

## 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, solar panels, 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).
<b>What you are covered for:</b>	
<ul style="list-style-type: none"> <li>• Fire</li> <li>• Theft or attempted theft</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidence</li> <li>• Vandalism or malicious acts</li> <li>• Escape of oil or water</li> <li>• Falling trees or aerials</li> <li>• Storm or flood</li> </ul>

Extra Benefits included as standard	Buildings	Contents
Fire brigade charges up to €2000	✓	
Property owners liability	✓	
Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings	✓	
Access for repairs cover in the event of a leak up to €650	✓	
Alternative accommodation (up to 15% of sum insured)	✓	✓
Home emergency 24 hour helpline	✓	✓
Money up to €500 & credit cards up to €1500		✓
Home office equipment up to €3500		✓
Frozen foods up to €700		✓
Contents in outbuildings up to €5000		✓
Visitors' personal belongings up to €1000		✓
Replacement locks up to €400		✓
Pedal cycles up to €300 per bicycle		✓
Title deeds cover up to €750		✓
Jury service cover - €25 per day, up to €700		✓
Public liability, Tenants liability and liability to domestic employees		✓
Fatal injury benefit - €5000		✓
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		✓
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
<b>Accidental Damage</b> - Extends cover to include accidental damage to the buildings &/or contents (whichever selected) within the home.	Optional	Optional
<b>All Risks</b> – Provides cover for loss or damage to - <u>Specified Items</u> : any item specified in the schedule <u>Unspecified Items</u> : personal belongings up to the selected limit (max €1500 per item) outside the home (anywhere in Europe and up to 60 days in any one period of insurance for the rest of the world)		Optional
<b>Home emergency assistance</b> - an add on to the Home emergency helpline service to cover the cost of the callout, labour and materials you need for emergency repairs up to €200 for each emergency and €254 for broken glazing. Cover applies to the emergency insured risks as detailed in the policy.		Optional

**\*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.

### 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 €1000.
- After your home has been unoccupied for 30 days or more we will not pay for:
  - Theft or attempted theft
  - Vandalism and malicious damage
  - Damage to fixed glass, mirrors or sanitary ware
  - Loss of or damage to valuables\* and money
  - Water or oil leaking from any fixed heating installation
  - Damage to domestic appliances caused by freezing
- We will not pay more than 30% of the contents sum insured for valuables\* and more than €2000 for any one item of valuables\* unless it has been specified on the schedule and a valuation supplied. If a valuation was not received prior to cover then it must be produced at the time of claim.
- Flooring covering over 5 years old, household linen (towels, bed and table linen) and clothing are excluded from new for old cover.
- We will not cover:
  - loss or damage caused by war, riot, revolution, acts of terrorism or any similar event
  - any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
  - damage to walls, ceilings or tiles caused by water leaking from shower units and baths through seals and grouting
  - motor vehicles (including ride on lawnmowers), boats, aircraft, pedal cycles, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones and accessories, contact lenses or hearing aids
  - property owned or used for business purposes

### Cancellation rights

You may cancel your policy at any time by notifying us. If you cancel your policy in the first year of insurance within the first 14 days, you will be charged an administration fee of €25 and a charge for the time your policy was active. If you cancel your policy in the first year of insurance after 14 days, we will work out your refund based on our cancellation rates as shown below. Please refer to your policy booklet for further details.

Period of cover no more than									
1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	9 months	over 9 months
80%	70%	60%	50%	45%	35%	25%	20%	10%	Nil
Percentage refund of annual premium									

If you cancel your policy after the first year, we will refund your premium for any period of insurance remaining, less an administration fee of €25.

If you cancel your policy following a claim on your policy there will be no refund of premium.

If you cancel your policy after the first 14 days, we will not refund the optional Home emergency assistance premium.

### Making a claim

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



## Terms of Business

### Who we are

QUINN-*direct*, QUINN-*direct Insurance* and QUINN-*Insurance* are business names licensed for use by Liberty Mutual Direct Insurance Company Limited, which is part of the Liberty Mutual Group.

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is registered in Ireland under Company number 494729.

### Contact details

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

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 statutory charges. We may also charge an administration fee for changes you make to the policy.

### Who regulates us?

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland 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, 3<sup>rd</sup> 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](http://www.quinn-direct.com).

### Compensation

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund.

### Right to withdraw

You have the right to withdraw from this policy within 14 days from the date you receive the terms and conditions of this policy, provided you have not made a claim. You will be charged a pro-rata premium for the period you are on cover as well as an administration fee of €25.

You can exercise this right by providing your intention to withdraw from the contract by writing to us at the above address or e-mailing us at [info@quinn-insurance.com](mailto:info@quinn-insurance.com).