

What's Changed Unoccupied Home Insurance Policy 2019

For Unoccupied Republic of Ireland home insurance policy wording reference: UNCI/0519/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of UNCI/0118/PW, and the 2019 policy wording, with a wording reference of UNCI/0519/PW.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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1) The insurer/underwriter for the following sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium:

Section 1 – Buildings
Section 2 – Contents
Section 3 – Accidents to Domestic Employees
Section 4 – Legal Liability to the Public

2) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)

3) 'Cooling-Off Period' section has been updated (page 2)

4) 'Your Insurers' section has been updated (page 4)

5) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)

6) 'National Bank of Belgium' section has been added (page 4)

7) 'Financial Services & Markets Authority' section has been added (page 5)

8) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5)

9) 'United Kingdom Contracts (Rights of Third Parties) Act 1999' has been deleted (page 5)

10) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 6)

11) 'Inspecting your Property' section has been updated (page 11):

12) The following 'General Conditions' have been updated (page 12-13):

- 3. Building Works
- 4. Index Linking
- 8. Sums Insured
- 10. Security of the Property

13) The following 'General Condition' have been deleted (page 13):

- 10. No Claim Discount

14) The following 'General Condition' has been added (page 13):

- 12. Chimney Maintenance

15) The following cover under 'Section 1 – Buildings – Gold Standard Cover' has been amended as follows (pages 32 & 33):

This insurance covers the buildings for physical loss or damage caused by:	We will not pay:
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	<p>a) more than €7,500 per claim. If you claim for such loss under sections 1 and 2, we will not pay more than €7,500 in total.</p> <p>b) any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago for loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.</p>

16) The following cover under 'Section 1 – Buildings – Gold Additional Cover' has been amended as follows (page 35):

This section of the insurance also covers:	We will not pay:
G – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.	<p>a) more than €1,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than €1,000 in total.</p> <p>b) any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement</p>

17) The following cover under 'Section 2 – Contents – Gold Standard Cover' has been amended as follows (pages 37 & 38):

This insurance covers the contents for physical loss or damage caused by:	We will not pay:
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	<p>a) more than €7,500 per claim. If you claim for such loss under sections 1 and 2, we will not pay more than €7,500 in total.</p> <p>b) any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago for loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.</p>

18) The following cover under 'Section 2 – Contents – Gold Additional Cover' has been amended as follows (page 38):

This section of the insurance also covers:	We will not pay:
C – Loss of Oil Loss of domestic oil from fixed fuel oil tanks	<p>a) more than €1,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than €1,000 in total.</p> <p>b) any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement</p>

19) 'Section 3 – Accidents to Domestic Employees' has been updated so cover will now apply to buildings and/or contents cover unless otherwise stated on your schedule (page 39)

20) The following exclusions have been added 'Section 4 – Legal Liability to the Public' (page 41):

What is not covered

We will not pay **you** for any liability:

- j) arising as a result of escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement
- k) arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

21) 'Customer Service' has been updated under 'Section 5 – Legal Expenses – Claims Procedure' (page 48)

22) 'Privacy & Data Protection Notice' has been added under 'Section 5 – Legal Expenses – Claims Procedure' (pages 48)

End of 'Unoccupied 05/2019 - What's changed?' Document.

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