

Householders Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Significant Features and Benefits

Buildings	Contents
The home shown on the schedule including domestic outbuildings, garages, greenhouses, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings.	Household goods, valuables*, sports equipment, personal belongings (not including mobile phones and accessories). If you are a tenant we also cover fixtures and fittings and interior decorations (owned by you).
What you are covered for:	
<ul style="list-style-type: none"> • Fire • Theft or attempted theft • Storm or flood 	<ul style="list-style-type: none"> • Subsidence • Vandalism or malicious acts • Escape of oil or water • Falling trees or aerials

Extra Benefits included as standard	Buildings	Contents
Fire Brigade charges	✓	
Property owners liability	✓	
Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings	✓	
Extension for someone buying your home	✓	
Alternative accommodation (up to 15% of sum insured)	✓	✓
Money & credit cards up to €350		✓
Frozen Foods up to €635		✓
Pedal Cycles up to €300 per bicycle		✓
Liability to domestic employees		✓
Tenants liability		✓
Accidental damage cover for TV, video, audio & computer equipment (max €2000 per item)		✓
Accidental breakage of mirrors, glass in hobs, plate glass table tops, fixed glass in furniture		✓
Household goods temporarily moved (limited cover)		✓
Wedding and Christmas gifts (increased by 10% of contents sum insured)		✓

Optional cover - The following cover is available in addition to the standard cover

	Buildings	Contents
Accidental Damage - Extends cover to include accidental damage to the buildings &/or contents (whichever selected) within the home.	Optional	Optional
All Risks – Provides cover for specified items cover for loss or damage to contents outside of the home (anywhere in Europe and up to 30 days in a row for the rest of the world).		Optional

Significant exclusions or limitations

A summary of the most significant exclusions are listed below. For full details, please refer to the policy booklet.

- The first €125 of each claim (known as 'the excess') except for subsidence claims where the excess is €750 (Refer to Section 1 for buildings and Section 2 for contents)
- After your home has been unoccupied for 30 days or more we will not pay for:
 - Theft or attempted theft
 - Vandalism and malicious damage
 - Loss of or damage to valuables* and money
 - Water or oil leaking from any fixed heating installation
- We will not pay more than 30% of the contents sum insured for valuables* and no more than €2000 for any one item of valuables* unless we receive a valuation certificate. If it is not received it must be produced at the time of the claim.
- We will not pay for the cost of repairing or replacing any undamaged part of a set, collection or suite.

*Valuables - Jewellery, items of gold, silver or other precious metals, timepieces, photographic equipment, binoculars, works of art, antiques, furs, musical instruments, collections of stamps, coins or medals, TV, video, audio and computer equipment.

Cancellation rights

You may cancel your policy at any time by notifying us. When you cancel, you will be charged an administration fee of €25 and a charge for the time your policy was active. If you cancel following a claim there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on 1850 85 8530.

QUINN-direct and QUINN-direct Insurance are registered business names of QUINN-Insurance Limited. QUINN-Insurance Limited is regulated by the Financial Regulator in Ireland and regulated by the Financial Services Authority for the conduct of UK business.

Terms of Business

Who we are

QUINN-*direct* Insurance is part of the highly diversified Quinn Group of companies and is a wholly owned insurance company.

QUINN-*direct* Insurance is registered in Ireland under Company number 240768.

Contact details

Our Head Office is at Dublin Road, Cavan, Co. Cavan, and we have several support offices in Ireland and the United Kingdom.

Telephone contacts: **1890 89 1890**

What do we do?

The Company provides a full suite of general insurance products including Motor and Home Insurance as well as Commercial Liability, Property Damage, Commercial Vehicle and Fleet cover.

How we charge

All insurance premiums are inclusive of a 2% Government Levy. We may also charge an administration fee for changes you make to the policy.

Who regulates us?

QUINN-*direct* Insurance is regulated by the Financial Regulator and is a member of The Irish Insurance Federation.

Conflicts of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, but if you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve any issues you have.

What happens if I do not pay the premium?

Non-payment of your premium or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

How to complain

QUINN-*direct* Insurance is committed to providing all our customers with a high standard of service at all times. Please contact our staff directly to see if we can resolve any concerns you may have. If you are not happy with our response you can address your concerns in writing to our Customer Service Manager at the above address. On receipt of your complaint it will be acknowledged within 5 business days with a phone call. In the unlikely event your complaint has not been resolved within 20 business days we will write to advise you the reasons why and what further action is being taken. If your complaint is not resolved to your satisfaction, you have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Full details of our complaints procedure and further information on QUINN-*direct* Insurance can be seen by visiting our website at www.quinn-direct.com.