



Home Cover Product - Cover Assumptions

These cover 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 Home Cover quotation. If you cannot agree to any of these cover assumptions, or are unsure then call us for assistance on **1890 27 27 27** (Opening Hours: Mon-Fri 9am to 6pm).

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.
- Have not been refused insurance, had any special terms imposed, had insurance cancelled or had renewal refused.

The Property (to be insured)

- Is owned by you and it is the permanent residence of You and/or of a member of your immediate family.
- Is in a good state of repair and will be so maintained and is currently occupied. (This assumption will be considered true if the house has been just purchased for immediate occupation by you i.e. within 28 days of purchase - cover during such period being limited to fire only).
- 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 suffered or is in an area (i.e. square mile) known to suffer from flood, coastal or river erosion, or is it within 500 meters of a water course.
- Has never shown any sign of damage by subsidence, heave or landslip, coastal or river erosion nor has it ever been underpinned.
- 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, nor has it been underpinned.
- Is not used for business or commercial purposes. However, office work carried out at home is permitted provided the business does not have any employees working at the insured property and it does not involve regular visits to the property by the public.
- Will not be regularly left unattended overnight.
- Is a single dwelling unit.
- Was built after 1920.
- Is not a listed building or protected structure.
- Is within the boundaries of 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 opening 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).
- Caravan cover is not required (this cover is not available for quotation online).
- Has No Tenants or paying guest residing there.

Additional Cover Assumptions

- Policy excess amounts will apply. Our **Home Cover Benefit Details** document (**HCBD - 10/2016**) sets out for you, the amount of particular loss types that you must pay yourself. This document also summarises significant cover features, benefits, limitations and exclusions of our Home Cover Policy for owner-occupied private houses.
- The Buildings Sum Insured chosen represents the full reinstatement or rebuilding value of the property to be insured.
- Online quotations will only be available where Buildings & Contents cover is selected (at a minimum), for all other quotations, please contact us. The latest "Guide to house rebuilding costs" issued by the Society of Chartered Surveyors Ireland is a useful starting point for you to decide whether your building sum insured needs to be updated this year. Remember that the market value of your house is not the same as the current reinstatement value of your house. The reinstatement value must be sufficient to cover the cost of rebuilding your house in compliance with current building regulations.

Your premium payable may be subject to a minimum premium adjustment.

Our current minimum premium amounts are set out in our **Home Cover Policy Summary document HCS - 10/2016**.

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.