

This is for broker information only. Full cover details can be found in the policy wording.

Buildings and tenant's improvements	
Cover	All risks
Minimum subsidence excess	€1,500
Trace water leak	Up to the buildings sum insured
Loss of rent	Up to three years
Alternative accommodation	Up to three years
Garden cover	10% of buildings sum insured – €5,000 per tree, plant or shrub
Home upgrade following flood or escape of water claim	Up to €6,000
Environmental upgrade	Up to €6,000
Emergency closure	Up to €5,000
Denial of access	Up to one year
Contents	
Categories included	Contents, fine art and antiques, valuables
Cover	Worldwide all risks
Inner limits within contents	
Money	€10,000
Credit cards	€50,000
Cycles	Up to the contents sum insured
Contents in garden	Up to the contents sum insured
Contents in outbuildings and garages	Up to the contents sum insured
Rent payable	Up to three years
Alternative accommodation	Up to three years
Emergency closure	Up to €5,000
Denial of access	Up to one year
Theft from an unattended vehicle	Up to the contents sum insured
Visitors effects (excludes jewellery, watches, money and credit cards)	Up to the contents sum insured
Valuables (gold, silver and gold-/silver-plated items)	Up to €10,000 for each incident under contents section
Retrieval of digital data (music, photographs and video)	Up to €13,500
Students' possessions	Up to the contents sum insured
Rowing boats, sailboards and dinghies	Up to €13,500
Trailers and non-motorised horse boxes	Up to €13,500
Quad bikes, motorbikes and golf buggies	Up to €13,500
Ride-on mowers	Up to the contents sum insured
Marquee cover	Up to €50,000
New possessions and gifts	Up to 25% of sum insured for up to 90 days
Acquired disability	Up to €100,000
Residential care	Up to contents sum insured
Accidental damage by own pets	Up to €10,000
Valuables and fine art	
Definition (valuables)	Jewellery, gemstones, watches, furs and guns
Loss of value following repair	Automatically included for fine art and valuables
Single article limit (for unspecified items) – additional amounts can be specified	Fine art – €55,000 Valuables – €27,500
Death of artist	Up to €150,000
Defective title	Up to €100,000
Overall valuables limit	No inner limit

Family protection cover	
Aggravated assault	Limits as shown on schedule
Aggravated burglary	Limits as shown on schedule
Air rage	Limits as shown on schedule
Car-jacking	Limits as shown on schedule
Identity fraud	Limits as shown on schedule
Road rage	Limits as shown on schedule
Kidnap and ransom	Limits as shown on schedule
Stalking threat	Limits as shown on schedule
Other exposures/cover	
Public liability limit of indemnity	€10m
Employers' liability limit of indemnity	€15m
Travel	Optional
Legal expenses	€150,000 per event
Personal security and travel advice	Automatically included
Various helplines	Automatically included
Personal cyber	Optional