

What's Changed Amethyst Original Home Insurance Policy 2020

For Republic of Ireland home insurance policy wording reference: AMEOI/0120/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2019 policy wording, with a wording reference of AMEOI/0119/PW, and the January 2020 policy wording, with a wording reference of AMEOI/0120/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) The following 'General Conditions' have been updated (page 12 & 13):
 3. Building Works
 4. Index Linking
 8. Sums Insured
 10. No Claim Discount
- 3) The following 'General Conditions' have been added (page 13):
 11. Chimney Maintenance
- 4) The following 'Special Extensions' under 'Section 1 – Your Buildings' have been amended as follows (pages 18-22):

We will pay for:	We will not pay for:
<p>2. Alternative Accommodation The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) more than 24 months b) any costs recoverable elsewhere. c) any costs incurred before we provided our agreement to pay. d) any alternative accommodation payable after the property is reinstated and ready for habitation. e) any alternative accommodation at the same time as paying the loss of rent.</p>

<p>3. Loss of Rent The rent you would have received but are unable to recover while the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) more than 24 months. b) any loss of rent payable after the property is reinstated and ready for habitation. c) any costs recoverable elsewhere. d) any costs incurred before we provided our agreement to pay. e) any loss of rent at the same time as paying the cost of alternative accommodation.</p>
<p>13. Fatal Injury We will pay a benefit if you suffer a physical injury as a result of: a) a fire or outward and visible violence by burglars at your premises, or b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) at the time of death. b) this extension more than once under your policy for any one incident. c) domestic employees d) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>

5) The following exclusion has been amended under ‘Section 1 – Your Buildings – Exclusions’ (page 23):

What is not covered

2. Loss or damage caused by:

- ~~by escape of oil from an oil tank installed more than 10 years ago~~ 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

6) The following ‘Special Extensions’ under ‘Section 2 – Your Contents inc Fine Art, Antiques & Valuables’ have been amended as follows (pages 25-30):

We will pay for:	We will not pay for:
<p>6. Domestic Heating Oil Accidental loss of domestic heating oil from heating installations, oil tanks or pipes.</p>	<p>a) more than €10,000 in any one period of insurance. b) loss or damage while the home is unoccupied. c) any loss 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>
<p>7. Fatal Injury We will pay a benefit if you suffer a physical injury as a result of: a) a fire or outward and visible violence by burglars at your premises, or b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) at the time of death. b) this extension more than once under your policy for any one incident. c) domestic employees d) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>
<p>24. Hole in One We will pay you up to €500 for any expenses incurred if you achieve a hole in one in an official golf competition.</p>	<p>a) any claim where you do not provide us with the scorecard and certificate from your club or the match secretary</p>

7) The following exclusion has been amended under 'Section 2 – Your Contents inc Fine Art, Antiques & Valuables– Exclusions' (page 31):

What is not covered

2. Loss or damage caused by:

- ~~by escape of oil from an oil tank installed more than 10 years ago~~ 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

8) The following exclusions have been added to 'Section 3 – Your Legal Liability to the Public – Exclusions' (page 33):

What is not covered

4. Any liability:

- 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

7. Liability 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.

9) The following exclusion has been amended under 'Section 4 – Your Legal Liability to your Domestic Employees – Exclusions' (page 34):

What is not covered

1. Any amount more than ~~€10,000,000~~ €5,000,000 for any one accident or series of accidents arising out of any one event.

End of 'Amethyst Original 01/2020 - What's Changed?' Document.

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