

Household Insurance

Insurance Product Information Document

Product: Connect Home

Company: Wakam

Policies are underwritten by Wakam and are arranged and administered by Ornella Underwriting.

Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for Conduct of Business Rules.

Ornella Underwriting Limited t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland.

Complete pre-contractual and contractual information is provided in Your proposal or statement of fact, policy schedule and policy document

What is this type of Insurance?

This Home Insurance policy provides cover for loss or damage to the Buildings and Contents of Your Home, a Holiday Home, a property You let to tenants, or the contents of a property You rent from someone else. It will also cover You and Your family's personal liability as owner or occupiers, and, if You choose to, personal possessions lost or damaged when they are not in Your Home.

Buildings: the structure, permanent fixtures and fittings and domestic outbuildings within its boundary of a Home You own.

Contents: Your household goods and valuables, and personal possessions when they are in Your Home.

Personal Possessions: Items normally worn or carried by You or Your family, outside Your Home, or other valuables You specify.

What is Insured?

Buildings:

Providing You own the property insured

- ✓ Up to the amount You specify for loss or damage to Buildings You own, caused by sudden unforeseen specific events such as: Fire, Storm, Flood, Subsidence, Malicious Damage, Impact from vehicles, animals or aircraft, Theft, Escape of Water/Oil and if You choose it, by Accidental means.
- ✓ Up to 20% of Your Buildings Sum Insured if You need somewhere else to live while insured repairs are carried out.
- ✓ Up to 20% of Your Buildings sum insured in lost rent if Your tenants have to move out while insured repairs are carried out .
- ✓ Accidental breakage of glass and sanitary wear up to €750.
- ✓ Damage to underground service pipes, cables or tanks of up to €750.
- ✓ Up to €1,000 to trace leaks of water or oil.
- ✓ Up to €2,500 in Fire Brigade charges for callouts related to a fire at Your Home.
- ✓ Emergency Home Assistance.

Contents Cover:

- ✓ Up to the amount You specify for loss or damage to the contents of Your Home caused by sudden unforeseen specific events such as: Fire, Storm, Flood, Subsidence, Malicious Damage, Impact from vehicles, animals or aircraft, Theft, Escape of Water/Oil and if You choose it, by Accidental means.
- ✓ Up to €750 to replace broken glass.
- ✓ Up to €500 for damage to audio, TV and video equipment.
- ✓ Up to €500 for money and misused credit cards.
- ✓ Up to €500 for fridge or freezer contents if the power fails.
- ✓ Up to €750 to replace locks if the keys are stolen.
- ✓ Cover for Home office equipment .

What is not Insured?

- ✗ Any property not owned by You or Your family living with You.
- ✗ Any liability You or Your Family agrees to accept that was not already a liability.
- ✗ More than our share of any liability or damage if You have cover under other policies.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, Pollution, a computer failure or virus.
- ✗ Loss, damage or liability caused intentionally or maliciously by or on behalf of You, a member of Your Household or anyone lawfully on the Premises.
- ✗ Loss or damage as a result of wear and tear or gradual deterioration.
- ✗ Poor workmanship, use of faulty materials or poor design.
- ✗ The presence of any sulphide.
- ✗ Damage caused by Domestic Pets, animals under the control of You or Your Household, Vermin or Insects.
- ✗ Most covers, if Your Home is unoccupied or untenanted for more than 30 days or is unfurnished.
- ✗ Any loss or damage occurring before the start of the first policy period.
- ✗ Fees incurred by You in preparing a claim.
- ✗ Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslip unless advised and accepted by us.
- ✗ Theft while any part of the Home is lent or let unless entry to or exit from the Home is made using violence and force or deception.
- ✗ Accidental Damage while Your Home is a Holiday Home, is let or You have paying guests.

Are there any restrictions on cover?

We will not pay more than:

- ! €2,500,000 for any claims arising from legal liabilities to the Public.
- ! €1,500,000 for any claims arising from legal liabilities to the Domestic Employees.
- ! Individual items or personal belongings with a value greater than €4,000 unless we specifically agree to cover a higher amount.

You and Your family's personal liability **If an insured person has to pay compensation or legal expenses :**

- ✓ Up to €2,500,000 for liability to the public as a property owner or occupier of the Home insured or as a private individual; or
- ✓ Up to €1,500,000 for liability to domestic employees.

Personal Possessions

- ✓ If You choose it, cover for personal possessions lost or stolen anywhere in Ireland or the U.K., and anywhere in the world during one trip of 60 days.

Additional covers provided by other insurers:

✓ **Emergency Home Assistance provided by Mapfre Assistance Agency Ireland Ltd**

Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A trading as Mapfre Assistance Agency Ireland Ltd is authorised by Direccion General de Seguros y Fondos de pensioes del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

! We will not pay the first €250 of any claim for buildings or contents.

! If You insure Buildings, We will not pay the first:

€5,000 for Subsidence claims;

€750 for claims relating to fire, smoke, lightning, explosion, earthquake, storm, flood, snow load or the escape of water/oil;

€750 for theft claim where You tell us You have an intruder alarm and You do not set the alarm when the Home is unattended.

! We will not pay more than the amount You insure something for.

! If You insure Buildings, Contents or personal possessions for less than their full value, we will only pay a proportionate amount of any claim for that item.

! Refer to Your policy document for any other restrictions that may apply. In particular the sections detailing "General Exclusions", "The cover does not include" and "Endorsements".



Where am I covered?

- ✓ Your policy operates in the Republic of Ireland where Your Home is located.
- ✓ Any of the contents if insured while temporarily removed from Your Home, are also covered in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Your liabilities to others as a private individual, if covered, are also covered in the United Kingdom, the Channel Islands and the Isle of Man for the whole of the policy year and world-wide for one trip of no longer than 30 days.
- ✓ If You have "All Risks" cover for Your personal possessions they are also covered in the United Kingdom, the Channel Islands and the Isle of Man for the whole of the policy year and world-wide for one trip of no longer than 60 days.



What are my Obligations?

- When choosing a Sum Insured for Buildings You must choose one that represents the full cost of rebuilding Your Home including fees for architects and surveyors.
- When choosing a Sum Insured for Contents or Personal Possessions, You must choose one that reflects the cost of replacing everything as new. Any claim may be proportionally reduced if You do not.
- You must be fully truthful in Your answers to questions we ask and give us any documents we ask for.
- You and Your family must take all reasonable steps to avoid injury, loss or damage.
- You must keep Your Home maintained. You must lock all doors and windows and set any alarm You have fitted when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs.
- You or any person expecting to be covered must not admit liability for any accident.
- You must allow us to take legal action in Your or their name to recover amounts we have to pay if we can do so.
- You must allow us to investigate any incident that becomes a claim and cooperate with us.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to Your broker who will advise You what payments methods they accept. Your broker may advise You about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on a future date and time agreed between us once You have paid or made arrangements to pay the premium, Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless You or we cancel it beforehand.



How do I cancel the contract?

You can cancel the policy at any time. If You cancel within 14 days of the date when You are informed that this Policy has been concluded we will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Outside of this 14-day period, If You have not made or incurred any claims during the current Period of Insurance, We will: keep any premium You paid in respect of Section 5 – Emergency Home Assistance;

1. work out a proportionate premium for the period that You were insured by Us, for the remaining Sections;
2. deduct an amount of €25;
3. deduct a fee of up to €50 to be retained by Ornella Underwriting Limited; and
4. refund You the balance of the premium You have paid provided it is more than €25.

To cancel Your policy You must give Us notice in writing.