

# Product Benefits

Home Insurance



## What you are covered for:

- Fire
- Theft
- Vandalism
- Malicious Acts
- Storm or Flood
- Escape of Water or Oil
- Falling Trees or Branches
- Subsidence

## Excess

€250 Standard

€500 Escape of Water

€1,000 Subsidence

Additional Voluntary Excess available: €250, €500, €750 or €1,000

These will apply to the standard policy excesses noted above if selected.

### Emergency Home Repair

24hr access to a network of approved contractors for emergency repairs. In each policy year you are covered for four visits up to €260 per visit.

Only available when purchasing building and contents insurance together.

Does not impact no claims discount.

### Multi Policy Benefits

Customers that already have a motor, van or motorbike insurance policy with us can avail of up to 10% lower rate. Terms and conditions apply.

### Buildings – Other Benefits

Fire Brigade charges up to €2,000

Access to repairs of up to €650 in the event of a leak, no excess

Public liability cover of up to €2,600,000

Loss of rent and the cost of alternative accommodation (15% of sum insured)

Accidental damage to pipes, cables, fixed glass or sanitary fittings.

Home Electric Vehicle Charging Points for up to €1,500

### Contents – Other Benefits

Fire Brigade charges up to €2,000

Money in the home up to €500 & Credit Card up to €1,500

Loss of heating oil up to €750 Frozen foods up to €700

€5,000 for contents in outbuildings

Tenants Liability

Home office equipment up to €3,500

Accidental damage to TV, video, audio and computer equipment

Replacement locks up to €650.

### Optional Extra Benefits

Accidental Damage

All Risks (Specified & Unspecified)

Please check the policy booklet as full terms and conditions of the above benefits apply.

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