apply. If Your Schedule shows that Your Home is Let to Tenants or is a Holiday Home none of these covers apply.

Be aware that any indemnity payment covered under this section 4 All Risks cannot be cumulated with another payment made under section 2 Contents. It means that if a claim is covered under section 2 the Insured Person can't claim for any coverage under section 4 and vice versa.

We will pay up to the amount shown as the Sum Insured in total to repair or replace any of Your or Your Family's Personal Belongings if they are lost, stolen or damaged with the Geographical Limits and for the first trip during the Period of Insurance for up to 60 days anywhere else in the world.

We will decide whether to repair the item, replace it, or pay You the cost of what We would have had to pay to repair or replace it.

Unless otherwise stated the standard Excess shown in the Schedule applies to all claims under this section.

Property Covered	The cover does not include
1. Unspecified Personal Belongings ***Your Schedule will show if You have chosen this cover.*** **We will pay up to €1000** per item, set or collection to repair or replace lost or damaged Personal Belongings.	a) Any vehicle, Bicycle, watercraft, aircraft (including models and drones), mobility scooter, electric wheelchair, pram, pushchair, caravan, trailer, or any part or accessory to any of them; b) loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, Fungi, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials; c) loss by theft from an unattended road vehicle unless the Personal Belongings are hidden from view and all the vehicle's doors including the boot are locked; d) breakage of strings, reeds or drum-heads on musical instruments; e) loss or damage to items not in the care, custody or control of You or Your Family when the items were lost or damaged, for example if You lend an item to a friend who lost it; f) loss or damage to: i. any Personal Belongings used for professional purposes;

	ii. individual charms on a charm bracelet unless soldered to the bracelet; iii. deeds, bonds, bills of exchange, securities, documents, manuscripts; iv. business, professional or trade goods or equipment; v. property more specifically insured or any amount that You cannot recover from a more specific insurance because the insurer refuses or reduces the claim; vi. Money; vii. contact lenses, hearing aids, dentures, camping equipment, guns or tools of any description; viii. mobile phones, smart phones, laptops or tablet computers; ix. personal organisers and similar electronic equipment; and x. Diving equipment lost underwater.
2. Specified Personal Belongings ***Your Schedule will show if You have chosen this cover.*** **We will pay up to the amount specified** to repair or replace specific lost or damaged Personal Belongings listed in the Schedule.	Any item of jewellery valued at €10,000 or more unless it a) is kept in a safe when not being worn (unless We specifically agree otherwise in writing); and b) You can show Us proof (such as a receipt) that any claws holding precious stones have been inspected and repaired in the previous two years by a reputable jeweller.
3. Bicycles ***Your Schedule will show if You have chosen this cover.*** **We will pay up to the amount specified** to repair or replace lost or damaged Bicycles listed in the Schedule.	a) any part, spare or accessory lost or damaged unless the Bicycle is lost or damaged at the same time; b) loss or damage caused by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, Fungi, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, confiscation or detention by customs or other officials; c) Bicycles not Your care, custody or control (or that of Your Family) when stolen, lost or damaged; d) any Bicycle used professionally; e) loss or damage while the Bicycle is being used for racing, pace making or trials; and

	f) loss by stealing from anywhere apart from Your Home, unless it is from a locked building or the Bicycle is immobilised by a security device.

Section 5: Emergency Home Assistance

This section of the policy, if it applies, is underwritten by MAPFRE ASSISTANCE Agency Ireland Limited, Ireland Assist House, 22- 26 Prospect Hill, Galway, Ireland. MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland and Insure and Go Ireland, is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

In this section only, the following words have a specific meaning:

Home	the private dwelling used for social and domestic purposes at the address shown in the Schedule, but not its outbuildings or garages.
We / Us / Our	MAPFRE ASSISTANCE Agency Ireland Limited.

Otherwise words with a specific meaning are as described at the beginning of this policy document.

If Emergency Home Assistance is specified as active in Your Schedule, the following benefits apply.

Emergency home assistance provides a 24 hours, 365 days a year service, through Our service provider MAPFRE ASSISTANCE Agency Ireland, in the event of a household emergency. You must call the assistance number provided to notify Us of Your emergency and We will only be responsible for expenses incurred with Our prior approval.

If Your Home has been broken into You should notify An Garda Síochána prior to calling the emergency home assistance line.

An emergency is an unexpected or sudden event which results in damage to Your Home which requires immediate action to make it safe and secure it against further loss or damage.

Your excess will not apply to a emergency home assistance request.

Phone: +353 (0)91 501 658

Please have the following information available when You call:

a) Your telephone number,

b) Your full home address,

c) Your policy number,

d) A description of the problem.

Events insured

Section A – Emergency Services

We will provide an emergency repair service to secure Your Home and prevent any further loss or damage from occurring. We will only provide this cover following an unexpected or sudden event which requires immediate action as a result of:

1) Broken or damaged piping, leaks from sanitary fixtures and fittings and fixed water installations within Your Home.
2) Failure of the electrical supply within Your Home due to a fault or damage to the electrical installation inside the home.
3) Your Home being made insecure or if entry is obstructed due to:
   - loss of keys,
   - damage to locks,
   - theft,
   - any other accidental cause, or
   - a child having locked themselves in a room.
4) Storm damage or any other Accidental Damage to the roof which renders Your Home insecure.
5) Broken glass in outside windows or doors which makes Your Home insecure.

Section B – Follow up services

1) Urgent message relay – We will pass on up to two urgent telephone messages for You.
2) Essential information – We will provide You with the number of an essential service urgently.

Cover provided

We will arrange and pay up to amount shown in Your Schedule for the cost of the callout, labour and materials needed to carry out an emergency repair following an event insured by this section. This amount includes VAT.

If the cost of the emergency repairs exceeds the amount specified in Your schedule, You must pay the difference.

What is not covered?

We will not pay for:

1) The repair of damage arising from seepage, leaking or dampness even as a result of breakage or damage of the piping or other installation.
2) The repair of air conditioning installations, electrical showers, water filtration units, jacuzzis, drains and septic tanks.
3) Repair to lighting, including bulbs or fluorescent tubes, free-standing electrical installations such as lamps, home appliances.
4) Alarm or telephone systems.
5) Any work to:
   - inside doors or fittings,

- outside doors not leading directly to Your Home,
- mechanical shutters or automatic garage doors,
- double glazed units where one pane has remained intact,
- any building in the course of construction or under refurbishment or renovation.

6) Any recurring assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault.
7) Any assistance requests if You knowingly provide false or misleading information.
8) Any work other than emergency repair as specified.
8) Any work undertaken which is not within Your Home.
9) Any costs incurred without Our prior approval.
10) Any incident brought about by an avoidable or wilful or deliberate act committed by You or any act You consented to or reasonably should have known would cause loss or damage.
11) Damage to Your Contents.

The general policy exclusions will also apply to the cover provided under this section.

Conditions

We will only provide the home assistance benefits described in the policy once You have complied with all its terms and conditions.

a) This section provides home emergency assistance only. It does not replace the cover provided by Section 1 – Buildings and does not provide for the cost of normal Wear, tear, depreciation or general maintenance.
b) We will not pay any benefit unless You have notified us by calling the contact number and We have authorised assistance.
c) You cannot transfer the benefits of Your policy to anyone else.
d) You should keep Your Home in a good state of repair.
e) Our home emergency assistance cover is limited to a maximum of 3 emergency assists in any one 12 month Period of Insurance. After the third assistance, Your home emergency assistance cover becomes void. Any further assistance will be at Your own cost.
f) While We do Our best to arrange prompt service for all emergencies, the service levels cannot be guaranteed at times of severe Weather conditions which last for a long period of time such as bad storms. At these times there may be a shortage of tradespersons available to provide assistance.
g) We may refuse assistance if there is any risk to the safety or security of the attending tradesperson.

Section 6: No Claims Discount

If no claims are made during the current Period of Insurance, We will discount Your next renewal premium up to the maximum discount in accordance with the no-claims discount scale applicable which may change from time to time.

For details of the no-claims discount scale visit our website at **www.ornellaunderwriting.ie/personal-insurance/connect-home/**

The scale appropriate to your policy will be labelled according to the date you first took out the policy, or the date you last renewed it, whichever is the latter.

If a claim is made during a Period of Insurance We will reduce the no-claims discount to 0% and We may also apply premium loadings.

F: Endorsements

Your Schedule will show which, if any, of the following Endorsements apply:

HH01 Restriction of cover to fire, smoke, explosion and earthquake only

The cover We provide under Section 1 – Buildings is limited to event 1 (fire, smoke, lightning, explosion or earthquake) and additional benefit F (fire brigade charges) only.

The cover We provide under Section 2 – Contents is limited to event 1 (fire, smoke, lightning, explosion or earthquake) and additional benefits J (Christmas and weddings) and M (Home office) only.

No cover is provided under any other section.

HH02 Exclusion of Subsidence cover

The cover We provide under Section 1 - Buildings does not include event 3 (Subsidence or Ground Heave of the site on which the Buildings stand or Landslip). The cover We provide under Section 1 – Buildings event 7 (escape of water) does not include any damage caused by or arising from the escape of water from a drain or underground pipe that leads to Subsidence, Ground Heave of the site on which the Buildings stand, or Landslip.

The cover We provide under Section 2 - Contents does not include event 3 (Subsidence or Ground Heave of the site on which the Buildings stand or Landslip). The cover We provide under Section 2 – Contents event 7 (escape of water) does not include any damage caused by or arising from the escape of water from a drain or underground pipe that leads to Subsidence, Ground Heave of the site on which the Buildings stand, or Landslip.

HH03 Excluding storm or Flood cover

1. The cover We provide under Section 1 - Buildings does not include event 2 **(storm, Flood or snow load)**. The additional benefits to section 1 do not apply in the event of a loss by storm, Flood or snow load.
2. The cover We provide under Section 2 - Contents does not include event 2 **(storm, Flood or snow load)**. The additional benefits to section 2 do not apply in the event of a loss by storm, Flood or snow load.

HH04 Buildings of farm property

The insurance provided under section 1 - Buildings and section 2 – Contents of this policy applies only to those Buildings and Contents described and used for private and domestic purposes only.

G: Home Protection Tips

The following tips constitute advice only and do not form part of the policy

Storm

To minimise damage from storms, We suggest the following:

- Mineral felt roofs have a limited life span and are subject to wear and tear and deterioration over time. Check the roof covering at regular intervals and replace the felt where there are signs of deterioration. The policy will not cover any damage to a mineral felt roof over 10 years old unless it is professionally inspected every 5 years, or by any gradual wear and tear. Remember, Your Policy does not cover the maintenance costs involved in repairing or replacing the roof.
- Ensure Your tiles and guttering are secure.
- Check that the gutters and drains are not blocked.
- If a storm is forecast, make sure all gates are bolted. Put any garden furniture, lawnmowers or plant pots in a garden shed and lock it.

Fire Prevention

Every year many people are killed or injured and homes are destroyed as a result of domestic fires. You can reduce the risk of fire by taking the following precautions:

- Do not overload an electrical point. Unplug all appliances when not in use.
- Repair faulty wiring, frayed leads and loose plugs.
- All fires and heaters should have a secure fireguard. Never leave the room without having a guard in front of the fire.
- Chimneys should be swept at least once a year.
- Avoid careless smoking, especially in bedrooms.
- Matches should be kept well away from children.
- Close all internal doors when going to bed.
- Keep heaters away from furniture, curtains and bedclothes.
- Never move or refuel an oil or gas heater while it is lighting.
- Keep all electrical flexes off cooker rings and hobs.
- Be especially careful with chip pans, they should never be left unattended on a lighted cooker.
- You should install at least two smoke detectors in Your house. Smoke detectors should be tested regularly to ensure they are working properly. Change the batteries at least twice a year.
- All Chimneys and/or flues to solid fuel stoves and open fires should be kept in a good state of repair.
- All solid fuel stoves should be installed by a professional, qualified & certified installation company.

Water Damage

There are various weather hazards which You cannot avoid but against which You can protect Your home.

- Lag pipes and water tanks wherever possible.
- Leave the underside of tanks free to ensure rising warmth can reach them.
- Replace washers on dripping taps.

Burglary prevention

Unfortunately, theft has become part of everyday life in many areas. Most thieves are opportunists who commit crimes when they spot an easily entered home. Such opportunities can be removed by fitting and using good quality locks on doors and windows and by installing an approved alarm system.

- All external doors should be fitted with mortice deadlocks (or their equivalent) and You should lock these doors even if You are out for just a short time.
- All patio doors should be fitted with key-operated patio door locks. The keys should be removable.
- All ground floor windows and other accessible windows, fanlights and rooflights should be fitted with security locks and put into full and effective operation.

Escape of Oil

Regardless of the tank age, You should check Your oil tank at least twice a year for signs of cracking and/or failure. Even plastic tanks have a limited life span and degrade in sunlight. Poor installation can also cause cracking.

In the event that defects are discovered, the tank should be immediately replaced to avoid oil escaping. If an escape of oil occurs it may cause damage to the environment which can result in Your property being uninhabitable and You may require temporary accommodation.

If You do have a contamination event please let Us know. Fixing it is a long a difficult process that should only be undertaken professionally by experts We appoint. You may not be covered if You appoint Your own.

Freezing

Water leaking from a burst pipe can be very destructive, so in cold weather be ready.

Any pipes You can see should be wrapping in good quality foam lagging.

Keep Your home warm. Even a 5 degree thermostat setting will keep the air warm enough to prevent freezing. In particularly cold weather open the hatch or trap door into Your attic so that warmer air from Your home can circulate and help prevent freezing of Your water tank and pipework. If You can, insulate the roof rather than the floor of an attic.

Fix any leaky taps. Even a small drip from a tap can freeze and block pipes.

Know where the supply pipe shut off values are. Many homes have a mains feed value under the kitchen sink, and the tank supply to the other taps and heating valves in the hot press, If You do get a leak, shut the mains feed valve first as soon as possible to prevent further damage. Next shut the supply from the tank and turn off any central heating valve, and then run every tap and flush every toilet to drain out what is left in the leaky pipe as quickly as possible.

Holidays

- If You have an automatic light switch installed, set it to operate at the times You normally switch the lights on.
- Cancel all deliveries e.g. milk, newspapers etc.
- Ask a neighbour to pop in from time to time to check on the house and to remove post from the letterbox/porch.
- Inform Your local Garda station that You will be away.
- Check that all windows and doors are securely locked.
- Set Your burglar alarm, smoke detectors and other alarm systems - check that the batteries in all alarms are working.
- Avoid mentioning and posting photos of Yourself on holiday on social media – it just advertises that Your house is Unoccupied.

Christmas Safety Tips

- Switch off lights when unattended.
- Inspect for defects: carefully inspect Christmas light strings each year before putting them up.
- Buy accredited lights and decorations: ensure You choose quality over cost.
- Do not use outdoor lights indoors: outdoor lights are insulated specially for that purpose.
- Don't use candles as tree decorations: candles are often used as festive tree decorations which is a very apparent fire risk.

Issue 2023 04

Ornella Underwriting Ltd.
The Bushels, Cornmarket, Wexford.
t 053 91 80300 **f** 053 91 80399
e info@ornellaunderwriting.ie **w** www.ornellaunderwriting.ie

OU/CHI PB (03/23)