

Unoccupied Home Insurance



Insurance Product Information Document

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

Product: Unoccupied Home Insurance

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.

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



What is insured?

Buildings:

- ✓ Damage to buildings for Fire, Lightning, Explosion, earthquake, Impact, Storm, Burglary, Theft, Attempted Theft, Riot, (up to sum insured noted in your schedule)
- ✓ Legal liability to others (up to €3,000,000)
- ✓ Fire Brigade Charges (up to €2,000)

Contents:

- ✓ Damage to contents for Fire, Lightning, Explosion, earthquake, Impact, Storm, Burglary, Theft, Attempted Theft, Riot, (up to sum insured noted in your schedule)
- ✓ Fire Brigade charges (up to €2,000)

Optional Extras:

NONE



What is not insured?

- ✗ Flood
- ✗ Escape of water
- ✗ 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, trailers, valuables and hearing aids



Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage). This excess is shown in the policy schedule. You can also choose an additional voluntary excess that will help reduce your premium



Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule



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 sum 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 take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- ✓ You must tell us or your broker before you start any conversions, extensions or other structural work to the buildings that
 - Change the use of the buildings in any way, including the property becoming occupied
 - Involves the external surfaces of the buildings being affected/changed;When we receive this notice we have the option to change the conditions of this insurance.
- ✓ You must ensure that a responsible person is appointed to supervise and check the property internally and externally at least once a week and any mail, newspapers or flyers are removed from the home.
- ✓ You must ensure the home and gardens of the home are maintained in good condition.
- ✓ It is your duty to ensure that all protections provided for the security of the home are maintained in good working order and are in full and effective operation at all times.
- ✓ You must ensure all electrical appliances are unplugged/disconnected from the supply other than those needed to maintain the central heating or alarm systems.
- ✓ Where your contractor(s) are made responsible for the correct operation and function of the security protections at the risk address, we will refuse to pay a claim should your contractor(s) not ensure that the security protections (as declared to us) are in full and effective operation when an authorised occupant is not present at the home.
- ✓ This insurance does not cover burglary, theft, or attempted theft from the home unless the following minimum protections are fitted and in operation:
 - External Doors - 5 Lever mortice deadlocks;
 - Patio doors - In addition to a central locking device, key operated bolts to top and bottom opening sections;
 - Windows - Key operated security locks to all ground floor and other accessible windows.
- ✓ You must immediately inform us or your broker if you become aware of the property insured (including any garages and/or outbuildings) being illegally occupied, partially or wholly or if it has suffered any incident or evidence of malicious damage (including but not limited to graffiti) or attempted illegal entry (whether entry was gained or not).

To enable you comply with this clause you (or an appointed agent) must check the property/ies on a weekly basis and a documented record of these visits kept.
- ✓ A log book must be retained by you in which details of the dates, times and by whom the property was visited is recorded. This must not be retained at the insured home. This must be made accessible to insurers if requested.
- ✓ As soon as you know about any loss, damage or accident you must contact our claims handlers OSG Vericlim 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 retain a minimum of 6 months premium after which 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 retain a minimum of 6 months premium after which we will calculate your refund on a pro-rata basis less our administration fee of €30 used, however please note if a claim has occurred during that policy period we will not refund any premium.