

# Holiday Home Cover Product - Cover Assumptions

These assumptions, and the information you provide, are the basis of the contract between you and AIG Europe Limited, so you must agree to them, if you wish to get an online quotation. If you cannot agree to any of these assumptions, or are unsure then call us for assistance on the number shown on our website.

## You (or any member of your household)

- Have not in the past three years made a household insurance claim or had a claim made against you.
- Have not been convicted of or charged with any criminal offence other than a minor driving offence and none of your tenants (to your knowledge) have ever been convicted of a criminal offence other than a minor driving offence
- Have not been refused insurance, had any special terms imposed, had insurance cancelled or had renewal refused.
- Have never had any judgements or bankruptcy orders (pending or otherwise) made against you or had a receiver/liquidator/administrator appointed in respect of your affairs of any organisation you have been connected with.

## The Property (to be insured)

- Is owned by you and it is used solely as a domestic holiday accommodation.
- Is in a good state of repair and will be so maintained.
- Is not in the course of construction.
- Is not undergoing renovation or refurbishment.
- Is built of brick, stone or concrete and roofed with slates, tiles, metal, asphalt or concrete.
- No more than 20% of the roof is flat.
- No more than 20% of the roof is roofed with mineral felt.
- Has never been previously flooded nor is it in an area which has previously flooded or is particularly exposed to flood damage.
- The property has never shown any sign of damage by subsidence, heave or landslip, coastal or river erosion nor has it ever been underpinned. Each property has never been monitored for subsidence, heave or landslip, coastal or river erosion nor has it ever been subject to a survey which mentions settlement or movement of the premises.
- Is not used for business or commercial purposes other than let as a holiday home.
- Is a single dwelling unit.
- Was built after 1920.
- Is not a listed building or protected structure.
- Is within the boundaries of the the Republic of Ireland.
- Is protected with mortice locks or deadlocking rim locks to external doors and there is appropriate security on patio doors, French doors and on ground floor and other accessible windows.
- Where Contents cover is selected, the contents sum insured chosen does not include any High Value Items with an individual value exceeding €3,000 or 5% of the contents sum insured (whichever is greatest).
- Will be securely locked at night and the external doors and windows of each property will be securely locked whilst each property is left unattended.

## Miscellaneous

- Policy excesses will apply, please check the on screen notes.
- The Buildings Sum Insured chosen represents the full reinstatement or rebuilding value of the property to be insured.

## Special Conditions for Holiday Homes

- Whenever the Holiday Home is unoccupied the insurance will exclude cover for articles of gold, silver or other precious metals, jewellery, furs, cameras or money.
- Whenever the Holiday Home is unoccupied anytime from 1st November to 31st March inclusive each year then you must comply with conditions 1 and 2 below:
  1. A responsible person must be appointed to supervise and regularly check the property.
  2. The water must be turned off and the water system drained.