

What's Changed Flex Home Insurance Policy 05/2020

For Republic of Ireland home insurance policy wording reference: FLXI/0520/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the May 2019 policy wording, with a wording reference of FLXI/0519/PW, and the May 2020 policy wording, with a wording reference of FLXI/0520/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) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'Policy Fees' section has been updated (page 3)
- 3) Full details regarding the Customer Complaint Procedure have been removed and added to the client Schedule/Statement of Fact (page 3)
- 4) Full details regarding who Authorises and Regulates which sections of cover have been removed and added to the client Schedule/Statement of Fact (page 3)
- 5) Full details regarding which Insurance Compensation Scheme applies to whom have been removed and added to the client Schedule/Statement of Fact (page 4).
- 6) The following new definitions have been added (pages 7-11):
 - Building Works
 - Electrically Assisted Pedal Cycles (EAPC)
- 7) The following definitions have been amended (page 7-11):
 - Contents
 - Personal Possessions
 - You/Your/Insured

8) The following 'General Condition' has been deleted (page 12):

3. Building Works

9) The following 'General Condition' has been amended (page 13):

10. Chimney Maintenance

10) The following 'General Exclusion' has been updated as follows (page 14):

4. Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from:

~~a) computer viruses, erasure or corruption of electronic data.~~

b) the failure of any equipment to correctly recognise the date or change of date.

11) The following 'General Exclusions' have been added (page 15):

12. We will not pay any claim for loss, damage, liability, cost or expense caused deliberately or accidentally by:

i. the use of or inability to use any application, software, or programme;

ii. any **computer virus**;

iii. any computer related hoax relating to i and/or ii above.

13. We will not pay any claim for loss of or damage to any electronic data (for example files or images) wherever it is stored.

12) A whole new section regarding Building Works has been added (pages 16 & 17)

13) The following cover under 'Section 1 – Buildings – Standard Cover' has been amended as follows (page 20):

This insurance covers the buildings for physical loss or damage caused by:	We will not pay for:
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 in Section 1 – Buildings – Standard Cover. b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools , hot tubs and ornamental fountains or ponds. c) for loss or damage while the home is unoccupied . d) for loss or damage due to the failure or lack of grouting or sealant.

14) The following cover under 'Section 1 – Buildings – Additional Cover' has been amended as follows (page 23):

This section of the insurance also covers:	We will not pay:
<p>G - Trace and Access The costs incurred to find the source of escape of: a) water, oil or gas (including LPG) from any domestic water or heating installation within the home including subsequent repairs to walls, floors and ceilings b) water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the home but at the address shown on your schedule.</p>	<p>a) more than €5,000 in any period of insurance. b) any costs incurred whilst the home is unoccupied c) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>

15) The following cover under 'Section 1 – Buildings – Accidental Damage' has been amended as follows (page 25):

This extension covers accidental damage to the buildings .	<p>We will not pay:</p> <p>a) for damage or any proportion of damage which we specifically exclude elsewhere under section 1. b) for the buildings moving, settling, collapsing or cracking. c) for damage while the home is being altered, repaired, maintained or extended. d) for damage while the home is lent, let or sublet. e) for the cost of maintenance and routine decoration. f) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost. g) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, septic tanks, lamp posts, ornamental fountains and ponds and fuel tanks. h) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination. i) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your pets.</p>
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16) The following cover under 'Section 2 – Contents – Standard Cover' has been amended as follows (page 26):

This insurance covers the contents for physical loss or damage caused by:	We will not pay for:
4. escape of water from fixed water tanks, apparatus or pipes	<p>a) for loss or damage while the home is unoccupied. b) for loss or damage due to the failure or lack of grouting or sealant.</p>

17) The following cover under 'Section 2 – Contents – Accidental Damage' has been amended as follows (page 31):

<p>This extension covers accidental damage to the contents within the premises.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">a) for damage or any proportion of damage which we specifically exclude elsewhere under section 2.b) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.c) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your pets.d) for money or credit cards.e) for damage while the home is lent, let or sub let.f) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.g) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination.
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18) 'How we deal with your claim' under 'Section 2 – Contents – Conditions that Apply to this Section Only' has been amended (page 32)

19) The following under 'Section 3 – Accidents to Domestic Employees' has been amended as follows (page 33):

Limit of insurance

We will not pay more than the limit shown on your schedule €3,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

20) The following exclusion under 'Section 4 – Legal Liability to the Public' has been amended as follows (page 35):

We will not pay you for any liability

h) arising out of **your** ownership, possession or use of:

i) any motorised or horsedrawn vehicle other than:

- domestic gardening equipment used within the **premises**
- pedestrian controlled gardening equipment used elsewhere and
- motorised mobility scooters, electric wheelchairs and powerchairs
- **electrically assisted pedal cycles**

21) The following under 'Section 4 – Legal Liability to the Public' has been amended as follows (page 36):

Limit of insurance

We will not pay more than the limit shown on your schedule for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.

~~We will not pay~~

- ~~• in respect of pollution and/or contamination: more than €3,000,000 in all~~
- ~~• in respect of other liability covered under section 4: more than €3,000,000 in all for Part A, and €100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.~~

22) Cover under 'Section 5 – Valuables & Personal Possessions' has been amended as follows (page 37):

What is Covered

Valuables and **personal possessions** up to the **sum insured** shown on **your schedule** against ~~accidental~~ **physical** loss or ~~accidental damage~~ **physical damage** within the geographical limits shown on **your schedule**

23) The following exclusion under 'Section 5 – Valuables & Personal Possessions' has been amended as follows (page 37):

We will not pay

i) for damage caused by chewing, tearing, scratching, fouling, **urinating or vomiting** by **your** pets.

24) 'Section 7 – Pedal Cycle Cover' has been updated to include Electrically Assisted Pedal Cycles (page 39)

25) A whole new section of cover has been added under 'Section 9 – Legal Expenses' (pages 41-49)

End of 'Flex 05/2020 - What's changed?' Document.

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