

Non Standard Home Insurance



Insurance Product Information Document

Company: OBF Insurance Group Ltd., on behalf of Lloyd's Insurance Company S.A.

Product: Main Residence Home Insurance Policy

Registered in Ireland. OBF Insurance Group Ltd. is regulated by the Central Bank of Ireland. Authorisation number C5168.

This insurance is managed and provided by OBF Insurance Group Ltd. and underwritten by Lloyd's Insurance Company S.A.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This is a Home Insurance contract which can provide the customer with cover for the home and contents, if purchased by you. Unless we say otherwise in your schedule of insurance you are covered for fire, storm, flood, escape of oil, theft, subsidence, vandalism and falling trees or aerials.

This document should be read in conjunction with your Schedule of Insurance and Policy Wording



What is insured?

Buildings:

- ✓ Damage to buildings (up to sum insured noted in your schedule)
- ✓ Damage to contents (up to sum insured noted in your schedule)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Temporary accommodation costs (up to 10% of the sum insured)
- ✓ Access for repairs due to a water or oil leak (up to €1000)
- ✓ Legal liability to others (up to €3,000,000)
- ✓ Fire Brigade Charges (up to €2,000)

Contents:

- ✓ Damage to or theft of belongings in the home (up to sum insured noted in your schedule)
- ✓ Money in the home (up to €350)
- ✓ Home office equipment (up to €4,000)
- ✓ Valuables such as jewellery, TV, video, audio and computer equipment, works of art and musical instruments within the home, limits may apply
- ✓ Fire Brigade charges (up to €2,000)

Optional Extras:

- ✓ All risks cover for items outside of the home including jewellery, hearing aids and bicycles
- ✓ Accidental damage to buildings and contents



What is not insured?

- ✗ General wear and tear
- ✗ Any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- ✗ Failure of computers and electrical equipment
- ✗ Motor vehicles, caravans and trailers
- ✗ After your home has been unoccupied for 40 consecutive days or more, we will not provide cover for: theft, vandalism, storm, flood, accidental damage, money, escape of water, escape of oil or damage to frozen food
- ✗ Damage caused by domestic pets



Are there any restrictions on cover?

- ! Loss or damage to the buildings or contents if the home is not furnished enough to be normally lived in
- ! Certain limitations may apply to your policy, for example:
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain covers, and/or
 - clauses that exclude certain types of loss or damage



Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule
- ✓ For cover on personal belongings away from the risk address, they must be insured on an all risk basis



What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must tell us of any previous claims in past 5 years
- You must make sure that your sums insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to www.scsi.ie
- You must pay your premium(s) on time and in full
- You must take all reasonable steps to keep the home in a good condition and take all reasonable steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example if your home becomes unoccupied, if you change address or if you make structural changes to your home
- As soon as you know about any loss, damage or accident you must contact our claims handlers OSG Vericclaim straight away by calling +353 1 261 1529 and provide them with all relevant information
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Síochána or the Police immediately



When and how do I pay?

- You can pay for your insurance in full when taking out the policy over the phone, online or through your broker (if applicable).
- You can pay the premium by credit card, debit card, cheque or bank transfer



When does the cover start and end?

- The contract starts from the date selected by you.
- The start and end date of your policy will be outlined in the policy schedule.
- The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the policy?

You can cancel the policy at any time by telling us in writing. If you want to cancel your policy within the first 14 days, we will refund your premium in full, however please note if a claim has occurred during that policy period we will not refund any premium.

If you cancel your policy in the first year of insurance but after the first 14 days, we will calculate your refund on a pro-rata basis less our administration fee of €30 and €1 stamp duty, however please note if a claim has occurred during that policy period we will not refund any premium.

If your policy is cancelled after the first year, we will refund your premium for any period of insurance not used, less an administration fee of €30 however please note if a claim has occurred during that policy period we will not refund any premium.