

## Insurance Product Information Document

Company: OBF Insurance Group, on behalf of Lloyds Insurance Company S.A. Product: Thatch Home Insurance Policy

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

This insurance is managed and provided by OBF Insurance Group and underwritten by Lloyds' 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)
- ✓ Domestic outbuildings including garages and greenhouses
- ✓ Alternative 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)
- ✓ Accidental Damage

##### Contents:

- ✓ Damage to or theft of your belongings in the home (up to the sum insured noted in your schedule)
- ✓ Accidental Damage

##### Optional Extras:

- ✓ None



#### 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
- ✗ The first portion of any claim (known as an excess)
- ✗ Failure of computers and electrical equipment
- ✗ Motor vehicles, caravans and trailers
- ✗ Property in the open
- ✗ Valuables are excluded
- ✗ Damage caused by domestic pets
- ✗ Accidental Damage where the home is let



#### 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
- ! 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?

- **Thatch clause - It is your duty to ensure that:**
  - Where it is within your control you do not allow any bonfires/incinerators to be lit within 100 metres of the premises;
  - All old thatch and thatching is burnt at a distance of more than 100 metres from the premises;
  - No naked flames or tools producing naked flames be present in the attic or loft space at any time;
  - Two fire extinguishers are kept in the home and are maintained in good working order; one of which must be stored in the kitchen and be dry powder.
  - If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.
- **Chimney clause - It is your duty to ensure that:**
  - All open chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within two weeks of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, whichever is the sooner. Thereafter you must have them cleaned at not more than 6 monthly intervals;
  - You must keep in your possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. You will have to produce them for our inspection if we ask for them
- **Electrical clause - It is your duty to ensure that:**
  - Throughout the period of insurance you must have an electrical certificate issued by a qualified electrician which
    - is not more than 5 years old which confirms that the entire electrical system at the home is in a good state of repair. You must have
    - this in your possession and produce it to us for inspection if we ask for it.
- 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
- Should the home become unoccupied overnight between 1st November and 31st March (both days inclusive) annually you must ensure that:
  - i) the water is turned off at the mains and the water system is drained, and
  - ii) the electricity is turned off at the mains unless it is required to maintain alarm systems
  - iii) all electrical appliances are unplugged/disconnected from the supply, other than may be required to maintain alarm systems.
- You must tell us of any previous claims in past 5 years
- **You** must ensure that a responsible person is appointed to supervise and check the property at least once a month
- 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](http://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 straightaway 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.