



Home Cover Policy Summary

(Version: September 2014)

Welcome to AIG Home Cover. The purpose of this policy summary is to briefly outline to you the significant features, benefits, limitations and exclusions of our home insurance policy for owner-occupied private houses. This summary does not form part of the policy wording.

You should still read the policy wording carefully for a full description of the terms of the insurance, including the policy definitions and refer to your home insurance schedule (once you have purchased or renewed cover with us) for the specific policy benefits and operative times. An insurance policy will not cover everything that can happen, so understanding the policy wording is very important.

You can download a policy wording booklet from our website, www.aig.ie or call our contact centre in Dublin on 1890 27 27 27.

When you purchase home insurance cover with us, you will receive your own copy of this policy wording plus the following documents that you

should keep in a safe place, as they will contain everything you will need to know if ever you need to make a claim under the policy:

1. Our Terms of Business:

Our Terms of Business document sets out the basis in which AIG Europe Limited, Ireland Branch, will provide business services to you as our customer.

2. Your Statement of Facts Proposal Form:

This document is a precise record of the information you provided to us when arranging this home insurance contract. It shall be read in conjunction with your home insurance schedule and the policy wording. It is important that you check your information carefully and let us know immediately on 1890 27 27 27 if any part of this information is not correct.

3. Your Home Insurance Schedule:

This document provides you with details of the home insurance cover you have purchased including the sum insured amounts you have selected. It also confirms the policy excess

amounts applicable to your cover (i.e. the amount of any insured loss you must pay yourself) and whether you have purchased any optional covers. Please check these details carefully and let us know immediately on 1890 27 27 27 if any part of your insurance cover detail is not correct.

4. Your Premium Payment Receipt:

When you purchase home cover with us, you will receive a receipt for the premium amount you have paid.

Cover Assumptions

There are a number of assumptions that you will need to read carefully and accept, before a quotation and/or cover can be confirmed. You can view the full list of assumptions on our website www.aig.ie. If you have a question or query relating to any of these assumptions and/or any other facts that may be material* to this insurance, please call our Dublin-based contact centre on 1890 27 27 27. (Mon to Fri 9am to 6pm)

(*Material facts are those facts that your insurer would regard as likely to influence the acceptance and assessment of your risk. If you are in any doubt whether certain facts are material you must disclose them.)

The Significant Assumptions Are:

1. You or a member of your

household have not:

- (i) In the past three years made a household insurance claim or had a claim made against you;
- (ii) Been convicted of or charged with any criminal offence other than a minor driving offence;
- (iii) Been refused insurance, had any special terms imposed, had insurance cancelled or had renewal refused;

2. The property to be insured is located within the Republic of Ireland, is a single dwelling built after 1920, is not a listed building and:

- (i) Is owned and occupied by you and your family as your permanent residence;
- (ii) Is of standard construction, i.e. built of brick, stone or concrete and roofed with slates, tiles, metal, asphalt or concrete (up to 20% of the roof area can be flat and/or roofed with mineral felt);
- (iii) Has never previously suffered loss or damage from flood or subsidence;
- (iv) Has security deadlocks fitted to all external doors and appropriate security on accessible windows.

Duty of Disclosure – Important Information

Please note that failure to disclose all material facts could invalidate your

Home Cover Policy and we may refuse to pay any claim under the policy. Additionally you may have difficulty obtaining insurance cover from another insurer.

Purpose of this Insurance

This home insurance product is designed for Customers who own and occupy their own residential home and wish to protect its structure i.e. the buildings and/or their household contents against a range of common events insured (see table of key product features, benefits, limitations and exclusions).

Cover Levels Available

You can choose from 3 levels of cover:

- **Essential** - provides essential Buildings and Contents cover for Customers, at an affordable price;
- **Plus** - includes “essential” covers, and extra benefits, at a competitive price;
- **Premium** – offers our widest range of cover benefits.

Optional Extra Covers Available

- **Accidental Damage** – provides wider protection to buildings and to contents in the Private House.
- **All Risks Cover for Your Personal Belongings and Jewellery** – You may insure such items on either an

unspecified basis or on a specified basis. Valuations are required for any item over €5,000 and security conditions will need to be followed for items of Jewellery over €10,000 in value.

- **Pedal Cycles** – specified pedal cycles can be insured up to €1,000 per pedal cycle. Serial numbers for each pedal cycle are required, and the total value that can be covered is up to €3,000.
- **Caravan / Mobile Home** – a Caravan or a Mobile home that is less than 15 years old, can be included under a home cover policy once buildings and contents cover also purchased. This option is only available on request, through our Dublin-based contact centre on 1890 27 27 27.
- **Personal Accident** - you can add personal accident benefits of €13,000. The annual extra premium amount for this product add-on cover is €10.50 plus 5% government levies i.e. €11.03.
- **Legal Expenses** – you can add a legal expenses cover benefit of up to €65,000. The annual extra premium amount for this product add-on cover is €15.75 plus 5% government levies i.e. €16.54. (The cover is provided to AIG policyholders by DAS Legal Expenses Insurance Company Limited).
- **Identity Theft** – you can add an identity theft cover benefit of up to

€10,000. The annual extra premium amount for this product add-on cover is €5.25 plus 5% government levies i.e. €5.51.

■ **Disaster Mortgage / Cash cover**

– You can add protection for your monthly mortgage payment on your insured Private House, should an event insured under your home policy render your Private House to be “temporarily uninhabitable” (as defined in the policy wording) for more than 72 consecutive hours. The maximum benefit is €800 per month or €4,800 during the period of insurance. The annual extra premium amount for this product add-on cover is €10.50 plus 5% government levies i.e. €11.03.

No Claims Discount

Your Home Cover Policy may be subject to a no claims discount. If this is the case it will be included in the premium breakdown section of Your Home Insurance Schedule. In the event of a claim during the Period of Insurance, Your no claims discount will be withdrawn at the subsequent renewal.

Please consult our website www.aig.ie to view our current no claim discount scale.

Key Home Product Features, Benefits, Limitations and Exclusions

The following tables summarise the significant features, benefits, limitations and exclusions of our Home Cover Policy for owner-occupied private houses.

This summary does not form part of the policy wording.

Policy section	Cover Level	Buildings Cover - Significant Events Insured and Cover Limits	Buildings Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR BUILDINGS COVER	ESSENTIAL	<p>Events Insured Include (applies to all cover levels): Fire, smoke, storm, flood, freezing, escape of water or oil, stealing, malicious damage, subsidence, heave or landslip.</p> <p>Cover Limits include:</p> <ul style="list-style-type: none"> Trace/access: Up to €750 Alternative accommodation: Up to 15% of the Buildings Sum Insured Accidental damage to service pipes and cables: Up to 5% of the Buildings Sum Insured <p>Legal Liability Cover Up to €3m:</p> <ul style="list-style-type: none"> Your legal liability to others as owner of the buildings 	<p>Damage or Loss to Buildings if:</p> <ul style="list-style-type: none"> Built prior to 1920; Torch-on felt roof over 10 years of age; Flooded within past 10 years; Unoccupied for more than 35 consecutive days; Unfurnished; Caused by wear and tear, rust or gradual deterioration; Caused by water from gutters or by gradual ingress of water from shower units and baths; Incorrect alarm and security information provided; Malicious damage caused to boundary walls, gates, hedges, trees shrubs or lawns. <p>Liability in Respect of:</p> <ul style="list-style-type: none"> Any profession, trade or business; Work of a construction, reconstruction or structural alteration nature. 	<ul style="list-style-type: none"> The first €1,000 for water claims The first €1,000 for subsidence claims The first €250 for all other claims (except as noted elsewhere in this table) <p>No excess deducted for liability claims</p>

Policy section	Cover Level	Buildings Cover - Significant Events Insured and Cover Limits	Buildings Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR BUILDINGS COVER	PLUS	<p>Additional Events Insured Included Under 'Home Plus'</p> <ul style="list-style-type: none"> ■ Accidental breakage of glass and sanitary fittings ■ Door locks replacement: Up to €500 ■ Fire Brigade charges: Up to €1,000 ■ Satellite dishes, TV aerials and masts up to 30ft: Up to €1,000 ■ Vouched clean-up expenses (oil escape): Up to €1,000 ■ Title deeds: Up to €750 	<p>Damage or loss to buildings if:</p> <ul style="list-style-type: none"> ■ The buildings are unfurnished or have been unoccupied for more than 35 consecutive days; ■ Greenhouses or glasshouses are of greater value than €1,000. 	<ul style="list-style-type: none"> ■ The first €250 except no excess deducted for: ■ Door locks replacement cover ■ Fire Brigade charges cover ■ Title deeds cover

Policy section	Cover Level	Buildings Cover - Significant Events Insured & Cover Limits	Buildings Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR BUILDINGS COVER	PREMIUM	<p>Additional Events Insured Included Under 'Home Premium'</p> <ul style="list-style-type: none"> ■ Adaptation of Home (following disability): Up to €10,000 ■ Damage to headstones: Up to €1,000 ■ Door locks replacement - higher limit: Up to €1,000 ■ Fire Brigade charges - higher limit: Up to €2,000 ■ Landscaping cover: Up to €1,000 ■ Satellite dishes, TV aerials and masts up to 30 ft - higher limit: Up to €2,000 ■ Vouched "clean-up" expenses (oil escape) - higher limit: Up to €2,000 	<p>Excluding Damage:</p> <ul style="list-style-type: none"> ■ While the buildings are unfurnished or have been unoccupied for more than 35 consecutive days. 	<ul style="list-style-type: none"> ■ The first €250 except no excess deducted for: ■ Door locks replacement cover ■ Fire Brigade charges cover

Policy section	Cover Level	Contents Cover - Significant Events Insured and Cover Limits	Contents Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR CONTENTS COVER	ESSENTIAL	<p>Events Insured Include: Fire, smoke, storm, flood, freezing, escape of water or oil, stealing, malicious damage, subsidence, heave or landslip.</p> <p>Cover Limits include:</p> <ul style="list-style-type: none"> ■ Total Contents in locked domestic outbuildings: Up to €3,000 ■ Any one high-value limit: Up to €3,000 or 5% of the Contents Sum Insured (whichever is the greatest) ■ Total high-value items: Up to 33% of the total Contents Sum Insured ■ Alternative accommodation: Up to 15% of the Contents Sum Insured ■ Automatic inclusion of Home Office Equipment: Up to €3,000 ■ Money cover: Up to €500 ■ Trace and Access: Up to €750 	<p>Damage or Loss to Contents if:</p> <ul style="list-style-type: none"> ■ Buildings built prior to 1920; ■ Torch-on felt roof over 10 years of age; ■ Buildings flooded within past 10 years; ■ Buildings unoccupied for more than 35 consecutive days or if buildings unfurnished; ■ Damage caused by escape or overflow water from gutters or caused by gradual ingress of water from shower units and baths; ■ Incorrect alarm and security information provided; 	<ul style="list-style-type: none"> ■ The first €1,000 for water claims ■ The first €1,000 for subsidence claims ■ Otherwise, the first €250 for all other claims (except as noted elsewhere in this table)

Policy section	Cover Level	Contents Cover - Significant Events Insured and Cover Limits	Contents Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR CONTENTS COVER	ESSENTIAL	<p>Your Legal Liability Cover:</p> <ul style="list-style-type: none"> ■ As a Tenant (if applicable): Up to 20% of the Contents Sum Insured ■ Your Liability to Others: Up to €3m ■ Your liability to Domestic Employees: Up to €3m 	<p>Liability in Respect of:</p> <ul style="list-style-type: none"> ■ Any action for damage brought in a Court of Law outside the Republic of Ireland; ■ Work of a construction, reconstruction or structural alteration nature; ■ Accidents to independent consultants or contractors and/or their employees; ■ Death, bodily injury or illness caused to other members of Your Household. ■ The ownership, possession or use of any mechanically or electrically propelled vehicle which is compulsorily insurable under any Road Traffic Acts or amending statutes; ■ Dangerous dogs, as specified in regulations made under the Control of Dogs Acts or amendments thereto; ■ Any profession, trade or business other than the provision of a child minding facility at the Buildings for not more than 2 children 	<p>No excess deducted for Liability claims</p>

Policy section	Cover Level	Contents Cover - Significant Events Insured and Cover Limits	Contents Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR CONTENTS COVER	PLUS	<ul style="list-style-type: none"> ■ Loss to Contents during Household Removal: Included in Contents Sum Insured ■ Temporary removal of Contents: Up to 10% of Contents Sum Insured ■ Title Deeds; Up to €750 ■ Loss to visitors/guests property: Up to €1,000 ■ Contents uplift for wedding: Up to 10% of Contents Sum Insured 	<ul style="list-style-type: none"> ■ For any amount in excess of €1,500 in total, or in excess of €500 for any one item, in respect of property belonging to any member of Your Household, while living away from home and/or attending college or university; 	<ul style="list-style-type: none"> ■ Fraudulent use of credit/debit cards cover ■ Loss to food in freezer cover ■ Title deeds cover ■ Loss to guests' property cover
YOUR CONTENTS COVER	PREMIUM	<p>Additional Insured Events Included Under 'Home Premium'</p> <ul style="list-style-type: none"> ■ Automatic unspecified all risks cover for personal effects: Up to €3,000 ■ Higher limit for fraudulent use of credit/debit cards: Up to €3,000 ■ Higher limit for home Office Equipment: Up to €6,000 ■ Higher limit for money: Up to €2,000 ■ Higher limit for loss oil: Up to €2,000 	<ul style="list-style-type: none"> ■ This cover is subject to all the terms conditions and exclusions of Section 3 All Risks. ■ Where the loss of a Credit/Debit card is not reported to the Gardai or Police and the card provider upon discovering that it is missing; ■ Property more specifically insured ■ By theft or attempted theft from any unattended vehicle unless: <ul style="list-style-type: none"> ○ all windows, including sunroof, and doors are securely locked and ○ the property is completely concealed within a closed compartment or locked boot. ■ To property otherwise insured. 	<ul style="list-style-type: none"> ■ The first €1,000 for Water claims ■ Otherwise, the first €250 for all other claims except no excess deducted for: ■ Automatic Unspecified All Risks cover

Policy section	Cover Level	Contents Cover - Significant Events Insured and Cover Limits	Contents Cover - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
YOUR CONTENTS COVER	PREMIUM	<ul style="list-style-type: none"> ■ Shopping being transported: Up to €500 ■ Higher Limit for Loss to Visitors/Guests property: Up to €3,000 		<ul style="list-style-type: none"> ■ Fraudulent use of credit/debit cards cover ■ Loss to guests property cover ■ Shopping being transported cover

Optional Extra Covers available:

Important note: Your Home Insurance Schedule will show if you have purchased any of these optional “extra covers”. You may at any stage cancel any optional cover purchased, during the period of insurance, however, we do not refund any premium amount less than €20 for mid-term policy adjustments. Please refer to our terms of business www.aig.ie.

Policy section	Optional Cover	Optional Extra Covers - Significant Events Insured and Cover Limits	Optional Extra Covers - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
BUILDINGS AND CONTENTS ACCIDENTAL DAMAGE		<ul style="list-style-type: none"> Accidental damage not specifically excluded 	<p>Loss or Damage due to:</p> <ul style="list-style-type: none"> Wear and tear, gradual deterioration or any gradually operating cause; Any process of cleaning, dyeing, repairing or restoring any article; Mechanical, electrical or electronic defects, breakdown or malfunction; Scratching, abrading or denting; Faulty workmanship, defective design, the use of defective materials or loss or damage resulting from them. Any exclusion or limitation set out in the policy document. 	<ul style="list-style-type: none"> The first €1,000 for water claims <p>Otherwise, the first €250 for all other claims</p>
	OPTIONAL ALL RISKS COVER UNSPECIFIED ITEMS	<p>Loss or Damage to: Unspecified Items of Personal Effects, Jewellery, Clothing and Sports Equipment, where you can select a total sum insured range from: €2,000 to a maximum of €9,500</p> <p>Cover Limits: Up to €1,000 per item</p>	<p>Excluding the Following Items: These items can only be covered on a specified item basis):</p> <ul style="list-style-type: none"> Hearing aids; Mobile phones; Laptops or Tablets Personal organisers and the like <p>Excluding Loss or Damage:</p> <ul style="list-style-type: none"> To Sports equipment while in use; To Musical instruments or photographic equipment used for business or professional purposes; 	<ul style="list-style-type: none"> The first €100 of every claim

Policy section	Optional Cover	Optional Extra Covers - Significant Events Insured and Cover Limits	Optional Extra Covers - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
OPTIONAL ALL RISKS COVER	UNSPECIFIED ITEMS		<ul style="list-style-type: none"> ■ By stealing or attempted stealing from unattended vehicles, unless specified security precautions taken; ■ Where the insured item is more than 60 days outside the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man. 	
	SPECIFIED ITEMS	<ul style="list-style-type: none"> ■ Loss or damage to the items specified on your Home Insurance Schedule ■ A valuation will be required for each item valued in excess of €5,000. ■ For any item of jewellery valued in excess of €10,000, it is a requirement that: <ul style="list-style-type: none"> ○ The item be kept in a locked safe when not being carried or worn on the person; ○ The settings be checked by a jeweller, at least every 2 years. 	<p>Excluding Loss or Damage:</p> <ul style="list-style-type: none"> ■ To sports equipment while in use; ■ To musical instruments or photographic equipment used for business or professional purposes; ■ By stealing or attempted stealing from unattended vehicles, unless specified security precautions taken; ■ Where the insured item is more than 60 days outside the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man. 	<ul style="list-style-type: none"> ■ The first €100 of every claim

Policy section	Optional Cover	Optional Extra Covers - Significant Events Insured and Cover Limits	Optional Extra Covers - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
OPTIONAL PEDAL CYCLE COVER	PEDAL CYCLES	<ul style="list-style-type: none"> ■ Loss or damage by theft or attempted theft and accidental damage while the pedal cycle is being used by you in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man, and up to 30 days elsewhere in the World. ■ Maximum cover limit per pedal cycle available: Up to €1,000. ■ Maximum number of pedal cycles that can be insured: 5 pedal cycles ■ Maximum total value of all of pedal cycles that can be insured: Up to €3,000 ■ Required details for each pedal cycle to be insured: <ol style="list-style-type: none"> 1) Description 2) Serial number 3) Value 	<p>Excluding Loss or Damage:</p> <ul style="list-style-type: none"> ■ To motor assisted cycles; ■ To tyres or lamps or other accessories unless the pedal cycle itself is damaged at the same time; ■ To pedal cycles or parts stolen unless the pedal cycle is in a locked building or has been immobilised by a security device; ■ Arising from any business use; ■ Whilst the pedal cycle is being used for racing, pacemaking, speed testing or for hire. 	<ul style="list-style-type: none"> ■ The first €75 of every claim

Policy section	Optional Cover	Optional Extra Covers - Significant Events Insured and Cover Limits	Optional Extra Covers - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
OPTIONAL EXTRA COVERS	PERSONAL ACCIDENT	<p>Cover Benefits per Insured Person:</p> <ol style="list-style-type: none"> 1. Death - €13,000 2. Loss of sight in one or both eyes - €13,000 3. Loss of one or more limbs - €13,000 4. Loss of one limb and loss of sight in one eye - €13,000 5. Permanent total disability - €13,000 6. Hospitalisation benefit (maximum 10 weeks) €20 per day 	<p>Benefits for Bodily Injury Arising From:</p> <ul style="list-style-type: none"> ■ War, a terrorist act, suicide or attempted suicide; ■ Attempting to commit an illegal act; ■ A drug or drugs not taken in accordance with the manufacturer's instructions or as prescribed by a medical practitioner; ■ Back injuries unless supported by a diagnosis using appropriate medical imaging techniques (such as X-rays, CT or MRI scans). 	No excess applies
	LEGAL EXPENSES	<p>Your Legal Expenses:</p> <p>Family Legal Protection cover is provided to AIG Home insurance policyholders under master policy no: TS1/7118516 issued by DAS Legal Expenses Insurance Company Limited</p> <p>Cover benefit: Up to €65,000</p> <p>Insured incidents:</p> <ol style="list-style-type: none"> 1. Employment Disputes 2. Contract Disputes 3. Bodily Injury 4. Property Protection 5. Tax Protection 6. Jury Service 7. Legal Defence 	<p>The separate DAS Family Legal Protection policy wording document sets out the full cover exclusions applicable to each "Insured Incident". Please read this document carefully.</p> <p>5 Significant Cover Exclusions include:</p> <ul style="list-style-type: none"> ■ A claim reported more than 180 days after the insured person should have known about the insured incident. ■ An insured incident intentionally brought about by an insured person. ■ An incident or matter arising before the start of this policy. ■ Fines, penalties, compensation or damages which an insured person is ordered to pay by a court or other authority. ■ Dispute amounts less than €150 	<ul style="list-style-type: none"> ■ The first €350 of any claim for nuisance or trespass

Policy section	Optional Cover	Optional Extra Covers - Significant Events Insured and Cover Limits	Optional Extra Covers - Significant Cover Exclusions (what is not covered)	Excess (the amount of a loss you must pay yourself)
OPTIONAL EXTRA COVERS	IDENTITY THEFT	<p>Cover Benefit:</p> <ul style="list-style-type: none"> Up to €10,000 for each occurrence of identity theft (including €2,500 in respect of lost wages – maximum payment any one week €420) 	<p>Excluding:</p> <ul style="list-style-type: none"> Loss arising out of business activity of any insured person. Expenses incurred due to any fraudulent, dishonest or criminal act. 	<ul style="list-style-type: none"> The first €50 of every claim
	DISASTER/MORTGAGE	<p>Cover Benefit:</p> <p>Protection for Your monthly mortgage payment on Your insured Private House, should an insured event under Your home policy render Your Private House to be “temporarily uninhabitable” (as defined in the policy wording) for more than 72 consecutive hours.</p> <ul style="list-style-type: none"> The maximum benefit is up to €800 per month or €4,800 during the Period of Insurance. Excess reimbursement under your home cover for the excess amount shown on Your Home Insurance Schedule if you receive payment for a covered loss that renders Your primary residence uninhabitable for a period exceeding 72 hours following the event. 	<p>Excluding:</p> <ul style="list-style-type: none"> Any residence that is not Your primary residence and not occupied by You; No cover applies where the property is permanently uninhabitable as defined above; Loss or damage caused by an uninsured peril; Any penalties or other charges not normally included in Your monthly mortgage repayment that are incurred by You prior to the date of loss; Any amount exceeding €800 per month or €4,800 any one Period of Insurance. Excess reimbursement is limited to a maximum amount of up to €500 per claim no more than twice during any one period of insurance. 	<ul style="list-style-type: none"> The first €250 of every claim <p>No excess applies to the excess reimbursement benefit</p>

How to Get Help - Important Telephone Numbers

Emergency Home Assist Helpline – 1850 924 012

At AIG We provide an emergency 24 hour Home Assist emergency helpline (operated by Mapfre Asistencia) which can provide You with a connection to an approved network of repairers (plumbers, electricians, glaziers, locksmiths, roofers etc.) to help alleviate the effects of a loss, as quickly as possible. This is particularly useful when damage is discovered suddenly, especially outside of normal office hours.

The phone number for this service is 1850 924 012.

The cost of this service must be borne by You. However, if the cost is covered by this Home Cover policy then We will reimburse You as part of the claim settlement.

Our Home Claims Helpline – 01 8599700

If You do need to make a claim under an AIG Home Cover policy please contact our Home Claims Helpline at 01 8599700. Our staff will be glad to help You and advise You on how to proceed.

Family Legal Protection Helpline Services – 1850 670 747

If you have purchased optional legal expenses cover, this helpline service

operated by DAS Legal Expenses Insurance Company Limited, Europa House, Harcourt Centre, Harcourt Street, Dublin 2 is available to you during the Period of Insurance. The helpline services available to you include:

- Legal advice service;
- Domestic assistance service;
- Counselling helpline

To Make a Change to Your AIG Home Cover – 1890 27 27 27

Our Dublin-based Contact Centre is open Mon to Fri from 9am to 6pm should you wish to contact us about your existing home insurance cover.

Cooling-Off Period (14 days)

You have 14 days from the start date of your Home Cover policy to write to us at the address shown at the bottom of your cover confirmation letter if you want to cancel your home policy. This is known as a cooling-off period.

If you cancel your home policy during this period of time, you may be charged a pro-rata premium for the period cover operated during this cooling off period.

Customer Service – 01 208 1400

We aim to deliver excellent customer service to you at all times. If things do go wrong, and you feel that you have

cause for any complaint, we want to hear from you, so that we can promptly resolve matters for you. For your convenience our complaints procedure is outlined below:

Our Complaints Procedure

The AIG Europe Limited Customer Complaints Procedure is coordinated centrally by a dedicated Customer Complaints Officer, in order to respond flexibly and consistently across the company to the evolving changes in our business and also in the regulatory environment in which we operate. AIG Europe Limited wants to give you the best possible service.

If you feel you have cause for complaint, you should contact the relevant Department Manager at AIG Europe Limited, Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone 01 208 1400.

If the complaint is not resolved to your satisfaction, you should contact:

The General Manager,

AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact any of the following:

Insurance Ireland,

Insurance House, 39 Molesworth Street, Dublin 2.

Telephone: 01 6761820;

Fax: 01 6761943;

Email: info@insuranceireland.eu;

Web: <http://www.iif.ie>.

The Central Bank of Ireland,
P.O. Box 559, Dame Street, Dublin 2

Telephone: 1890 77 77 77;

Fax: 01 6716561.

E-mail: enquiries@centralbank.ie;

Web: <http://www.centralbank.ie>.

The Financial Services

Ombudsman's Bureau,

3rd. Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890 882090;

Phone: 01 6620899;

Fax: 01 6620890.

E-mail:

enquiries@financialombudsman.ie;

Web:

<http://www.financialombudsman.ie>.

Insurance Provider

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales.

Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom.

AIG Europe Limited, Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1.

Branch registration number 906664. Tel: +353 1 208 1400.

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.