

What's Changed Unoccupied Home Insurance Policy 05/2020

For Unoccupied Republic of Ireland home insurance policy wording reference: UNCI/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 UNCI/0519/PW, and the May 2020 policy wording, with a wording reference of UNCI/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 definition has been added (pages 8):
 - Electrically Assisted Pedal Cycles (EAPC)

7) The following definitions have been amended (page 7-10):

- Building Works
- Contents
- You/Your/Insured

8) 'Inspecting the Property' has been amended (page 11)

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

3. Building Works

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

11. Chimney Maintenance

11) 'Conditions that Apply to the Contents Section Only' has been amended (page 15)

12) The following 'General Exclusions' have been updated, deleted or added as follows (page 16 & 17):

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.~~

~~9. Any claim for loss, damage or liability arising in relation to any building works and/or out of the activities of contractors that have been appointed to undertake building works at the property.~~

~~10. Any claim for loss, damage or liability whilst building works are being undertaken unless your contractor(s) have a minimum of €2,000,000 public liability insurance in place for the duration of the building works.~~

~~It is your responsibility to ensure that you have evidence of your contractors' public liability insurance for the duration of the building works and in event of a claim you may be asked to provide this.~~

11. 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.

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

13) A whole new section regarding Building Works has been added (pages 18 & 19)

14) The following cover under 'Section 1 – Buildings – Gold Standard Cover' has been amended as follows (page 34):

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	<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) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 in Section 1 – Buildings – Gold Standard Cover</p> <p>c) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs and ornamental fountains or ponds</p> <p>d) for loss or damage due to the failure or lack of grouting or sealant.</p>

15) The following cover under 'Section 1 – Buildings – Gold Additional Cover' has been amended as follows (page 37):

This section of the insurance also covers:	We will not pay:
<p>F - 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 property 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 property but at the address shown on your schedule.</p>	<p>a) more than €5,000 in any period of insurance. b) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>

16) The following cover under 'Section 2 – Contents – Gold Standard Cover' has been amended as follows (page 39):

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) 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) for loss or damage due to the failure or lack of grouting or sealant.</p>

17) The following under 'Section 3 – Accidents to Domestic Employees' has been amended as follows (page 41):

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.

18) The following under 'Section 4 – Legal Liability to the Public' has been amended as follows (page 43):

Limit of insurance

~~We will not more than €3,000,000 in all~~

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.

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

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