

Key Home Cover Product Features, Benefits, Limits and Exclusions

The following tables summarise the significant cover 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 which you should also read carefully for a full description of the terms of 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**.

Your AIG Home Cover Policy Benefits	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Family Legal Protection (Legal Expenses Insurance) (Provided by ARAG Legal Protection Limited who is authorised under a coverholder agreement to administer this insurance on behalf of the insurer, ARAG Insurance Company Limited).</p> <p>◆ The accompanying Family Legal Protection - Insurance Product Information Document - outlines the key features and benefits, significant exclusions or limitations and where to look in your policy wording.</p>	<p>Automatically Included up to a maximum claim limit of €65,000</p>	

Under Your Buildings Cover (Section 1 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Events Insured: 1. Fire 2. Smoke 3. Storm or Flood 4. Freezing, Escape or Overflow of Water 5. Escape or Overflow of Oil 6. Stealing (or Attempted Stealing) 7. Impact 8. Falling Trees 9. Riot, Civil Commotion 10. Malicious Damage 11. Subsidence or Heave or Landslip</p> <p>Standard Policy Excess is €250 increasing to €1,000 for Water or Subsidence damage claims</p>	Up to Your Buildings Sum Insured	

Significant Cover Exclusions (what is not covered)

Loss or Damage to Buildings if:

- ✗ 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.

Under Your Buildings Cover (Section 1 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
✓ Optional “Buy-Up” Event Insured: 12. Accidental Damage	Optional	
✓ Trace and Access (Event Insured 4.) maximum amount payable	€750	
✓ Alternative Accommodation	Up to 15% of Your Buildings Sum Insured	
✓ Debris Removal Costs	Included	
✓ Architects/Surveyors Fees	Included	
✓ Reinstatement of Sum Insured after Loss	Included	
✓ Public Authorities Requirements Costs	Included	
✓ Purchaser’s Interest	Included	
✓ Service Pipes and Cables	Up to 5% of Your Buildings Sum Insured	
✓ Your Liability to Others as Owner of Your Buildings (no policy excess applies) Significant Cover Exclusion (what is not covered) Liability in Respect of: ✗ Any profession, trade or business; ✗ Work of a construction, reconstruction or structural alteration nature.	Up to €3,000,000	

Under Your Buildings Cover (Section 1 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Accidental breakage of Fixed Glass and Sanitary Fittings</p> <p>Significant Cover Exclusion (what is not covered) Loss or damage:</p> <ul style="list-style-type: none"> ✗ While the private house is unfurnished; ✗ Where the private house has been unoccupied for more than 35 consecutive days. 	Included in Your Buildings Sum Insured	
✓ Clean Up Expenses maximum amount payable	€1,500	€2,000
✓ Door Locks Replacement maximum amount payable (no policy excess applies)	€750	€1,000
✓ Fire Brigade Charges maximum amount payable (no policy excess applies)	€1,500	€2,000
✓ Satellite Dishes maximum amount payable	€1,500	€2,000
✓ Title Deeds maximum amount payable (no policy excess applies)	€750	€750
✓ Adaptation of Your Home Following Disability maximum amount payable (no policy excess applies)	Not Covered	€10,000
✓ Damage to Headstones maximum amount payable (no policy excess applies)	Not Covered	€1,000
✓ Landscaping Cover maximum amount payable	Not Covered	€1,000

Under Your Contents Cover (Section 2 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Standard Events Insured: 1. Fire 2. Smoke 3. Storm or Flood 4. Freezing, Escape or Overflow of Water 5. Escape or Overflow of Oil 6. Stealing (or Attempted Stealing) 7. Impact 8. Falling Trees 9. Riot, Civil Commotion 10. Malicious Damage 11. Subsidence or Heave or Landslip</p> <p>✓ Standard policy excess is €250 increasing to €1,000 for Water or Subsidence damage claims</p>	Up to Your Contents Sum Insured	

Significant Cover Exclusions (what is not covered)

Loss or Damage to Contents if:

- ✗ 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;
- ✗ Buildings Unfurnished;
- ✗ Caused by water from gutters or by gradual ingress of water from shower units and baths;
- ✗ Incorrect alarm and security information provided.

✓ Trace and Access (Event Insured 4.) maximum amount payable	€750
✓ Alternative Accommodation	Up to 15% of Your Contents Sum Insured
✓ Reinstatement of Sum Insured after Loss	Included

Under Your Contents Cover (Section 2 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Liability as a Tenant (if applicable) maximum amount payable</p>	Up to 20% of Your Contents Sum Insured	
<p>✓ Accidental Damage in Home to Audio/Visual Equipment maximum amount payable</p> <p>Significant Cover Exclusions (what is not covered) Loss or Damage:</p> <ul style="list-style-type: none"> ✗ To any item or equipment designed to be portable whilst it is being moved, carried or transported; ✗ While any item or equipment is being used professionally. 	€1,500	
<p>✓ Accidental breakage of Fixed Glass and Sanitary Fittings</p> <p>Significant Cover Exclusions (what is not covered) Loss or Damage:</p> <ul style="list-style-type: none"> ✗ To any item broken or cracked at the commencement of this insurance; ✗ To hand mirrors; ✗ While the private house is unfurnished; ✗ Where the private house has been unoccupied for more than 35 consecutive days. 	Included in Your Contents Sum Insured	
<p>✓ Contents increase for months of December and January</p>	10% Contents Uplift	

Under Your Contents Cover (Section 2 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
✓ Compensation for Death by Accident of Insured or Spouse (no policy excess applies)	€2,500	
✓ Contents in the Open (excluding bicycles) maximum amount payable	€750	
✓ Fraudulent Use of Credit/Debit Cards maximum amount payable (no policy excess applies)	€1,000	€3,000
✓ Freezer/Refrigerator Contents maximum amount payable (no policy excess applies)	€1,000	
✓ Loss or damage to Contents during Household (once undertaken by professional furniture Removal contractors) Significant Cover Exclusions (what is not covered) Loss or Damage: ✓ Recoverable from any other source.	Included in Your Contents Sum Insured	
✓ Temporary Removal of Property maximum amount payable (geographic limitations and cover exclusions apply) Significant Cover Exclusions (what is not covered) Loss or Damage: ✗ By accidental damage; ✗ To property otherwise insured ✗ Any amount in excess of €1,500 or €500 any one item. for property of a household member while living away from home/attending university.	Up to 10% of Your Contents Sum Insured	

Under Your Contents Cover (Section 2 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
✓ Title Deeds maximum amount payable (no policy excess applies)	€750	
✓ Visitors and Guests' Property maximum amount payable (no policy excess applies)	€1,000	€3,000
✓ Contents increase for 1 month before and after a Wedding	10% Contents Uplift	
✓ Loss or Damage to Shopping being transported Home from shop (no policy excess applies)	Not Covered	€500
✓ Home Office Equipment maximum amount payable Significant Cover Exclusions (what is not covered) Loss or Damage by theft from unattended vehicle unless: ✗ All windows and doors securely locked; ✗ Property completely concealed in a closed compartment or locked boot.	€3,000	€6,000
✓ Money – maximum amount payable	€500	€2,000
✓ Loss of oil – maximum amount payable	€1,000	€2,000
✓ Automatic Unspecified All Risks Cover maximum amount payable (no policy excess applies)	Not Covered	€3,000
✓ Your Liability to Domestic Employees maximum amount payable (no policy excess applies)	Up to €3,000,000	

Under Your Contents Cover (Section 2 of Your policy):	Cover Level: PLUS	Cover Level: PREMIUM
<p>✓ Your Liability to Others maximum amount payable (no policy excess applies)</p> <p>Significant Liability Cover Exclusion (what is not covered) Liability in Respect of:</p> <ul style="list-style-type: none"> ✗ Any action for damages 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>Up to €3,000,000</p>	

Optional Covers Available Under Your AIG Home Cover Policy	For PLUS or PREMIUM Cover Levels		
Optional All Risks Cover (Section 3 of Home Cover Policy):	Items You Can Cover	Items You Cannot Cover	REQUIREMENTS:
<p>Standard All Risks Policy Excess is €100 You can cover Your Personal Belongings or Jewellery Items in Two Ways:</p> <p>1. Unspecified Items (up to a maximum sum insured per item of €1,000).</p>	<p>✓ Items of Jewellery or Personal Effects where the total replacement value of all unspecified items is either €3,000 or €4,000 or €5,000 or €6,000</p>	<p>✗ Hearing Aids ✗ Mobile Phones ✗ Laptops ✗ Tablets or similar items</p>	<ul style="list-style-type: none"> • Total sum insured selected to represent the total replacement value of all the unspecified items you wish to cover
<p>2. Specified Items (up to the maximum sum insured shown against the item).</p> <p>Significant Cover Exclusions (what is not covered) Loss or Damage:</p> <ul style="list-style-type: none"> ✗ To specified items where item not clearly identifiable from description provided; ✗ To specified items exceeding €5,000 in value, where valuation certificate not received by AIG; ✗ To any items used or held for business or professional use 	<p>✓ Standard specific items of Computers or Laptops, Jewellery, Mobile Phones, Tablets/iPads or Watches used for private/domestic purposes.</p>	<p>✗ Individual Specified items over €15,000 ✗ Any Items used for business or professional purposes ✗ Hearing Aids</p>	<ul style="list-style-type: none"> • Description of each specified item • Make, Brand or item Serial Number • Replacement value for each item • A Current Valuation certificate for each item valued in excess of €5,000 • Special Security precautions for any Jewellery item valued in excess of €10,000 (Refer Endorsement H9) • Jewellery Settings (2 year check) requirement for any Jewellery item valued in excess of €10,000 (Refer Endorsement H13)

Optional Pedal Cycle Cover (Section 4 of Home Cover Policy):	Items You Can Cover	Items You Cannot Cover	REQUIREMENTS:
<p>Standard Pedal Cycle Policy Excess is €75 You can cover Your Pedal Cycles against loss or damage by theft or accidental damage</p> <p>Significant Cover Exclusions (what is not covered) Loss or Damage:</p> <ul style="list-style-type: none"> ✗ To tyres or lamps, or other accessories unless the Cycle itself is damaged at the same time; ✗ Due to stealing of the cycle or its parts unless the cycle is in a locked building or has been immobilised by a security device; ✗ Whilst the cycle is being used for racing, pacemaking, speed testing or for hire. 	<ul style="list-style-type: none"> ✓ A maximum of 5 Standard domestic Pedal Cycles can be included ✓ Any individual Pedal Cycle up to a maximum replacement value of €1,000 ✓ Total replacement value for all Pedal Cycles cannot exceed €3,000 	<ul style="list-style-type: none"> ✗ Any individual Pedal Cycle with a replacement value exceeding €1,000 ✗ Any motor assisted cycles ✗ Any Pedal Cycles used for racing, pacemaking, speed testing or for hire 	<ul style="list-style-type: none"> • Pedal Cycles must be secured in a locked building or immobilised by a security device when not in use • Serial Number of Pedal Cycle(s)

**Two Optional Extra Covers
(Section 6 of Home Cover Policy):**

Option 1 – Family Accident Protection	Cover Benefit Description	Benefit Amount
<ul style="list-style-type: none"> ✓ You can include some additional Personal Accident cover benefits to Your AIG Home Cover Policy for a small additional premium charge* ✓ Persons covered: The Home Insurance Policyholder, their Partner and Children 	1. Death of an Adult	€25,000
	2. Death of a Child	€10,000
	3. Loss of sight in one or both eyes	€25,000
	4. Loss of one or more limbs	€25,000
	5. Loss of one limb and loss of sight in one eye	€25,000
	6. Permanent total disability	€25,000
	7. Hospitalisation payable for maximum of 10 weeks	€20 per day

***Additional Cost** for Family Accident Protection cover above is €10.00 plus 5% (currently) government levies i.e. €10.50

Option 2 – Disaster Mortgage/Cash Cover	Cover Benefit Description
<ul style="list-style-type: none"> ✓ You can add protection for your monthly mortgage payment on your insured Private House, should an event insured under your AIG Home Cover policy render your Private House to be “temporarily uninhabitable” (as defined in the policy wording) for more than 72 consecutive hours for a small additional premium charge* 	<ul style="list-style-type: none"> ✓ The maximum benefit is €800 per month or €4,800 during the period of insurance. ✓ Excess reimbursement under Your AIG Home Cover policy if you receive payment for a covered loss that renders Your primary Private House uninhabitable for a period exceeding 72 hours following the event ✓ Excess reimbursement is limited to a maximum amount of up to €500 per claim ✓ Excess reimbursement is limited to no more than twice per policy period

***Additional Cost** for Family Accident Protection cover above is €10.00 plus 5% (currently) government levies i.e. €10.50

Please pay particular attention to the both our Minimum Security Endorsement Clause H1 and to our Burglar Alarm Clause - H2:

H1 - Minimum Security Clause

It is a condition of Your policy that:

1. All external doors are fitted with mortice deadlocks or deadlocking rim latches;
2. All French windows and/or patio doors are fitted with appropriate security locks necessitating key release;
3. All ground floor and other accessible opening windows* are fitted with effective locking mechanisms.

(*excluding windows of rooms that are used as sleeping accommodation).

H2 - Burglar Alarm Clause

It is a condition of Your policy that a working approved* burglar alarm is installed at the Buildings as described on Your Statement of Fact Proposal Form. You have agreed to maintain the burglar alarm as advised to Us, in accordance with the supplier's recommendations and to have the alarm switched on and in service when family members are not in the Private House. Where You have informed Us that Your burglar alarm is monitored on a 24 hour basis, this monitoring must also remain in place.

Important

(*Since 1st August 2006, the Private Security Authority (PSA) has made the licensing of intruder alarm installers mandatory. See www.psa.gov.ie for further details).

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Important

Increased Policy Excess (Where H2-Burglar Alarm Clause applies):

If at the time of a stealing (or attempted stealing) loss your burglar alarm is not switched on and in service the standard policy excess is increased to **€1,000** for each and every loss incident.

IMPORTANT INFORMATION RELATING TO AIG HOME COVER POLICY WORDING:

Your AIG Home Cover policy wording **DHC001 – 05/2020** contains the full details of Your Home Cover policy terms, conditions and cover exclusions.

It also details a full list of Endorsement Clause wordings which will only apply to Your cover if the Endorsement Number and Endorsement Description are included in Your Insurance Cover Schedule.

Please study Your Policy Wording and Insurance Schedule carefully.

If You have any questions or cover queries, our **Customer Service Team at 1890 27 27 27** can help.

Your Policy Excess Amounts i.e. The amount of any loss You must pay Yourself:

The **Standard Policy Excess amounts** that apply under You AIG Home Cover Policy are:

- Standard Buildings and Contents Cover Excess amount is **€250 (Increased to €1,000 for either Water Damage or Subsidence Damage claims)**
- Standard **Optional All Risks Cover** Excess amount is **€100**
- Standard **Optional Pedal Cycle** Cover Excess amount is **€75**

Important

Where an **increased Excess Amount** applies to Your Home Cover a special Endorsement Clause Number and Endorsement Clause Description will display on Your Insurance Cover Schedule.

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