

Buildings and Contents Insurance

Insurance Product Information Document

Company: AmTrust International Underwriters DAC

Product: Prestige ROI Home

AmTrust International Underwriters DAC is regulated by the Central Bank of Ireland.

This policy has been arranged by Prestige Underwriting Services (Ireland) Limited and is underwritten by AmTrust International Underwriters DAC.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings and/or contents, including personal possessions. Cover is also provided in respect of property owners' liability and public liability.



What is insured?

- ✓ Loss or damage caused by fire and resultant smoke damage
- ✓ Loss or damage caused by storm, flood or weight of snow
- ✓ Loss or damage caused by escape of water from fixed water tanks, apparatus or pipes
- ✓ Loss or damage caused by theft or attempted theft
- ✓ Loss or damage caused by malicious acts
- ✓ Loss or damage caused by subsidence, landslip or heave
- ✓ Loss of oil or metered water
- ✓ Loss of rent/alternative accommodation
- ✓ Trace & Access charges
- ✓ Fire Brigade Charges
- ✓ Replacement locks
- ✓ Property owners liability
- ✓ Public liability
- ✓ Accidental damage to underground cables (Enhanced only)
- ✓ Accidental damage to fixed glass, double glazing, solar panels, sanitary ware, ceramic hobs (Enhanced only)



What is insured? Continued...

Extended Cover

- Loss of or damage to personal possessions away from the home (Enhanced only)
- The cost of replacing frozen food spoilt in a fridge or freezer caused by a fall or rise in temperature or contamination by refrigerant fumes (Enhanced only)
- Accidental damage (Enhanced only)
- Accidental loss of or damage to pedal cycles (Enhanced only)



What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage caused by vermin, insects or pets

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Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule. This will vary based on the level of cover you have chosen to purchase.
- ! Loss of rent/alternative accommodation is limited to either 10% of the buildings sum insured as shown on your schedule or €25,000.
- ! A limit of €1,270 per claim and €1,270 in any one period of insurance applies in respect of metered water.
- ! A limit of €500 per claim in respect of Trace and Access (Enhanced only).
- ! A limit of €3,175 per claim and €3,175 in any one period of insurance applies in respect of Fire Brigade charges.
- ! Valuable items under Contents. For Primary cover, up to 20% of the Contents sum insured, limited to 5% or a maximum of €2,000 per single item. For Enhanced cover, up to 33.3% but limited to 5% per single item.



Where am I covered?

- ✓ At the home you're insuring – as long as it is within the Republic of Ireland
- ✓ Contents away from the home (within the Republic of Ireland)
- ✓ Optional Accidental damage cover only applies inside your home
- ✓ If you purchase optional valuables and personal possessions cover, you'll be insured anywhere in the world



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the property
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



When and how do I pay?

Please contact your broker or agent for information on how to pay



When does the cover start and end?

The period of insurance is stated on your policy schedule



How do I cancel the contract?

To cancel your policy you must notify your broker or agent