



# Eversure Home Insurance

## Summary of Cover Available

About This Summary Of Cover
<p>This is a summary of the cover provided under the Eversure Insurance policy. As a summary it does not contain the full policy terms, conditions or definitions which can be found in the policy wording. It is important that you read the policy wording carefully.</p> <p>The schedule forms part of this insurance and contains details of you, the premises, sums insured, the period of insurance and will also display the sections of insurance which apply with any applicable endorsements. The maximum amount we will pay are the sums insured as detailed on your Policy Schedule or as otherwise stated in the full policy wording.</p> <p>Please read your schedule, checking for any additional endorsements that may have been applied. An endorsement describes a change in the terms and conditions of this insurance and should be read carefully.</p>
Who Provides Your Cover
<p>This insurance is underwritten by UK General Insurance Ltd on behalf of UK General Insurance (Ireland) Ltd. UK General Insurance Ltd is regulated by the Financial Conduct Authority of the United Kingdom. UK General Insurance (Ireland) is regulated by the Central Bank of Ireland.</p>
Duration Of This Insurance
<p>The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule</p>
How To Cancel This Insurance
<p>If you decide that you do not wish to proceed then you can cancel this insurance by writing to us within 14 days of either:</p> <ul style="list-style-type: none"><li>• The date you receive your policy documentation; or</li><li>• The start of the period of insurance whichever is the later.</li></ul> <p>Providing you have not made any claims we will refund the premium. You may cancel this insurance at any time</p>
How To Make A Claim Under This Insurance
<p>To submit a claim under your insurance policy contact Cunningham Lindsey Loss Adjusters, Infinity House, South County Business Park, Leopardstown, Dublin 18 Telephone: <b>01 2075110 as soon as possible.</b> At the time of making a claim, you will be asked:</p> <ul style="list-style-type: none"><li>• The policy number stated on your schedule;</li><li>• Full details of the claim.</li></ul>

## Our Service Commitment To You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim and you wish to make a complaint then we have a formal complaints procedure for you to initiate.

In the event that the complaint is not resolved to your satisfaction you can approach the Financial Services Ombudsman Bureau. Such referral will not affect your right to take legal action. Full details of addresses and contact numbers for the complaint process can be found in the policy wording.

## The Cover Available

**Buildings:** This is more fully defined in the policy wording but in summary it means the structure of your home, its decorations and permanent fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks up to your chosen sum insured.

**Contents:** This too is more fully defined in the policy wording but in summary means household goods and personal property, within the home, which are your property or which you are legally responsible for.

**Valuables & Personal Possessions:** This is an optional extension available for purchase if the base cover for Contents has been selected. It provides extended cover for such items, subject to restrictions (as detailed in the policy), for physical loss or damage beyond the confines of the home. The meaning of valuables and personal possessions is again fully defined in the policy wording but in summary; valuables comprise items of jewellery, furs, precious metals such as gold and silver, and works of art; personal possessions means clothing, baggage, sports equipment and similar items normally worn used or carried by/on the person. The policy automatically covers unspecified items up to a limit of €3000 (€1000 for any one item) unless specified on your policy schedule.

Where selected, the Buildings, Contents and Valuables & Personal Possessions sums insured are as shown on your Schedule. If these amounts are not sufficient you must tell us immediately.

Please review your sums insured and cover periodically to ensure that it remains adequate and meets with your requirements. Failure to do so could affect the amount we pay in the event of a claim.

### **Key Benefits - Policy Exclusions apply**

#### **Buildings and Contents are covered for loss or damage caused by:**

- Fire, Smoke, Explosion, Lightning or Earthquake
- Storm or Flood
- Escape of Water or Oil from fixed domestic heating installations apparatus or pipes
- Theft or attempted theft
- Collision by any vehicle, animal, aircraft or other flying device
- Riot, Civil Commotion, Malicious Damage or Vandalism
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles

#### **Buildings cover also includes**

- Damage caused by falling aerials and satellite dishes
- Accidental damage to fixed glass, sanitary fixtures and ceramic hobs
- The cost of Alternative Accommodation up to 20% of the sum insured following a claim

- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Cost of locating a water or oil leak causing damage up to €1,000
- Emergency Access / Fire Brigade charges up to €1,500
- Your legal liability as owner up to €3,000,000
- Your legal liability for accidents to domestic staff up to €3,000,000
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables

#### **Contents cover also includes**

- Property in the open up to €500 or in outbuildings or garages up to €1,000
- The cost following a claim, of Alternative Accommodation for a maximum period of 12 months subject to a limit of 20% of the sum insured under this section
- Freezer contents up to €500
- Replacement of locks following theft or loss of keys up to €750
- Contents in Students digs up to €2,500 each and €5,000 in total
- Personal money up to €500 and Credit Cards up to €750
- Your legal liability as occupier up to €3,000,000
- Fatal injury to you caused by fire or burglars of €5,000

#### **Extensions to cover available**

- Buildings and Contents cover can be extended to include Accidental Damage
- Pedal cycles can be covered away from the home for theft and accidental damage

### **Significant Exclusions or Limitations**

#### **General**

- You will be required to pay an amount of each claim, known as an Excess. For details of the excesses on your Policy, please refer to your Policy Document and Schedule
- Your Policy does not cover Wear and Tear, Computer Data Recognition and Viruses, Motor Vehicles or Domestic Pets

#### **Buildings Cover**

Unless otherwise agreed by us the following exclusions/limitations apply to Buildings:-

- Storm or flood damage to drives, patios and terraces, gates and fences
- subsidence damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, decks, footpaths, walls, gates and fences, unless the home is affected at the same time
- certain restrictions will apply if the property is left unoccupied for more than 30 consecutive days which will include reduced cover – please carefully check your policy wording and schedule for full terms and conditions

#### **Contents Cover**

Unless otherwise agreed by us, the following exclusions/limitations apply to Contents:-

- Cover in respect of high value items contained in the Home is limited to 50% of the Sum Insured under Contents subject to a single article limit of 10% of the Sum Insured under Contents
- certain restrictions will apply if the property is left unoccupied for more than 30 consecutive days which will include reduced cover – please carefully check your policy wording and schedule for full terms and conditions

**Tell us about any changes in occupancy of the home**

You must tell us of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

#### **Tell us about any changes to the home**

You must tell us before you start any structural work to the buildings that:-

- changes the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed i.e. roof replacement, extensions or similar
- means you having to move out of the buildings for any period of time

#### **How We Settle Your Claim**

**Buildings** - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

**Contents** - Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.