

WRIGHTWAY HOME GUARDIAN HOME INSURANCE POLICY SUMMARY

This is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this Policy provided by CBL Insurance Europe DAC (CBL). Full terms and conditions can be found in the Policy booklet, that will be provided when you purchase your Policy or at any time on request. You will also receive a Policy Schedule showing the specific details of your Policy and the cover(s) you have selected. It is important that you read the Policy documents carefully when you receive them. This insurance is arranged by Wrightway Underwriting Ltd on behalf of CBL.

Your Building & Contents are covered for Loss or Damage caused by the following perils:

Fire	Storm, Flood & Weight of Snow	Malicious Damage	Subsidence
Theft	Escape of Water & Oil	Damage caused by Impact	Falling Trees

Additional Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your Policy booklet
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Buildings

Loss of rent and alternative accommodation if your Building becomes uninhabitable following damage covered under the Buildings section	Up to 15% of the Building Sum Insured for a maximum period of 12 months	Section 1 - Buildings & Contents
TV & Radio Aerials, Masts or Dishes	€750	Section 1 - Buildings & Contents
Fire Brigade Charges	Up to €2,500	Section 1 - Buildings & Contents
Replacement Locks	Up to €500	Section 1 - Buildings & Contents
Damage to Underground Pipes & Cables	Up to €5,000	Section 1 – Buildings , Additional Benefits
Legal Liability to the public	Up to €2,000,000	Section 1 – Buildings , Additional Benefits
Emergency Services access damage	Up to €750	Section 1 – Buildings , Additional Benefits
The cost of tracing a leak	Up to €750	Section 1 – Buildings , Additional Benefits

Contents

Loss of rent and alternative accommodation if your home becomes uninhabitable following damage covered under the contents section	Up to 15% of the Contents Sum Insured for a maximum period of 12 months	Section 1 - Buildings & Contents
TV & Radio Aerials or Masts	Up to €750	Section 1 - Buildings & Contents
Fire Brigade Charges	Up to €2,500	Section 1 - Buildings & Contents
Theft of Contents from Outbuildings	Up to €1,000 Up to €5,000 from Locked Outbuilding	Section 1 - Buildings & Contents
Replacement Locks	Up to €500	Section 1 - Buildings & Contents
Contents Temporarily removed	Up to 10% of the Contents Sum Insured	Section 1 – Contents, Additional Benefits
Contents - Student accommodation	Up to €1,000	Section 1 – Contents, Additional Benefits
Fatal Accident	Up to €5,000	Section 1 – Contents, Additional Benefits
Personal Money	Up to €500	Section 1 – Contents, Additional Benefits
Credit Cards	Up to €1,250	Section 1 – Contents, Additional Benefits
Title Deeds	Up to €600	Section 1 – Contents, Additional Benefits
Deep Freezer Contents	Up to €500	Section 1 – Contents, Additional Benefits
Tenants Liability	Up to 20% of the Contents Sum Insured	Section 1 – Contents, Additional Benefits
Loss of Oil and / or Metered Water	Up to €800	Section 1 – Contents, Additional Benefits
Legal Liability to the public	Up to €2,000,000	Section 1 – Contents, Additional Benefits
Legal Liability to Domestic Employees	Up to €2,000,000	Section 1 – Contents, Additional Benefits
Contents in Open	Up to €750	Section 1 – Contents, Additional Benefits
Christmas & Wedding Gifts	We will increase your Contents sum insured automatically by 10% during the month of December and during the period of one month before and one month after the wedding day of You or a member of your Family.	Section 1 – Contents, Additional Benefits

Additional Cover

These covers only apply only if shown in the Policy Schedule

Accidental Damage to Buildings and/or Contents	Up to the Buildings Sum Insured and/or Contents Sum Insured shown on your Policy Schedule	Section 1 - Buildings & Contents
Personal Possessions outside your home.	Up to €1,000 for anyone item	Section 2 – All Risks Cover
Specified Personal Possessions outside your home	Up to the Sum Insured requested.	Section 2 – All Risks Cover

Policy Excesses The first amount of any claim for which you are responsible.

Excess	Amount	Sections
Standard Policy	€350	Section 1 - Buildings & Contents
Escape of Water / Oil	€500	Section 1 - Buildings & Contents
Subsidence	€2,000	Section 1 - Buildings & Contents
Freezer Contents	€125	Section 1 – Contents, Additional Benefits
Specified All Risks	€50	Section 2 – All Risks Cover
Unspecified All Risks	€100	Section 2 – All Risks Cover

General Conditions and Exclusions	What is not insured	Where to find information in your Policy booklet
General Policy exclusions applicable to all sections	Property more specifically covered by another insurance policy Any criminal or deliberate act by you or your family. Loss or damage caused by ; Radioactive contamination War Terrorism Wear and tear or any gradual deterioration Domestic pets, insects or vermin. The excess you have chosen in addition to any additional excess we have quoted	Page 9
Buildings	Storm or flood damage to (b) to fences, gates, hedges, trees, shrubs and plants. Loss or damage that occurs when the Building is unoccupied for more than 30 days. Subsidence loss or damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the main building is damaged at the same time.	Section 1 – Buildings & Contents
Contents	Damage caused by smoke that happens gradually over a period of time. Loss or damage that occurs when the Building is unoccupied for more than 30 days. Theft or malicious damage caused by someone lawfully on the premises. Loss or damage cause by mechanical or electrical breakdown. Damage to any one item, set or collection valued in excess of one third of the total Contents Sum Insured to a limit €4,000 unless previously agreed by us.. If your alarm is not fully operational when the home is unoccupied your policy excess will be increased by an additional €500 in respect of a theft loss.	Section 1 – Buildings & Contents
Personal Possessions outside your home in Ireland and the UK and up to 60 days anywhere in the world	Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless locked and out of sight. Loss or damage to sports equipment when it is being used. Loss or damage to contact lenses.	Section 2 – All Risks Cover
Accidental Damage extensions	Loss or damage caused by normal wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects and vermin. Loss or damage caused by pets.	Section 1 Buildings & Contents - Additional Benefits
Pedal cycles	Theft away from home unless securely locked to an immovable object Loss of or damage to accessories unless the cycle is stolen at the same time.	Section 2 – All Risks Cover

Cancellation
Cooling off period – Right to Withdrawal

If you decided not to proceed with this policy, please return it within 14 days of receipt or within 14 days of cover start date. Providing you or your family have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

Cancellation – Outside of Cooling Off period

Thereafter you can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. Please note if in the first year of insurance a cancellation fee of €75 will apply. No return of premium will be allowed if you have made a claim during the current period of insurance.

We may cancel this Policy by giving You 14 days notice by letter at your last known address. If we cancel the Policy we will refund premium paid for the unexpired period of insurance. Notice given to you shall be deemed to be notice given to any person or entity who is or maybe seeking to claim any contractual right to any benefit under this Policy

Making a Claim

If you are unfortunate to have an accident, you should contact your Broker.

- **What you should do**

First, check your insurance Policy to see if the incident that has occurred is covered by your Policy. If it is, then please contact your Broker who will take details of your claim and arrange to notify Wrightway Underwriting Ltd who will arrange for an approved Loss Adjuster, if required, to call out to your home and deal with the damage that has occurred.

We will also find out what items have been damaged or stolen and take steps to organise replacements at our discretion.

- **Claims Notification Period**

Please note that all claims must be notified as soon as possible but no later than 30 days of their occurrence. Please refer to the Policy Conditions section of this document and familiarise yourself with your obligations as failure to comply could result in your claim being refused.

- **Claims Settlement**

If the sum insured on Buildings or Contents at the time of the insured loss or damage is less than the cost of rebuilding or replacing as new all the Buildings and Contents covered, then you shall be considered as being your own insurer for the difference and we will pay only that proportion of the loss or damage which the sum insured bears to such cost.

If you received a premium reduction as a result of an unintentional misrepresentation, we may reduce the amount we pay in respect of any loss for Buildings & Contents in proportion to the premium discount you received.

- **Staged Claim Payments**

Where we elect to settle your claim on a cash basis, we may release a proportion of the estimated cost of repair/reinstatement prior to completion of the work. You must keep your receipts for any repair/reinstatement work as you will need to validate these costs. The balance of the cost, known as a 'staged claim payments', will be paid to you on receipt of the relevant documentation that validates the costs incurred by you for the repair/reinstatement work (e.g. VAT invoices).

COMPLAINTS PROCEDURE

At CBL, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint about your Policy, you should first contact the insurance intermediary who sold you the Policy.

If you have any questions or concerns about the Policy or the handling of your claim, please contact:

Complaints Officer, Wrightway Underwriting Ltd, Limekiln House, Drinagh, Co Wexford

Telephone: (053) 9167100 Email: info@wrightway.ie

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to our Complaints Department at:

CBL Insurance Europe DAC, 13 Fitzwilliam Street Upper, Dublin 2.

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Services Ombudsman who will review your case on an independent basis.

Financial Services Ombudsman

3rd Floor, Lincoln House,

Lincoln Place,

Dublin 2

Lo Call: 1890 88 20 90

Tel: +353 1 6620899

Fax: +353 1 6620890

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

DATA PROTECTION INFORMATION

All personal information supplied by you will be treated in confidence by CBL and will not be disclosed to any third parties except where your consent has been received or where permitted by law or as required in the performance of existing contracts of insurance. In order to provide you with products and services this information will be held in the data systems of CBL or our agents or subcontractors. In accordance with the provisions of the Data Protection Legislation, you have the right to receive a copy of all your personal data held by CBL following a written request (in respect of which a small fee may be charged) and to have any inaccuracies in that personal data corrected.

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