policy document
privilege insurance

great service and better benefits

from March 2026

Here to help

Useful phone numbers

Claims
If you want to make a claim or need emergency repairs, please phone this number day or night.

0818 7 365 24

Welcome to your AXA Privilege home insurance policy

We are one of the largest insurance groups in the world. Here in Ireland, we have met the needs of homeowners for over 280 years.

You chose us because you need protection. You also want a level of service second to none and, if you need help with claims, we will be there when you need us most.

This is your policy document. It is the contract that we have made with each other. We appreciate insurance can be a complicated business so we have designed the layout to make it as easy as possible to follow.

Please read it carefully and if you have any questions, please contact your insurance broker.

Here to help

Please look out for the 'Here to help' mark. It will help you find your way around our policy document and let you know about important information.

Need to find something quickly?

Your policy schedule will show the cover you have chosen.

If the question is...	then look at page
My home has been damaged, what do I do?	60
What does claiming do to my premium?	10
How much of a claim do I have to pay?	13
If part of a matching set (for example, a three-piece suite) is destroyed, can I claim for a new set?	8
I discovered water marks on the ceiling, am I insured?	21
If I lose property outside my home, am I covered?	48
Am I covered for property stolen from my garden?	41

Here to help

And if your question is one of these...

I'm moving house, what do I do?

I'm thinking of letting a room, am I covered?

I want to change my cover, how do I do this?

Contact your broker (if any) or your local AXA branch office and they will help you.

Contents of your policy

Section		Page number
Caring for you		4
Your policy wording		5
Definitions		6
Understanding your policy		7
How we settle claims		8
No-claims discount		10
Inflation protection		11
What is not covered (General exclusions)		12
Conditions which apply to the whole policy		14
Section A	Insurance for the building	20
Section B	Insurance for your contents	30
Section C	Liability	44
Section D	Extended cover for your personal effects and valuables	48
Section E	Frozen food	50
Section F	Extended cover for pedal cycles	51
Section G	Money and credit cards	53
Section H	Caravan	54
Section I	Personal accident	57
Section J	AXA Home Repair	60
Endorsements		61

Caring for you

There may be times when you feel you do not receive the service you expect from us.
This is our complaints process to help you.

- For a complaint about your policy, contact your broker.
- For a complaint about your claim, contact our claims action line on 0818 7 365 24.

If we cannot sort out your complaint, you can contact our Customer Care Department on 0818 505 505 or:

- email: axacustomercare@axa.ie; or
- write to AXA Insurance, Customer Care, Freepost, Dublin 1.

If you are unhappy with the way we have dealt with your complaint, you may be able to refer the matter to:

- Financial Services and Pensions Ombudsman,
  Lincoln House, Lincoln Place,
  Dublin D02 VH29.
  Tel - +353 1 567 7000.
  Email - Info@FSPO.ie
  Web - www.fspo.ie

Our promise to you

- We will reply to your complaint within 5 working days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

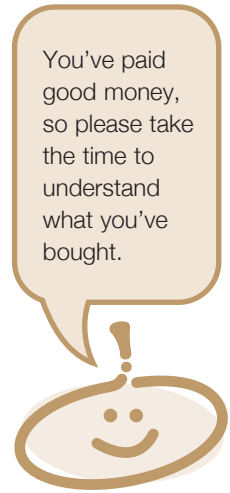
Your policy wording

This document and any endorsements that are included in it sets out your and our rights and responsibilities.

The insurer your contract is with is AXA Insurance dac which is established in Ireland. Both you and we can choose the law within the European Union which will apply to the contract. We propose that Irish Law apply.

The cover you have bought has many benefits to give you peace of mind. However, as with all insurance contracts, there will be circumstances where cover will not apply. These are shown in this document.

Please read your policy carefully and keep it in a safe place.



Here to help

Your policy includes:

- the policy wording in this booklet;
- the schedule; and
- any endorsement that applies.

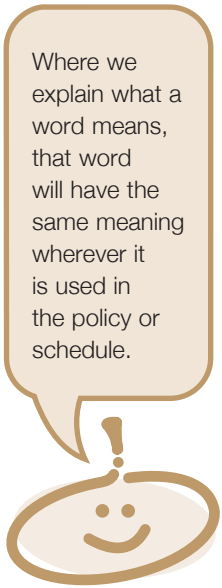
As long as you have paid or agreed to pay the premium and any further premium we may need, we will cover injury, loss or damage which happens during the period of insurance and provide insurance as described in the following pages for these sections you have chosen.

On behalf of AXA Insurance dac

Marguerite Brosnan

Marguerite Brosnan
Chief Executive
AXA Insurance Dac
Registered number: 136155
Registered Office: Wolfe Tone House, Wolfe Tone Street, Dublin 1

Definitions in this policy



Here to help

The following words have the same meaning wherever used in the policy or schedule.

We, our, us – AXA Insurance dac

You, your – the person named as the policyholder in the schedule and each member of the policyholder's family or household (but not boarders, lodgers or paying guests) who normally live in the policyholder's home.

The schedule – the schedule is part of your policy. It includes your details, the dates of insurance and the property insured.

The period of insurance – the period for which we have accepted your first or any further premium.

Excess – the first part of any claim which you have to pay.

Endorsement – an alteration to the terms of the policy.

The buildings – the private home shown in the schedule and the following if they form part of the property:

a Domestic greenhouses, tennis hard courts, swimming pools, terraces, patios, drives, footpaths, walls, gates, fences, hedges, decking and septic tanks, all within the boundaries of the land belonging to the private home.

b Landlord's fixtures and fittings and decorations inside the home.

Contents – You can find the definition of contents within the contents section of this policy booklet. This includes the definition of household goods, personal effects, valuables, money and business equipment.

Home – the house, bungalow, apartment, flat or maisonette shown in the schedule including its outbuildings and garages all used for domestic purposes.

Outbuildings - sheds, green houses, summer houses and other buildings (but not caravans, mobile homes or motor homes) which do not form part of the main building of the home and are used for domestic purposes.

Policy - the contract of insurance between you and us based on the answers you have given to questions, we or our agent, have asked and/or your statement of fact / proposal form and consisting of the policy schedule, this policy document and any endorsements included.

Statement of fact / proposal form - a written record of the information provided by you, or someone acting on your behalf, in your application for this policy. It includes information provided in writing (including online) or spoken by you or by the person acting on your behalf.

Unoccupied – not lived in by you or any other person with your permission.

Unfurnished – does not contain enough furniture for normal living purposes.

Standard construction – Built entirely of brick, stone or concrete and roofed entirely with slates, tiles or with concrete.

We explain other words elsewhere in the policy or schedule.

Understanding your policy

We have designed our policy to help you to understand the cover provided. You will find these headings on many of the pages.

What is covered	What is not covered
These sections are printed in black on a white background and give detailed information on the insurance provided.	These sections are printed in a gold colour on a pale-gold background and draw your attention to what is not covered by your policy.

Here to help

How we settle claims

You must tell us if the buildings and contents sums insured are not high enough. If not, you may find that you do not have enough cover and we will not pay the full value of your claim.

We will decide how to settle your claim. We will normally arrange for one of our suppliers to repair, reinstate or replace the lost or damaged property. In some instances, we may decide to pay a cash amount for the loss or damage. We will not pay more than our suppliers would have charged. We will deduct the appropriate excess from all claims payments we make.

Claims retention

Where we agree to pay your claim we reserve the right to withhold a percentage of the final payment until the repair, replacement or re-instatement works are completed and validated through the submission of a final invoice and (where required by AXA) a final inspection report.

Percentage of final payment we may retain:

- up to 5% if the settlement amount is less than €40,000
- up to 10% if the settlement amount is €40,000 or more

Matching sets and suites

We treat one item of a matching set of items or suite of furniture or sanitaryware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for the other undamaged pieces. However, we will pay for replacing undamaged parts of a bathroom suite if we cannot find replacements to the damaged parts.

Will we take off an amount for wear and tear?

Buildings
If we carry out a repair or reinstatement, we will not take off an amount for wear and tear as long as the sum insured represents the full reinstatement value of the building and you have kept the building in good condition.
The full reinstatement value is not necessarily the value you would get if you sold the property (market value).

Contents
We will take off an amount for:

- clothes, furs, household linen;
- TV sets, DVD players, camcorders, videos, record players, compact disc players, ipods, video recorders, home computers, lap top computers, game consoles and similar equipment including CDs, tapes, records and software over one year old; or
- carpets over five years old.

We will not take off an amount for wear and tear for all your other contents as long as the sum insured represents their full value as new at the time of loss and you have kept them in good condition.

Other insurance policies
If any injury, loss or damage is covered by any other insurance, we will not pay more than our share. This does not apply to subsection 20 of section B (Contents) or section I (Personal accident).

No-claims discount

Here to help

For the purpose of working out the no-claims discount, a period of insurance is one continuous year between the beginning of the policy and the renewal date shown in your schedule or between consecutive renewal dates.

If you have consecutive periods of insurance with us without any incident which may give rise to a claim, we will reduce your premium when you renew the policy in line with our discount scale that applies at the renewal date.

For any Privilege policy incepted prior to 01/08/2004	
Number of years claim free (own home insurance)	**Percentage discount allowed**
0 (if previous claims)	0%
1	10%
2	15%
3	20%

For any Privilege policy incepted after 01/08/2004	
Number of years claim free (own home insurance)	**Percentage discount allowed**
0 (if previous claims)	0%
1	10%
2	15%
3	30%

We may offer an introductory discount for customers.

If during a period of insurance, an incident occurs giving rise to claims under the policy, we will reduce your no claims discount to 0% at the next renewal.

If we agree to transfer the interest of the policy to someone else, we will not transfer any no-claims discount earned.

Inflation protection

Buildings

To help protect you against inflation, we will adjust the sum insured under the buildings section each month, in line with an appropriate index we have chosen, and each year when you renew the policy we will increase the sum insured in line with that index.

Here to help

Contents and personal possessions

To help protect you against inflation, we will amend the sum insured under the contents section each month, in line with an appropriate index we have chosen, and each year when you renew the policy, we will increase the sum insured in line with that index.

The following applies to buildings, contents and personal possessions.

- If an index falls, we will keep the sums insured and monetary limits at the same level.
- We do not charge for this inflation protection at the time of the monthly increase but when you next renew your policy we will adjust your sums insured as a result.
- Inflation protection will not apply to the monetary limits.
- During the period of repair, after we carry out a repair or replacement for loss or damage to the building, we will continue to protect the sum insured against inflation as long as:
  a you take reasonable steps to make sure that the repair or replacement is carried out immediately; and
  b the sum insured at the time of the loss or damage represents the full value.

Although you have the benefits of inflation protection, you should not rely on this alone to keep the building sum insured at the correct level. The replacement cost of your building or contents may be growing faster than inflation – perhaps because of a new extension or new items you have bought. It is a policy condition to insure for the correct amount – see page 17.

What is not covered

General exclusions

These exclusions apply to the whole policy.

1 Sonic bangs

We will not pay for loss or damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

2 Radioactive contamination

We will not pay for any loss, damage or legal liability directly or indirectly caused by or contributed to by or arising from:

a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or

b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

3 War and terrorism exclusion

Despite any other condition in this insurance or any endorsement that may apply, we will not be liable for loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following.

a War, riot, revolution or any similar event.

b Any government, public or local authority legally taking or destroying your property.

c Any act of terrorism.
We define an act of terrorism as an act which may include using or threatening force or violence by any person or group, whether acting alone or in connection with any organisation or government committed for political, religious, ideological or other purposes. This includes the intention to influence any government or to put the public or any section of the public in fear.

This exclusion also does not cover liability, loss, damage, costs or expense resulting from any action taken to control or prevent a, b or c above.

If we say that we will not cover a claim for these reasons, you must prove otherwise if you want us to pay a claim.

If any part of this exclusion is not valid or cannot be enforced, the other parts will still be effective.

4 Excess

We will not pay the first €250 of any claim (unless otherwise shown in the policy or schedule).

Claims for water escaping from , or frost damage, to a fixed water, drainage or heating installation, washing machine, dish washer, fridge freezer, waterbed or fish tank are subject to a €1,000 excess.

Claims for subsidence, landslip or ground heave are subject to an excess of €5,000.

5 Date change exclusion

We will not pay for any loss of or damage to any computer equipment, software or microchip-controlled electrical appliance you own or control, or for any data lost from any computer, software, database or similar equipment, caused by or arising from that equipment failing to treat any calendar date as the correct date.

6 Risks to computers

This policy does not apply to liability, loss, damage, costs or expense directly or indirectly caused by or in connection with:

a the loss or alteration of or damage to; or

b a reduction in how a system works of
a computer system, hardware programme, software, data-information store, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs, or trojan horses.

7 Wear and Tear

Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage that occurs gradually over time.

Conditions which apply to the whole policy

Here to help

You must keep to the following conditions to have the full protection of your policy.

1 Changes that may affect your insurance

This policy is based on the factual information you provided. These facts are represented by the answers you have given to questions we or our agent have asked and/or the proposal form you completed and/ or the statement of facts we or our agent last issued. If any of these facts have changed you must let us know immediately otherwise cover may not operate.

If you are not sure whether or not certain facts are important, please ask your broker.

We have the right to accept or decline changes to your policy and we may charge an additional premium including an administration charge.

2 Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to protect your property from loss or damage. You must keep all your property in good condition.

3 Misrepresentation and deception

Definitions:

- Misrepresentation is when someone makes a statement which is not correct to another person. A misrepresentation may be innocent, negligent or fraudulent.

All of the information which you gave us or our agent and all of the answers you have provided to the questions which we or our agent asked you leading to the inception of this contract of insurance have effect as representations made by you to us.

- Deception is where false information is used to make an unfair or unlawful gain.

You must not act in a fraudulent way.

Negligent Misrepresentation

If you have made a negligent misrepresentation and a claim arises, we may:

a. Avoid the contract and return your premium if we would not have entered into the contract under any terms
b. If we would have entered the contract but on different terms, treat the contract as if those different terms apply
c. If we would have entered the contract but at a higher premium we may reduce proportionately the amount to be paid on any claim

If you have made a negligent misrepresentation and no claim has arisen we may terminate the contract on reasonable notice to you.

Fraudulent Misrepresentation

If a claim is made and if any answer given by you to us involves a fraudulent misrepresentation or where any conduct by you (relative to the contract or the steps leading to its formation) involves fraud of any other kind we may avoid this contract of insurance.

Fraudulent Claims

If you or anyone acting for you:

- makes a claim under the policy, knowing the claim is false or misleading
- makes a claim for any loss or damage deliberately caused by you or with your knowledge
- in connection with a claim makes a statement to us or anyone acting on our behalf, knowing the statement is not true
- in connection with a claim sends us or anyone acting on our behalf a document, knowing the document is false

We may take one or more of these actions as well as our other rights:

- we will not pay the claim
- we may avoid the policy with effect from the date of the fraudulent claim or fraudulent act
- we will not return your premium
- we may consider letting the appropriate law enforcement authorities know about the circumstances

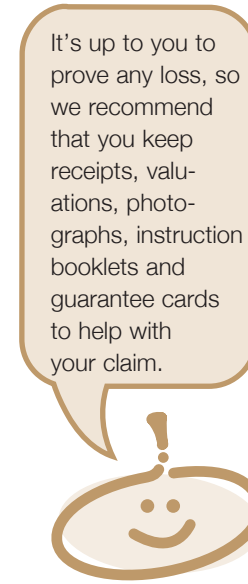
If you commit a fraudulent act on any other policy, then we may:

- cancel this policy
- consider letting the appropriate law enforcement authorities know about the circumstances

4 Claims

a Reporting a claim

1 You or your personal representatives must immediately report any incident which may lead to a claim under the policy. You can phone us on 0818 7 365 24.
2 If the loss or damage involves stealing or malicious damage, you must tell the Garda Siochana or relevant police authority immediately.
3 You must take all reasonable steps to get back the missing property.
4 You must immediately send us any writ, summons, letter, claim or other document.
5 You must provide, within 60 days, any information and evidence we ask for, including written estimates and proof of ownership or value.
6 You must give us all reports, certificates, plans, specifications, information and help that we may



Here to help

need and pay any costs involved.

b Dealing with the claim

1 You must not admit any claim made by someone else against you or make any agreement with them.

2 We have the right to negotiate, settle or defend any claim in your name and on your behalf.

3 You must not abandon any property to us for us to deal with.

4 You must make yourself personally available to meet with us to help us deal with your claim.

5 You must not take any action that would prejudice our ability as insurers to verify the loss that you are claiming under the policy.

5 Cancellation

To cancel the policy just advise your broker in writing. We will refund premium on the following basis:

- if you request cancellation within 14 working days of the date upon which we inform you the policy has been incepted, we will refund the full premium.
- otherwise, we will issue a refund based on the unused days left to run on the policy, less an administration fee, provided you have not claimed or been involved in any incident likely to result in a claim during the current period of insurance.

If we cancel the policy

We may cancel your policy by sending you ten days' notice in writing to your last known address. We will refund a percentage of your premium depending on the period of the policy left to run.

6 Dispute resolution

Any disagreement that we have with you and that we cannot settle between us may be referred to the Financial Services and Pensions Ombudsman (see page 4 for contact details).

If the Financial Services and Pensions Ombudsman will not deal with the disagreement, we may agree to refer it to arbitration or mediation. If you wait more that a year to do this, you will be considered to have abandoned your claim and you cannot take it up again.

7 Your obligation to keep to the terms and conditions of the policy

This policy is only valid if:

- The information you provided in the answers you have given to questions we or our agent have asked and/or, as recorded on your statement of fact/proposal form and declaration, is correct and complete, and
- You, or anyone claiming protection, have complied with the policy conditions.

If you do not comply, we may cancel the policy or refuse to deal with your claim or reduce the amount of a claim.

We may revise the terms, conditions or benefits set out in this document but if we do we will give you written notice.

8 Payments

Any money paid under this policy will be paid in euro in the Republic of Ireland.

9 Paying by instalments

If you are paying, or have agreed to pay the premium for this policy by instalments, you must keep your payments up to date. If you miss any payments, we will withdraw your option to pay by instalments or we will cancel the policy (or both).

10 Stamp duty

We have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of section 113 of the Finance Act, 1990.

11 The value of your buildings

You must, at all times, keep the sum insured at a level which represents the full value of the insured building. This means the estimated cost of rebuilding if the building was totally destroyed.

This is not necessarily the market value of the building.

12 Premium adjustments

If a change to your policy results in an extra premium of less than €15, we will not charge you.

If a change to your policy results in a refund of premium of less than €15, we will not refund the amount.

13 Precious stones

The settings in the stones of any item of jewellery worth over €10,000 must be inspected once every three years by a competent jeweller and any defect remedied immediately.

Section A:
Insurance for your buildings

Please look at your policy schedule to see if you have chosen this section.

What is the most we will pay?

We will not pay more than the building sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12, extensions to cover 13, 14, 15 and optional cover 21. We will also pay any amounts due under extensions to cover 16, 17, 18, 19 and 20.

The policy excess will not be deducted for claims made under extensions to cover 15, 17 and 19.

What is covered	What is not covered
Your policy covers loss or damage to the building by the following causes.	
1 Fire, lightning, explosion or earthquake	
2 Smoke	We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.
3 Storm or flood	We will not cover loss or damage: a by frost; b by subsidence, heave and landslip; c to gates, hedges and fences; d due to wear and tear or anything which happens gradually; or e to felt roofs over 5 years old unless you can prove that the

What is covered	What is not covered
	roof has been inspected by a professional builder every 3 years.
4 **Riot, civil commotion, strikes, labour and political disturbances**	
5 **Malicious damage**	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b caused by people legally in the home.
6 **Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher, fridgefreezer, waterbed or fish tank**	We will not cover loss or damage caused: a by water escaping from a drain which leads to subsidence, landslip and heave; b while the home has been unoccupied or unfurnished for 40 days in a row or more; c by water leaking from shower units and baths through seals and grouting d to the part or appliance from which the water leaks; or e to any fixed water or heating installation due to wear and tear, rust, or anything which happens gradually.

What is covered	What is not covered
7 Subsidence or ground heave of the site on which the buildings stand, or landslip	We will not cover loss or damage: a arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials; b to or resulting from solid floors or floor slabs moving, unless the foundations of the outside walls are damaged at the same time and by the same cause; c to swimming pools, terraces, patios, drives, paths, service tanks, sewers, gates, fences, hedges, tennis courts or walls unless the home is damaged at the same time and by the same cause; d caused by structural alterations, demolition, repairs or extensions to the home; e caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down; f caused by made-up ground or land-filled sites settling or moving; g caused by the coast or riverbank or lake bank wearing away; h to the home which happened before cover was granted under this policy; and i caused by subsidence or ground

What is covered	What is not covered
	heave of the site on the buildings stand, or landslip if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel.
8 Stealing or attempted stealing	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b while the building is let or sublet or shared unless force and violence are used to get in.
9 Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting your home	
10 Any radio and television aerials, fittings and masts and satellite dishes breaking or collapsing	
11 Oil leaking from a fixed oil-fired heating installation including smoke damage due to a faulty oil-fired heating installation	We will not cover loss or damage: a caused by pollution or oil spillage if you hire any experts or contractors other than those carrying out emergency work

What is covered	What is not covered
	without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel; b to the part or appliance from which the oil leaked; or c to any fixed domestic heating installation due to wear and tear, rust, or anything that happens gradually; or d while the home has been unoccupied or unfurnished for 40 days in a row or more;
12 Falling trees or branches	We will not cover: a loss or damage caused by felling, lopping or topping trees; b loss or damage to gates, hedges, walls and fences unless the home is damaged at the same time; and c the cost of removing the fallen tree if it has not damaged the home.

Extensions to your building cover

The buildings section of your policy also includes the following cover.

What is covered	What is not covered
13 Removing debris and building fees If there has been loss or damage which is covered under section A, we will pay for: a the reasonable cost of removing debris; b the reasonable extra cost of reinstating the building that you have to pay to keep to legal regulations or local-authority bye-laws. We will decide whether or not you require the services of an architect, a surveyor, a consulting engineer or any other expert to assist in the repair or reinstatement of the building. We will select the expert and we will discharge their reasonable fees. The most we will pay for any one claim is 10% of the building sum insured.	We will not cover any cost for keeping to requirements or regulations resulting from a notice served on you or anyone leasing or renting the property; a before the destruction or damage happened; or b for the undamaged parts of the building. We will not pay for any expert engaged by you.

What is covered	What is not covered
14 Damage to underground services We will cover accidental damage to: a cables and underground pipes which extend from the buildings to the public mains; and b septic tanks and drain inspection covers.	
15 Breakage of fixed glass and sanitaryware We will cover accidental breakage of: a fixed glass in windows, doors, fanlights, skylight, domestic greenhouses, conservatories, porches and verandas; b ceramic hobs or tops of cookers; and c fixed sanitaryware and bathroom fittings.	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b to ceramic hobs or tops in moveable cookers.
16 Loss of rent and the cost of other accommodation If you cannot live in your home because of loss or damage by causes 1 to 12, we will pay: a the amount of rent (if you have tenants) you should have received but lost while	

What is covered	What is not covered
the home was unfit to live in; b the reasonable cost of similar alternative accommodation for you until your home is fit to live in again. The most we will pay for any one 20% of the building sum insured.	
17 Replacing locks We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if the keys have been stolen from the home. We will not pay more than €750 for any one claim under the policy.	We will not cover the cost of replacing keys and locks to a garage or outbuilding.
18 Fire brigade charges We will pay charges made by a local authority in line with the conditions of the Fire Services Act 1981 to control or put out a fire affecting your property in circumstances which have given rise to a valid claim under the policy. We will not pay more than €2,600 for any one claim under the policy.	

What is covered	What is not covered
19 Television, radio aerials and masts and satellite dishes We will cover loss or damage to television and radio aerials and masts and satellite dishes outside. We will not pay more than €2,500 for any one claim.	
20 Finding a leak We will pay for work needed to see whether or not a loss would lead to a valid claim under cause 6 of this section. The most we will pay is €750 for any one claim under the policy.	We will not cover any work involving repair, reconstruction or replacement.

Optional cover - accidental damage to your buildings.

(Your schedule will show if you have chosen this cover).

What is covered	What is not covered
21 Accidental loss or damage to your building.	We will not cover accidental loss or damage: a specifically excluded under the buildings section; b by frost; c by wear or tear or anything which happens gradually; d by vermin, insects, fungus, wet or

What is covered	What is not covered
	dry rot; e by chewing, scratching, tearing or fouling by domestic animals; f by mechanical or electrical breakdown; g specifically covered somewhere else in this policy; h arising from altering or extending the building or the cost of maintenance or routine decoration; or i arising from faulty workmanship, faulty design or using faulty materials.

Section B:
Insurance for your contents

Please look at your policy schedule to see if you have chosen this section.

What is covered

All of the following are covered as long as they belong to you or you are legally responsible for them.

Household goods - this includes tenant's fixtures, fittings and decorations inside.

Business property - This is limited to office furniture, furnishings, office equipment including documents and computer equipment.

Pedal cycles

Personal belongings - This means clothes (not furs) and personal items worn, used or carried and also portable radios, portable TVs and sports equipment. It does not include valuables or money.

Valuables - This means jewellery, items of gold, silver or other precious metals, watches, furs, cameras, pictures and other works of art, collections of stamps, coins, medals or objects valued as curiosities.

What is not covered

We will not cover:

a mechanically-propelled vehicles (other than lawnmowers and cultivators used just on your property), watercraft, aircraft, caravans, trailers (and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players) and animals;

b landlord's fixtures, fittings and decorations including wooden floors;

c property more specifically insured by any other insurance;

d deeds, bonds, securities and documents; and

e money.

What is the most we will pay?

We will not pay more than the contents sum insured shown in your policy schedule or any higher amount which may apply because of inflation protection for any one claim under causes 1 to 12, extensions to cover 15, 18 and 30. We will also pay any amounts due under extensions to cover 13, 14, 16, 17 and 19 to 29.

The policy excess will not be deducted for claims made under extensions to cover 15, 20, 21, 22, 26, 27 and 28.

The most we will pay for any one event resulting in a claim is shown below.

1 **Contents -** the amount shown in the schedule less any excess. A limit of 10% of the contents sum insured applies to contents kept in any outbuilding or garage belonging to the home.
2 **Valuables -** 5% of the contents sum insured or €5,000, whichever is greater for any one valuable, and up to 1/3 of the contents sum insured for any one claim for valuables (unless insured separately).

What is covered	What is not covered
Your policy covers loss or damage to the contents in the home by the following causes.	
1 **Fire, lightning, explosion or earthquake**	
2 **Smoke**	We will not cover loss or damage caused by smog, agricultural, forestry or industrial operations or anything which happens gradually.

What is covered	What is not covered
3 **Storm or flood**	We will not cover loss or damage: a by frost; b to property in the open; or c to trees, shrubs and plants growing in the open.
4 **Riot, civil commotion, strikes, labour and political disturbances**	
5 **Malicious damage**	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b caused by people legally in the home
6 **Water escaping from a fixed water, drainage or heating installation, washing machine, fridgefreezer, dishwasher, waterbed or fish tank**	We will not cover loss or damage caused: a by water escaping from a drain which leads to subsidence, heave and landslip.; b while the home has been unoccupied or unfurnished for 40 days in a row or more; or c to the part or appliance from which the water leaks.

What is covered	What is not covered
7 Subsidence or ground heave of the site on which the buildings stand, or landslip	We will not cover loss or damage: a arising from faulty workmanship, faulty design, faulty or inadequate drains or drainage systems, inadequate foundations or using faulty materials; b to or resulting from solid floors or floor slabs moving unless the foundations of the walls outside are damaged at the same time and by the same cause; c caused by structural alterations, demolition, repairs or extensions to the home; d caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down; e caused by made-up ground or land-filled sites settling or moving; f caused by the coastal or riverbank or lakeside wearing away; or g which began before cover was granted under this policy.

What is covered	What is not covered
8 Stealing or attempted stealing	1 a We will not cover loss or damage while the home is left unoccupied or unfurnished for 40 days in a row or more; b We will not cover loss where the property is bought from you by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable, for any reason; c We will not cover stealing from the open; d We will not cover stealing from mechanically-propelled vehicles. 2 We will not pay for the following unless violence and force have been used to get in or out of the home: a loss of or damage to contents in any part of the home which is used for any trade, business or profession; b loss of or damage to contents in the home if any part is let or sublet or lived in by anyone but you; c pedal cycles.

What is covered	What is not covered
9 Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting the home	
10 Radio and television aerials, fittings and masts and satellite dishes breaking or collapsing	
11 Oil escaping from a fixed oil-fired heating installation including smoke damage due to faulty oil-fired heating installation	We will not cover loss or damage: a caused by pollution or oil spillage if you hire any experts or contractors other than those carrying out emergency work without our permission. We will have to agree to you hiring these experts or contractors, and we have the right to choose experts from our own panel; b to the part or appliance from which the oil leaked; or c to any fixed domestic heating installation due to wear and tear, rust, or anything which happens gradually; or d while the home has been unoccupied or unfurnished for 40 days in a row or more.
12 Falling trees or branches	We will not cover loss or damage caused by felling, lopping or topping trees.

Extensions to your contents cover

The contents section of your policy also includes the following cover.

What is covered	What is not covered
13 Contents temporarily removed from the home We will cover loss or damage by causes 1 to 12 to contents temporarily removed from the home while anywhere in Ireland, the United Kingdom, the Isle of Man or the Channel Islands for not more than 20% of the contents sum insured.	We will not cover loss or damage: a by storm or flood to property not in a building; b by frost; c by stealing not involving force and violence used to get into or out of a building; d while the contents are removed for sale or exhibition or to storage; or e to valuables
14 Deeds and documents We will cover loss or damage by causes 1 to 12 to documents (other than money and credit cards) you leave for safekeeping in any bank safe deposit or bank or solicitor's strongroom in Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay for any one claim is €1,300.	
15 Accidental breakage of mirrors and glass We will cover accidental breakage of: a mirrors; b fixed glass in, and glass	We will not cover loss or damage: a while the home has been left unoccupied or unfurnished for 40 days in a row or more; b damage to property not in the home.

What is covered	What is not covered
tops of, furniture; and c ceramic hobs and ceramic tops of cookers.	
16 Entertainment equipment We will cover accidental damage to: a TV sets and their aerials; b radios; c record players, compact-disc players and tape recorders; d video, DVD players and recorders; e home computers; or f cable and satellite or television receivers. The most we will pay for any one item is €2,000.	We will not cover loss or damage: a to equipment designed to be portable while it is being transported, carried or moved; b by mechanical or electrical breakdown; c to records, discs, cassettes and tapes; d caused by or in the process of cleaning or dismantling equipment; or e damage to equipment not in the home.
17 Temporary accommodation and rent While the home cannot be lived in because of loss or damage covered by this policy, we will pay for: a rent you must pay for which you are legally responsible; and b the reasonable cost of other similar accommodation during the period needed to make the home fit to live in.	

What is covered	What is not covered
The most we will pay for any one claim is 15% of the contents sum insured.	
18 Household removal We will cover loss or damage by causes 1 to 12 to contents being transported from the home for permanent removal to another home in Ireland, the United Kingdom, the Isle of Man or the Channel Islands. The removal must be carried out by professional contractors and must take no longer than 48 hours.	We will not cover loss or damage: a to china, glass, earthenware and brittle items; b not reported within 72 hours of the contents being delivered to your new home; c due to stealing from an unattended vehicle; d to contents in storage away from the removal vehicle; or e to money and valuables.
19 Tenants' liability (this applies if you rent the home) We will pay for the following loss or damage for which you are legally responsible as a tenant. a Accidental damage to property described as services (section A14). b Breakage of property described as glass and sanitaryware (section A15). c Loss or damage (other than by fire) covered under causes 1 to 12 to the buildings and decorations inside the home.	We will not cover loss or damage: a while the home is left unoccupied or unfurnished for 40 days in a row or more; or b to ceramic hobs in moveable cookers.

What is covered	What is not covered
The most we will pay for any one claim is 20% of the contents sum insured.	
20 Fatal accidents We will pay €5,000 if you die as a result of violence from intruders or fire that occurs within your home. For us to pay a claim, your death must happen within three months of the incident.	
21 Visitor's and employee's possessions Loss or damage by causes 1 to 12 to the personal belongings of your visitors and domestic employees while in the home. The most we will pay for any one claim is €1,500.	We will not cover loss or damage to: a money; or b property otherwise insured.
22 Replacing locks We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if keys have been stolen from the home. The most we will pay for any one claim under the policy is €750.	We will not cover the cost of replacing keys and locks to a garage or outbuilding.

What is covered	What is not covered
23 Weddings We will automatically increase the sum insured by 10% to insure wedding gifts for one month before and one month after the wedding day of you, or a member of your family.	We will not cover loss or damage which you are covered for under another insurance.
24 Christmas gifts We will automatically increase the sum insured by 10% during the month of December to insure Christmas gifts.	
25 Fire brigade charges We will pay charges made by a local authority in line with the conditions of the Fire Services Act 1981 to control or put out a fire affecting your property in circumstances which have given rise to a valid claim under the policy. We will not pay more than €2,600 for any one claim under the policy.	

What is covered	What is not covered
26 Contents in the open We will cover loss or damage by causes 1 to 12 to contents in the open but within the boundaries of the home. The most we will pay for any one claim is €750.	We will not cover loss or damage to: a valuables and money; b any plant, shrub or tree; or c pedal cycles.
27 Accidental loss of oil We will cover loss of domestic heating oil. The most we will pay for any one claim is €750.	
28 Jury service We will pay you €20 a day for each day you go to court for jury service, as long as you give us satisfactory written proof of your jury service. The most we will pay for any one claim is €750.	
29 Finding a leak We will pay for any work needed to see whether or not a loss would lead to a valid claim under cause 6 of this section. The most we will pay under the policy is €1750.	We will not cover any work involving repair, reconstruction or replacement.

What is covered	What is not covered
30 Accidental loss or damage to your contents in the home	We will not cover accidental loss or damage: a specifically excluded under this section; b covered somewhere else in this policy; c by wear or tear or anything which happens gradually, weather (other than storm or flood), fungus, wet or dry rot, damp, frost, scratching, chipping or denting, corrosion or rust, action of light, manufacturing faults, vermin or insects; d arising from loss in value or consequential loss; e by chewing, scratching, tearing or fouling by domestic animals; f by mechanical or electrical breakdown; g arising from faulty workmanship, faulty design or using faulty materials; h caused by the process of cleaning, dyeing, repair, alteration, washing, drying, heating, renovation, restoration, maintenance, restyling, dismantling, erecting, or to any article while being worked on; i caused by settlement or shrinkage;

What is covered	What is not covered
	j caused by any paying tenant or guest; k caused deliberately by any member of your household; l to contact lenses, hearing aids and dentures; m to food, drink or plants; n to items of glass, china, porcelain, earthenware or stone (or other items of a similar brittle material); or o to jewellery or watches.

Section C: Liability

The policy excess does not apply to this section.

Subsection 1 - your legal responsibility to the public

If the contents (section B) are not insured, subsection 1 will cover you only as owner of the building and its land.
We will not pay more under subsection 1 than €3,000,000 for any one claim against you or series of claims arising from one event.

What is covered

We will cover all amounts that you are legally responsible to pay as damages for:

a bodily injury (including death or disease) to any person; or

b loss or damage to property which happens anywhere in the world during the period of insurance.

We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.

If you die, your legal representative will have the benefit of this section for any liability, you may have for an event covered by this section.

What is not covered

a We will not cover liability for:

- bodily injury to you;
- bodily injury any person suffers under a contract of service or apprenticeship with you and arising out of and in the course of that person's employment by you; or
- loss of or damage to property belonging to you or in your custody and control.

b We will not cover liability arising from:

- any wilful, malicious, deliberate or reckless act you commit;
- you carrying out any trade, business, profession or employment;
- you living in, using or controlling any land or building, other than the building referred to in section A or any temporary home or any land which you have told us about and we have agreed to cover;

What is covered	What is not covered
	• you owning any land or building, other than, if section A applies, the building referred to in section A; • you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland; • you owning or using dogs in breach of the regulations made under the Control of Dogs Acts 1986 and any further amendments to that act if the ownership or use is not in line with those regulations; • you owning or using (other than domestic gardening equipment or being a passenger) mechanically propelled vehicles, aircraft or watercraft, (not model aircraft or model watercraft or non-power-driven craft on inland waterways) or electronically assisted pedal cycles; • any lift you own or for which you are responsible for maintenance; • human immunodeficiency virus (HIV) or any HIV-related illness

What is covered	What is not covered
	including acquired immune deficient syndrome (AIDS) or any variations however caused. c We will not cover liability you have under an agreement, unless you would have been liable if the agreement did not exist. d Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.

Subsection 2 - Liability to domestic employees

This subsection applies only if you have cover under section B - contents. We will not pay more than €3,000,000 under subsection 2 for all damages, costs, fees and expenses for any one claim against you or series of claims arising from one event.

What is covered	What is not covered
We will cover all amounts you are legally responsible to pay as damages for bodily injury (including death or disease) to any person under a contract of service with you just for private domestic duties. This includes a chauffeur, gardener, people carrying out repair work, and other temporary or casual employees. The injury must arise out of and in the course of their employment by you and happen anywhere in the world.	a We will not cover liability arising from any deliberate or malicious act. b We will not cover liability you have under an agreement unless you would have been liable if the agreement did not exist. c We will not cover liability arising from you owning or using animals other than horses, cats or dogs and other animals normally domesticated in Ireland. d We will not cover liability arising from you owning or using dogs

What is covered

We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree in writing.

For an injury or disease an employee suffers while temporarily employed outside the Republic of Ireland, the action for damages must be brought in a court of law in the Republic of Ireland.

If you die, your legal representative will have the benefit of this section for any liability you would have suffered for an event covered by this section.

What is not covered

in breach of the regulations made under the Control of Dogs Acts 1986 and any further amendments to that act if owning or using them is not in line with those regulations.

e We will not cover liability arising from human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficient syndrome (AIDS) or any variations however caused.

f We will not cover liability arising directly or indirectly in connection with demolishing or altering the building or any operation related to those activities.

g Any liability for which you must have insurance cover under the terms of the Road Traffic Acts.

Section D:
Extended cover for your personal belongings and valuables

Please look at your policy schedule to see if you have chosen this section.

What is the most we will pay?

We will not pay more than the sum insured for personal belongings and valuables shown in your schedule or any higher amount which may apply because of inflation protection for any one claim under this section.
If you have chosen unspecified possessions cover, the limit for any one item is €5,000.

What is covered	What is not covered
We will cover any loss or damage to personal belongings or valuables you own or which are your legal responsibility while: a anywhere in Europe; or b anywhere in the world for up to 60 days during any one period of insurance.	a We will not cover mechanically propelled vehicles, watercraft, aircraft, caravans, trailers (and their parts and accessories, tools, fitted radios, phones, cassette and compact-disc players), pedal cycles, camping equipment, contact lenses, documents, cash, credit cards, plants, animals, prams and pushchairs. b We will not cover property used for business or professional purposes. c We will not cover loss or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear and anything which happens gradually, or moth, vermin or insects. d We will not cover breakage of glass (other than lenses) or

What is covered	What is not covered
	brittle items (other than jewellery) or mechanical or electrical breakdown. e We will not cover loss in value or consequential loss. f We will not cover loss if property is paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason. g We will not cover tools, instruments or sports equipment used or held for business or professional purposes. h We will not cover loss of property in any unattended vehicle unless all items are hidden from view, all windows are closed and all doors and boots are locked.

Section E:
Frozen food

This section applies if you have cover under Section B - Contents.
The policy excess does not apply to this section.

What is covered	What is not covered
We will cover loss of or damage to food in any refrigerator or deep-freeze cabinet caused by a rise or fall in temperature or contamination by refrigerant or refrigerant fumes. The refrigerator or deep-freeze cabinet must be: a in your home; and b owned by you or your responsibility. The most we will pay for any one claim under this section is €750.	We will not cover loss or damage caused by: a a deliberate act of the supply authority; b strike, lock-out or industrial dispute; or c wear and tear or anything that happens gradually.

Section F: Extended cover for your pedal cycles

Please look at your policy schedule to see if you have chosen this section.

What is the most we will pay?

We will not pay more than the amount shown in your schedule for any one claim under this section.
The policy excess does not apply to this section.

What is covered

We will cover loss or damage to pedal cycles you own while:

a anywhere in Europe; or

b anywhere in the world for up to 60 days during any period of insurance.

What is not covered

a We will not cover loss or damage to:
- tyres and accessories unless the cycle is lost or damaged at the same time;
- the pedal cycle while being used for racing, pacemaking or trials;
- pedal cycles more specifically insured by any other policy.

b We will not cover loss or damage to pedal cycles by stealing or attempted stealing unless securely locked or contained in a building.

c We will not cover pedal cycles used for business or professional purposes.

d We will not cover loss or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear, moth, vermin or insects and anything that happens gradually.

e We will not cover breakage of glass or brittle items or mechanical or electrical breakdown.

What is covered	What is not covered
	f We will not cover loss in value or consequential loss. g We will not cover loss when property is paid for by any person using any form of payment which proves to be fake, fraudulent, invalid or uncollectable for any reason. h We will not cover loss or damage covered elsewhere in this policy.

Section G:
Money and credit cards

This section applies if you have cover under section B - contents.

Definitions

Money – current coins and banknotes, cheques, money orders and postal orders, premium bonds, savings stamps and certificates, current stamps, travel tickets, petrol coupons, record tokens, book tokens or other tokens, luncheon vouchers and trading stamps.

Credit cards – credit, charge, cheque, bankers' or cash-dispenser cards.

What is covered	What is not covered
1 Money We will cover accidental loss of money belonging to you or a member of your family: a anywhere in Europe; or b anywhere in the world for up to 60 days during any one period of insurance. The most we will pay for any one claim is €750.	a We will not cover loss due to mistakes, neglect or poor accountancy. b We will not cover loss in value. c We will not cover losses not reported to the police within 24 hours of discovering the loss. d We will not cover customs or other officials legally taking or holding your property.
2 Credit cards We will cover financial loss after any credit card you own is misused. The most we will pay for any one claim is €1,500.	We will not cover: a unauthorised use by a member of your family; b any loss arising after the authority issuing the credit card has received notice of the loss; c any loss unless you have kept to the terms and conditions set by the authority who issued the card.

Section H: Caravan

Please look at your policy schedule to see if you have chosen this section.

Definitions

You means:

a the person named as the policyholder in the schedule and each member of their family; and

b any person who is in charge of the caravan on the policyholder's order or with their permission as long as they are not insured under any other policy.

Caravan means:

a the trailer caravan or mobile home described in the schedule; and

b accessories, fixtures, fittings, furnishings and utensils while in or attached to the caravan.

1 Loss or damage

What is the most we will pay?

a **Caravan –** the most we will pay is the amount shown in the schedule or the market value of the caravan, whichever is lower.

b **Personal belongings –** the most we will pay is the amount shown in the schedule. We will not pay more than €130 for any single item.

What is covered	What is not covered
We will cover accidental loss or damage to: a the caravan; or b personal belongings you own contained in the caravan or in any private car towing it, which happens anywhere in Europe for up to 30 days during any one period of insurance, or while being transported by sea between ports in Europe (including loading and unloading).	**We will not cover loss or damage:** a while the caravan is used as a permanent home; b while the caravan is being used for hire and reward unless we agree; c caused deliberately by you or your family or any person using the caravan; d to tyres caused by breaking, bursts, cuts or punctures; or e to any motorhome.

What is covered

We will pay for:

a the cost of removing debris (up to 5% of the sum insured on the caravan);

b the reasonable cost of protecting and removing the caravan to the nearest repairer; and

c the reasonable cost of delivering the caravan back to you after the repairs. We will not pay any more than the reasonable cost of transport to your address as shown in the schedule.

What is not covered

We will not cover loss or damage caused by:

a loss of use, frost, wear and tear, rot, fungus, mildew, moth, vermin or insects, loss in value, action of light, weather conditions or anything which happens gradually;

b repairing, cleaning, dyeing, altering or restoring any item;

c electrical or mechanical breakdown;

d customs or other officials legally taking your caravan;

e stealing from the caravan while it is left unattended without being securely closed and locked;

f storm, unless the caravan is securely anchored to the ground at each corner of the chassis except when being towed or temporarily detached during a journey or permanently laid up at your home; or

g earthquake.

2 Liability to others

What is the most we will pay?

The most we will pay for all claims arising from any one incident is €1,270,000.

What is covered

We will pay any amount which you or your family are legally responsible to pay for causing:

a death or injury to anyone; or

b damage to someone's property in connection with the caravan anywhere in Europe for up to 30 days during any one period of insurance, or while being transported by sea between ports in Europe (including loading and unloading).

We will also pay legal costs and expenses anyone can recover and all costs and expenses we agree to in writing.

If you die, your legal representative will have the benefit of this section for any liability, you would have suffered for an event covered by this section.

What is not covered

We will not cover liability for:

a bodily injury to you or your family;

b bodily injury to any person serving under a contract of service or apprenticeship with you or your family and arising out of and in the course of their employment by you or your family; or

c loss or damage to property you or your family own or control.

We will not cover any liability:

a for accidents while the caravan is being towed;

b for an accident caused by the caravan becoming detached from any vehicle that is towing it;

c you have under an agreement unless you would have been liable if the agreement did not exist;

d if the caravan is let for hire and reward unless we have agreed;

e while the caravan is being used for business purposes; or

f while the caravan is being used as a home.

Section I:
Personal accident

Please look at your policy schedule to see if you have chosen this section.

Definitions

You, your

- The person named as the policyholder in the schedule, or their husband or wife or their children under 18 normally living in the policyholder's home.

Bodily injury

- Bodily injury caused by something violent, accidental and which can be seen.
- Illness resulting from medical or surgical treatment of any injury, resulting directly in the death or disability as described below within one year of the date of the injury.

Losing a limb

- A hand or foot being cut or torn off at or above the wrist or ankle.
- The total and permanent loss of use of a hand, arm or leg.

Loss of sight

- The total and permanent loss of sight in at least one eye.

Permanent total disability

- A disability which prevents you from working in any job and carrying out your normal duties. It must last for one year after the date of the disability and will most likely continue for your lifetime.

What is the most we will pay?

Benefit (see schedule to see which benefits apply	Death where death is as a direct result of the accident		Loss of a limb or sight, or permanent total disablement
	People aged between 18 and 65	People aged under 18	
A	€6,500	€1,300	€6,500
B	€13,000	€2,600	€13,000
C	€19,500	€4,000	€19,500
D	€26,000	€5,500	€26,000
E	€32,000	€6,500	€32,000
F	€39,000	€6,500	€39,000
G	€45,000	€6,500	€45,000
H	€52,000	€6,500	€52,000
I	€58,000	€6,500	€58,000
J	€65,000	€6,500	€65,000

The most we will pay under this section in any period of insurance is €65,000.

What is covered

We will cover death or bodily injury arising from:

a fire;
b smoke;
c burns;
d drowning;
e criminal assault; or
f an accident within your home.

What is not covered

a Death that is not a direct result of the accident.
b We will not cover a claim made under more than one item above for the same accident.
c We will not cover interest on any amounts we pay.
d We will not cover any claims if you are over 65 at the previous renewal date.
e We will not cover bodily injury directly or indirectly arising from:
- suicide or attempted suicide;
- mental illness;
- deliberate self-injury;
- your own criminal act;
- you being under the influence of alcohol or drugs;
- you having any long-term illness or condition;
- pregnancy or childbirth; or
- you travelling in or on, (including getting into or out of) any road vehicle, boat, railway train or aircraft, for fire, smoke or burns.

Section J:
AXA Home Repair

We will be able to help you if you have an emergency in the home - such as burst pipes, storm damage or break-in. Simply phone us on 0818 7 365 24.

We will offer practical advice. If you need, we will find a suitable tradesman and let you know the call-out time and price.

A claim under this section will not affect your no claims discount.

Conditions which apply to section J

1 We will not accept responsibility for any expenses not covered by your policy or any consequential loss or liability arising from the acts or neglect of the contractor or tradesperson we send to you.

2 You will be responsible for the costs or fees of the contractors or people at the time we provide help. However, you may be able to claim back these costs or fees as a part of a valid claim under the terms, conditions and exceptions of the policy.

Endorsements

The following endorsements only apply if they are shown in the policy schedule.

1609 Buildings of farm property
The insurance under section A - Buildings of this insurance applies only to those buildings described and used just for domestic and private purposes.

1610 Contents of farm property
The insurance under section B - Contents of this insurance applies only to those buildings described and used just for domestic and private purposes.

1615 Restriction of cover to fire and smoke damage on buildings and contents
Our liability under section A – Buildings or section B – Contents is restricted to: Cause 1: fire, lightning, explosion and earthquake. Cause 2: smoke

1622 Mortgagee clause
The interest of the company who provided any mortgage (lender) in this insurance will not be affected by any act or neglect of the borrower or anyone living, using or controlling any building we insure if the danger of loss or damage is increased without the lender's authority or knowledge as long as they immediately let us know about the increased risk in writing as soon as they become aware of it. They must pay any extra premium we may need.

1623 Exclusion of subsidence cover
1. **Section A - (Buildings)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.
2. **Section B - (Contents)** We will not cover loss or damage by Cause 7 - Subsidence or ground heave of the site on which the buildings stand, or landslip.
3. **Section A - (Buildings)** We will not cover loss or damage by Cause 6 - Water escaping from a drain which leads to subsidence or ground heave of the site on which the buildings stand, or landslip.

4. **Section B - (Contents)** We will not cover loss or damage by Cause 6 - Water escaping from a drain which leads to subsidence or ground heave of the site on which the buildings stand, or landslip.

1631 Intruder alarm condition
This policy does not cover loss or damage due to stealing or attempted stealing (insured cause 8) from the home when the home is left unattended by you or anyone you have authorised unless:

a at the time of loss or damage all outside doors are protected by five-lever mortise deadlocks and accessible windows by key-operated window locks or whatever equivalents we agree to and the intruder alarm in your home is set or its keys removed from the home;
b the intruder alarm (including its methods of signalling) is in thorough working order and is being maintained and regularly inspected; and
c at the time of loss, the Garda Síochána have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we have agreed to continue cover.

1634 Paying guests – legal liability
Exception b (second bullet) of subsection 1 of section C (liability) of this policy will not apply if the building is used as a guest house. The most guests allowed is six.

1635 Paying guests – stealing restriction
If you have paying guests staying in your home, section B – Contents does not cover loss or damage by stealing unless force and violence are used to get into or out of your home.

1639 Excluding storm or flood cover
We do not provide cover under cause 3 - storm or flood of section A - Buildings and section B - Contents.

1653 Home shared with lodger
Exception b (second bullet) of subsection 1 of section C (liability) of this policy will not apply if you let part of the building for private residential purposes to one person or a couple and you are also living in the property.

1689 Intruder alarm protection

If the value of contents insured by this policy is more than €70,000, the policy does not cover loss or damage due to stealing (insured cause 8) from the home, when you leave the home unattended unless:

a at the time of the loss or damage the intruder alarm in your home is set and its keys (if this applies) are removed from your home.

b the intruder alarm (including its methods of signalling) is in proper working order and is being maintained and regularly inspected.

c at the time of the loss, the Garda Síochána have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we agreed to continue cover.

Notes

Notes

questions, complaints?
we're here to help.

- If you have questions please contact your insurance broker.
- For help with claims, ring us on **0818 7 365 24** (From abroad 003531 8583200).

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