

Insurance Product Information Document


Product: Kidd Unoccupied Home Insurance


This insurance is provided by Arachas Corporate Brokers Limited trading as Arachas, Capital IM which is registered in the Republic of Ireland. Arachas Corporate Brokers Limited trading as Arachas, Capital IM is authorised by the Central Bank of Ireland. Registered number: C30208.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance intermediary.

What type of insurance is this?

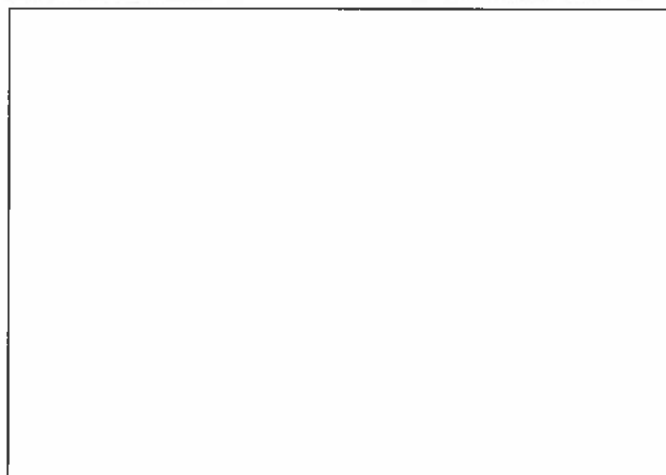
This is an Unoccupied Home insurance policy, providing cover options for Buildings, Contents, and Accidents to Domestic Employees. Property Owners Liability is provided as standard.

	What is insured?
Section 1 - Buildings (If selected)	
<ul style="list-style-type: none"> ✓ Fire, lightning, explosion, smoke or earthquake ✓ Storm or Flood ✓ Subsidence or heave or landslip ✓ Vandals or malicious people ✓ Fire brigade charges up to €2,000 	
Section 2 – Contents (If selected)	
<ul style="list-style-type: none"> ✓ Fire, lightning, explosion, smoke or earthquake ✓ Storm or Flood ✓ Subsidence or heave or landslip ✓ Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously. 	
Section 3 – Accidents to Domestic Employees (If section 2 is selected)	
<ul style="list-style-type: none"> ✓ Your legal liability for accidental bodily injury to your domestic employees anywhere in the world while employed in connection with the premises up to € 2,600,000. 	
Section 4 – Property Owners Liability (If section 1 is selected)	
<ul style="list-style-type: none"> ✓ Property owners' liability, up to € 2,600,000. 	

	What is not insured?
General Exclusions (apply to all sections of the policy)	
<ul style="list-style-type: none"> ✗ Excesses and more than the individual covered limits stated in your policy documents irrespective of if you have cover under more than one section. ✗ Loss or damage caused by: <ul style="list-style-type: none"> • existing deliberate and indirect damage, war, pollution; • faulty design, frost, or anything which happens gradually; • pollution or contamination other than escape of oil from fixed domestic heating; • normal settlement or collapse. 	
Section 1 – Buildings	
<ul style="list-style-type: none"> ✗ damage to purpose built apartment blocks and floor slabs ✗ destruction or damage caused by settlement due to building load, bedding down, coastal, lake or river erosion, structural alterations or repairs or demolition, defective or inappropriate foundations and the use of faulty materials, ✗ building on made-up ground or filled in land, walls, gates, fences, terraces, drives, patios, paths, hard tennis courts, swimming pools. ✗ any part of the buildings which have suffered previous damage by subsidence, ground heave or landslip 	
Section 2 – Contents	
<ul style="list-style-type: none"> ✗ Contents outside the home ✗ Loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event ✗ Loss or damage arising from faulty design, specification, workmanship or materials, coastal erosion ✗ Loss or damage which but for the existence of this contract of insurance would be covered under any contract or a guarantee or by law ✗ Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions 	
Section 3 – Accidents to Domestic Employees	
<ul style="list-style-type: none"> ✗ This insurance does not cover bodily injury arising directly or indirectly from; <ul style="list-style-type: none"> • any vehicle outside the premises • any vehicle used for racing, pacemaking or speed testing • any communicable disease or condition 	

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Section 4 – Property Owners' Liability

- x This insurance does not cover any liability directly or indirectly;
 - from occupation of the premises, any business, profession, or trade.
 - for bodily injury to a member of your household, bodily injury to a person under a contract of service or apprenticeship with you or a member of your family.
 - for damage to property owned or held in trust by or in the custody or control of you or a member of your household.
 - for any kind of pollution and/or contamination.



Are there any restrictions on cover?

The policy contains conditions that relate to timescales for notification and/or reporting which must be adhered to. These will be shown in your policy wording.

Contractor's exclusion clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

Inspection clause

The premises must be inspected internally and externally at least once every 14 days by you or your representatives.

Water tanks and central heating systems clause

All water tanks and central heating systems must be drained and stopcocks turned off at the mains.



Where am I covered?

- ✓ This insurance covers properties located in the Republic of Ireland as named on the schedule.
- ✓ Section 2 and 3 (Contents and Accidents to Domestic Employees) are covered at the premises named in the schedule.



What are my obligations?

You must notify your broker;

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- within 14 days of you becoming aware of any changes to the information you have provided to us which happen before or during the period of insurance;
- at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or any work involving the use of heat;
- if you make any changes that will downgrade the security of fire protections of your home;

It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property.

You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.

If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker.



When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting the firm who sold you the policy. Full details of cancellation and refund are contained within your policy wording.