

# Changes to your Policy Terms & Conditions

Below are details of the changes made to your policy. You should read this document carefully to make sure you are happy with the level of cover provided. This is a summary of the main changes only. You should check your schedule and policy wording for the full description of the cover in place.

Definitions	Changes
<b>Accidental Damage</b>	Sudden or unintentional damage caused by an unexpected action or event which is not deliberate.
<b>Contents</b>	<p>The limits for high value items have been removed.</p> <p>Home office equipment which includes, but is not limited to, personal computers, printers, facsimile, telephone and answering machines and modems. The most we will pay is €4,000 for any one period of insurance.</p> <p>Your contents must be:</p> <ul style="list-style-type: none"> <li>• used for domestic and recreational purposes only,</li> <li>• located at the address of the property insured noted on your schedule,</li> <li>• within the private house and domestic outbuildings.</li> </ul> <p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>• powered personal transporters(PPTs),</li> </ul> <p>See definition below.</p>
<b>Flood</b>	A sudden and rapid build-up of water on the ground level which comes from an external source and/or an extremely heavy or persistent downpour of rain.
<b>Insured event</b>	<p>An insured event is loss or damage arising from the following:</p> <ol style="list-style-type: none"> <li>1. Fire/explosion/lightning</li> <li>2. Smoke</li> <li>3. Storm &amp; flood</li> <li>4. Water damage</li> <li>5. Theft or attempted theft</li> <li>6. Oil damage</li> <li>7. Impact</li> <li>8. Falling objects</li> <li>9. Riot or other disturbances</li> <li>10. Malicious damage and vandalism</li> <li>11. Subsidence, heave and landslip</li> </ol>
<b>Misrepresentation</b>	This is when someone provides fraudulent, inaccurate, false, misleading or incomplete information.

<p><b>Powered personal transporters (PPT's)</b></p>	<p>Items such as, but not limited to:</p> <ul style="list-style-type: none"> <li>• electric scooters (E scooters),</li> <li>• segways,</li> <li>• electric skateboards,</li> <li>• hoverboards,</li> <li>• powered mini-scooters,</li> <li>• electric unicycles,</li> </ul> <p>electric bicycles (not pedal assisted).</p>
<p><b>Premises</b></p>	<p>The definition of premises includes:</p> <p>(i) The private house, including its fixtures and fittings. The private house must be constructed of brick, stone or concrete and roofed (at least 70%) with slates, tiles, concrete, asphalt or metal.</p> <p>(ii) Domestic outbuildings situated within the boundaries of the property insured that are solely used for private domestic purposes and were not designed for or have never been used for commercial or business use. These buildings include:</p> <ul style="list-style-type: none"> <li>• a garage,</li> <li>• a garden shed,</li> <li>• a boiler house,</li> <li>• a green house.</li> </ul> <p>(iii) Fixtures and fittings within the boundary of the premises including:</p> <ul style="list-style-type: none"> <li>• solar panels,</li> <li>• air to water pumps,</li> <li>• swimming pools and hot tubs,</li> <li>• tennis courts,</li> <li>• fuel storage tanks and their contents,</li> <li>• wind turbines up to €1,000 each,</li> <li>• polytunnels up to €1,000 each,</li> <li>• septic tanks,</li> <li>• terraces,</li> <li>• patios,</li> <li>• decking,</li> <li>• driveways,</li> <li>• footpaths,</li> <li>• walls,</li> <li>• gates and fences,</li> <li>• fixed fountains and water features.</li> </ul> <p>(iv) A garden which includes:</p> <ul style="list-style-type: none"> <li>• lawns,</li> <li>• trees,</li> <li>• shrubs,</li> <li>• plants,</li> <li>• hedges.</li> </ul> <p>The premises must be:</p> <ul style="list-style-type: none"> <li>• permanently occupied and used for domestic and residential purposes only,</li> <li>• located at the address of the property insured noted on your schedule.</li> </ul> <p>Your policy does not cover:</p> <ul style="list-style-type: none"> <li>• the percolation area of septic tanks.</li> </ul>
<p><b>Schedule</b></p>	<p>An insurance schedule sets out the details specific to your policy.</p>
<p><b>Tenants</b></p>	<p>Any person(s) living at the premises and who are under a private rental or lease agreement with you.</p>
<p><b>Unfurnished</b></p>	<p>The following has been added to the definition of "Unfurnished": We would not consider the premises unfurnished for the first 35 days of you taking possession of the property.</p>

<b>Visitor</b>	Any person who visits and/or stays at your private house who is not a paying guest or a tenant.
<b>Section 1 Premises:</b>	<b>Changes</b>
<b>2) Storm</b>	The following exclusion has been amended and now reads as follows: Your policy does not cover loss or damage: • to fences and gates, lawns, hedges, trees, shrubs and plants.
<b>5) Theft and attempted theft</b>	The following exclusion has been added: Your policy does not cover loss or damage: where the theft/attempted theft is not reported to the Gardai immediately upon discovery.
<b>7) Impact</b>	The exclusion for loss or damage: • caused by animals owned by or in the care, custody or control of you or members of your household • *Applies to both the Premises and the Contents section of the policy wording.
<b>10) Malicious damage and vandalism</b>	The policy wording has been updated to define this cover as : Your policy covers damage to the premises which is caused by a person who is not a member of your household and which is intentional and deliberate.  The exclusion for malicious damage caused by malicious fire or explosion has been removed.
<b>11) Subsidence, heave, landslip</b>	The policy wording has been updated to define this cover as : Your policy covers damage caused by the gradual movement of the land within the boundaries on which the private house and any structure that forms part of your premises stands.  The following exclusions have been updated to include: Your policy does not cover loss or damage arising from: • the use of heavy machinery or drilling equipment,  The excess applied for Subsidence claims has been amended from €630 to €650.

**12) Accidental Damage (optional)**

The following exclusion has been removed:  
 Your policy does not cover loss or damage:  
 • to any part of the private house which is lent, let, sub-let, or accommodating Paying Guests,

**Section 1: Premises  
 Additional Benefits**

**Changes**

**Alternative accommodation**

The following cover now applies under part (c):  
 Where the premises is occupied as a holiday home we will pay the cost of three nights' similar accommodation with our consent

The following limits under the Additional Benefits have been amended under **Section 1: Premises**

Benefit	Old Limit	New Limit
Fire brigade charges	€2,000	€3,000
Satellite dishes, television/radio aerials masts	€1,300	€2,000
Trace and access (finding and fixing a leak)	€650	€750

The following benefits have been added under **Section 1: Premises:**

**Emergency services**

Your policy covers loss or damage to the premises caused when a fire brigade, the Gardai or the ambulance service have to make a forced entry to gain access in the event of an emergency to you or a member of your household. The most we will pay is €1,000 for any one claim.

**Garden**

Your policy covers the cost of repairing damage caused to gardens (as defined under part (iv) of premises) by the attendance of the emergency services at the premises in connection with an insured event. The most we will pay is €1,000 for any one claim.

**Immediate benefit**

We may change the policy wording during the period of insurance to improve the cover without any need for you to pay an additional premium. If we do so, you will benefit from these improvements immediately.

**Rebuild better**

If you make a claim under the premises section of your policy that is settled for €50,000 or more, we will offer you an additional payment of €5,000 to go towards improving the energy efficiency of your home. To avail of this offer, you will need to:

- Apply for a grant from the SEAI ( Sustainability Energy Authority of Ireland) for the feature you would like to install at your home. For more information on the energy efficiency features available please see: [www.seai.ie](http://www.seai.ie)
- Once the SEAI grant has been paid to you, we will then issue the additional payment of €5,000.

**Weight of fallen snow**

Your policy covers the cost of repairing damage to the private house caused by the weight of accumulated fallen snow or the sudden movement of same.

**Section 2 Contents:**

**Changes**

<p><b>5) Theft and attempted theft</b></p>	<p>The following exclusion has been added: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• where the theft/attempted theft is not reported to the Gardaí immediately upon discovery.</li> </ul>
<p><b>10) Malicious damage and vandalism</b></p>	<p>The wording has been updated to define this cover as: Your policy covers damage to the premises which is caused by a person who is not a member of your household and which is intentional and deliberate.</p> <p>The exclusion for malicious damage caused by malicious fire or explosion has been removed.</p>
<p><b>11) Subsidence, heave, landslip</b></p>	<p>The wording has been updated to define this cover as : Your policy covers damage caused by the gradual movement of the land within the boundaries on which the private house and any structure that forms part of your premises stands.</p> <p>The following exclusions have been updated to include: Your policy does not cover loss or damage arising from:</p> <ul style="list-style-type: none"> <li>•the use of heavy machinery or drilling equipment,</li> </ul> <p>The excess applied for Subsidence claims has been amended from €630 to €650.</p>
<p><b>12) Accidental damage (optional cover)</b></p>	<p>The following exclusion has been removed:</p> <ul style="list-style-type: none"> <li>• to any part of the private house which is lent, let, sub-let, or accommodating Paying Guests,</li> </ul> <p>The following exclusions have been updated to read as follows: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• when repairing, adjusting or dismantling any part of the contents,</li> <li>• to records, console games and to any medium on which audio and/or visual contents and/or electronic data is stored,</li> </ul>
<p><b>Section 2: Contents Additional Benefits</b></p>	<p><b>Changes</b></p>
<p><b>Alternative Accommodation</b></p>	<p>The following cover now applies under part (c):</p> <p>Where the premises is occupied as a holiday home we will pay the cost of three nights' similar accommodation with our consent.</p>
<p><b>Audio and audio visual equipment</b></p>	<p>The following exclusions have been updated: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• to hearing aids (unless covered under all risks),</li> <li>• to mobile phones (unless covered under all risks).</li> </ul>

<b>Contents in the open</b>	<p>The following exclusion has been updated: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• to any bicycle,</li> </ul> <p>The following exclusion has been added: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• by theft or attempted theft from any unattended vehicle unless all windows, including sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot.</li> </ul>
<b>Door lock replacement</b>	<p>The following exclusion has been added: Your policy does not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• arising from replacing door locks if a tenant or paying guest has failed to return the keys of the locks of the premises.</li> </ul>

The following limits under Additional Benefits have been amended under **Section 2: Contents**

Benefit	Old Limit	New Limit
<b>Audio- and audio-visual equipment</b>	€1,300	€3,000
<b>Compensation for death of Insured and/or spouse</b>	€3,200	€10,000
<b>Contents in the open</b>	€650	€1,000
<b>Fire Brigade Charges</b>	€2,000	€3,000
<b>Freezer and refrigerator contents</b>	€650	€750
<b>Money</b>	€650	€750
<b>Shopping</b>	€320	€750
<b>Title deeds</b>	€650	€2,000
<b>Visitors' property</b>	€1,300	€2,000

The following benefits have been added under **Section 2 Contents:**

#### **Immediate benefit**

We may change the policy wording during the period of insurance to improve the cover without any need for you to pay an additional premium. If we do so, you will benefit from these improvements immediately.

#### **Improvements**

If you are:

-A tenant living at a private house you do not own

OR

-An owner of an apartment that is insured through a management company

and you have made improvements to the fixtures and fittings at your own expense, your policy will cover the cost of repairing or replacing them if these are damaged by an insured event.

Fixtures and fittings include but are not limited to:

- bathrooms,
- kitchens,
- floors.

The sum insured noted on your schedule must be sufficient to cover the replacement cost of these improvements.

#### **The benefit Clean up expenses had been replaced with:**

##### **Loss of oil**

Your policy covers the cost of replacing oil which has escaped from a fixed domestic system or appliance following accidental damage to the heating installation.

##### **Loss of metered water**

Your policy covers the costs you must pay for damage resulting from the escape of metered water caused by an insured event from any:

- plumbing or heating system,
- fixed water apparatus,
- domestic appliance.

The most we will pay is €1,000 for any one period of insurance.

**Sports and social**

Your policy covers the cost of loss or damage caused by an insured event to items that are not owned by you but are in your custody or control as part of voluntary work for a sports or social group. The most we will pay is €2,000 for any one claim.

Your policy does not cover loss or damage:

- to cash,
- to items that are already insured,
- by theft or attempted theft from any unattended vehicle unless all windows, including the sunroof, and doors are securely locked and the property is completely concealed within a closed compartment or locked boot.

Section 3: Liability	Changes
	<p>The following exclusions apply:</p> <ul style="list-style-type: none"> <li>• work of a construction or reconstruction nature or structural alterations or demolition, or any damage caused by heavy machinery,</li> <li>• the ownership, possession or use of any mechanically propelled vehicle, PPT's, aircraft (including drones), marine craft or horse-drawn vehicle or any liability for which compulsory insurance is required under any road traffic legislation.</li> </ul>
<p><b>Liability to others</b></p>	<p>The cover for:                      "In the event of your death We will, in respect of liability incurred by You, indemnify your personal representatives in the terms of and subject to the limitations set out, provided that such personal representatives will, as though they were the Insured, observe, fulfil and be subject to the terms, exceptions and conditions of the Policy insofar as they can apply."</p> <p>This cover no longer applies and is replaced with:                      Liability as a tenant (if applicable)</p> <p>Your policy covers you for all amounts that you legally have to pay as a tenant (but not as owner of the premises) for any loss or damage:</p> <ul style="list-style-type: none"> <li>• caused by any of the events listed 1-11 in section 1,</li> <li>• to fixed glass and sanitary ware,</li> <li>• to service pipes and cables.</li> </ul> <p>The most we will pay is 20% of the contents sum insured in any one period of insurance.</p> <p>If you die, your policy will cover your personal representatives for any liabilities that are covered by this policy.</p> <p>The following exclusions apply:</p> <ul style="list-style-type: none"> <li>• while the private house is unfurnished,</li> <li>• which has occurred during a period where the private house has been unoccupied for more than 35 days in a row,</li> <li>• as a result of redecoration.</li> </ul>

The following limits have been amended under Section 3: Liability

Cover	Old Limit	New Limit
<b>Liability</b>	€3,175,000	€3,000,000

Section 4: All risks ( Extended Cover for your personal effects and belongings)	Changes
Specified and unspecified all risk	The following exclusion applies: • to pedal cycles that are fully electric and PPT's,

Cover	Old Limit	New Limit
<b>Unspecified all risk: Bikes</b>	€320	€500
<b>Money</b>	€650	€750

Section 5: Caravan/mobile home	Changes
<b>Geographical limits</b>	The geographical limits have been amended and the cover is now as follows:  Cover is limited to 60 days in any more period of insurance world-wide.

The following limits have been amended under Section 5: Caravan/mobile home

Cover	Old Limit	New Limit
<b>Removal/delivery costs</b>	€320	€500
<b>Liability</b>	€2,540,000	€2,500,000

Section 6: Small Craft	Changes
<b>Small craft</b>	The cover for theft or attempted theft has been amended to include: • theft or attempted theft, by forcible means (including the threat of violence to a person).
<b>Liability to others</b>	The following exclusion applies: • no claim will be allowed under this policy arising from theft of the outboard motor(s) unless it is securely locked to the vessel by means of an anti-theft device in addition to the normal method of attachment.

Holiday home special terms and conditions/ landlord special terms and conditions	Changes
<b>Holiday home terms and conditions</b>	Under point (2), the number of days to inspect the holiday home has been increased from 30 days to 35 days.
<b>Holiday home terms and conditions</b>	Where applicable, the following cover has been added under this section: 5. If accidental damage cover is selected and displayed on your schedule, your policy covers accidental damage to any part of the private house, or to the contents of any part of the private house, which is lent, let, sublet or accommodating paying guests.

<p><b>Landlord Special Terms and Conditions</b></p>	<p>Where applicable, the following cover has been added under this section: Under event (10) malicious damage and vandalism, the exclusion “by any person lawfully on the premises or any person invited onto the premises by you or a member of your household”, under section 1 and section 2 does not apply. This includes loss or damage by malicious damage or vandalism by tenants. This cover is subject to an excess of €3,000 if the claim is under section 1: premises and an excess of €1,500 if the claim is under section 2: contents.</p>
<p><b>How we settle claims</b></p>	<p><b>Changes</b></p>
<p><b>Section 1 Premises</b></p>	<p>Under Section 1 Premises, in the event the property has to be rebuilt following a total or partial loss, the property will be rebuilt in line with current building regulations.</p>
<p><b>Under insurance/average cause</b></p>	<p>The following applies to the settlement of claims: You must ensure that the sums insured on your policy are adequate to cover the reinstatement value of each section of the policy where applicable. The sums insured you select for your premises should reflect the cost of rebuilding your property including the fixtures and fittings, domestic outbuildings, cost of professional fees and site clearance. If it is discovered during the course of the claims investigation, that the sum insured is less than the actual reinstatement value of the premises or the item you are claiming for, we may reduce the settlement of your claim by the percentage that it is underinsured by. This applies to each section of the policy.</p>
<p><b>Section 4 All Risks (Extended Cover for your personal effects and belongings)</b></p>	<p>The application of wear, tear and depreciation now does not apply under this section.</p>
<p><b>Claims Terms and Conditions</b></p>	<p><b>Changes</b></p>
<p><b>Your duties</b></p>	<p>The failure to comply with the duties, terms and conditions outlined will result in the declination of your claim.</p>
<p><b>Notification</b></p>	<p>The following has been added to the paragraph titled “Notification”: For lost or stolen items you must provide a copy of the report confirming it was reported to the Gardaí where we request it. You must send us these documents, together with a completed claim form (if required), within 30 days of first telling us about the incident. If you do not send us the required documents within 30 days, we may decline your claim.</p>
<p><b>Our rights:</b></p>	<p>The following terms and conditions apply under this section.</p>

<b>Expert Approval</b>	<p>We are entitled to select one or more experts of our choice.</p> <p>If you hire any experts or contractors (other than those carrying out emergency works) without our express consent, the engagement of these experts or contractors will at all times be subject to our approval.</p>
<b>Terms and Conditions</b>	<b>Changes</b>
<b>Fraud</b>	<p>The paragraph titled "Fraud" has been removed and replaced with:</p> <p>Claims Fraud</p> <p>If you, or any other person insured under this policy:</p> <ul style="list-style-type: none"> <li>• make a claim which is in any way false, inflated, exaggerated, or fraudulent or;</li> <li>• support a claim with any false, inflated, exaggerated, or fraudulent documentation or;</li> <li>• provide any with fraudulent document or fraudulent verbal or written statement,</li> </ul> <p>you will forfeit all rights under this policy and you will lose all rights to pursue the claim.</p> <p>In addition, we may:</p> <ul style="list-style-type: none"> <li>• invoke cancellation of your policy and withhold any return premium due to you and/or;</li> <li>• reduce the payment under a claim in proportion to the breach of a policy condition and/or;</li> <li>• recover from you the total amount of any claim already paid under the policy and/or;</li> <li>• seek payment from you for the costs involved in recovering our loss and/or;</li> <li>• inform An Garda Siochana/Police Authorities of the circumstances.</li> </ul>
<b>Change to your material facts</b>	<p>The paragraph titled "Change in risk or circumstance" has been removed and replaced with:</p> <p>Change to your material facts</p> <p>You have an ongoing obligation to update us if any of your material facts changes during the lifetime of this policy. If you tell us about the change, it may result in a change to your policy conditions and premium.</p>
<b>Joint insured/multiple insured</b>	<p>The following term and condition has been updated:</p> <p>If your property is jointly insured with one or more other people, all parties can ask for changes to the policy cover or to cancel the policy.</p> <p>We require written authorisation signed by all parties to change the policy from joint/multiple cover to single cover or from single cover to joint/multiple cover.</p> <p>We will pay any premium refunds or claims payments to all policy- holders. If any financial institution has their interest noted on the policy, then claim payments may be made in the joint names of the financial institution and the policyholders.</p>

**Maintenance and security**

The paragraph titled "Maintenance and security" has been removed and replaced with:

You must keep the premises in good repair and take all reasonable precautions to ensure the safety of property insured and to prevent accidents. This includes but is not limited to making sure that all rooms, windows, doorways and exits are not blocked by an excessive accumulation of contents.

**Misrepresentation**

The paragraph titled "Misdescription" has been removed and replaced with:

**Misrepresentation**

You have a duty to provide all material facts asked of you. When arranging this insurance over the phone, by email, via our web-site or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations. You acknowledged the importance of answering all questions honestly and taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy and/or your claim not being paid at all or alternatively only part of your claim being paid to you. If you are in any doubt about whether or not a fact is material, you must contact us or your intermediary for clarification.

You must also have asked all the other drivers covered by this insurance policy all the relevant questions to get the information we need about them.

You have an ongoing obligation to update us if any of your material facts changes during the lifetime of this policy. If you tell us about the change, it may result in a change to your policy conditions and premium.

**Examples of misrepresentation:**

- Not answering questions truthfully;
- Failing to notify us of any changes to information we previously asked you;
- Deliberately misleading us in order to obtain a cheaper premium or more favourable policy terms;
- Making a false verbal or written statement to us;
- Providing us with false or forged documents.

This is not an exhaustive list and if we identify any misrepresentation by you or any other person insured under your policy, we may:

- apply a policy loading or recalculate your premium. In either case, an additional premium will be due to us and/or;
- apply further terms and conditions to your policy or reduce your cover and/or;
- invoke cancellation of your policy and/or;
- declare your policy void from the start date – we will treat the policy as if it never existed and/or;
- withhold any return premium due to you.

If we take any of these actions, you may lose all rights to pursue a claim under this policy.

<b>Sanctions Clause</b>	<p>The following term and condition has been added to the wording: Sanctions clause Your policy will not cover you for any business or activity where such cover or payment of any claim would expose us to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations.</p>
<b>General Exclusions</b>	<b>Changes</b>
<b>Cyber Risk</b>	<p>The exclusion titled "Cyber risk" has been removed and replaced with: Cyber Risk Your policy does not cover any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with cyber security risks including but not limited to:</p> <ul style="list-style-type: none"> <li>• hacking</li> <li>• phishing, smishing or other types of social engineering</li> <li>• loss of, alteration of or damage to or</li> <li>• access, change, transfer or disclosure or</li> <li>• inability to access or</li> <li>• reduction in the functionality, availability, operation or</li> <li>• unauthorised access, compromise and misuse or</li> <li>• infection with malicious code, virus or worm</li> </ul> <p>of computer systems, hardware, data, components or peripherals. This extends to third parties who may be either directly or indirectly affected as a consequence of such cyber security risks.</p>
<b>Faulty Workmanship</b>	<p>The exclusion for "Faulty Workmanship" is a general exclusion on the policy. Your policy does not cover loss, damage or liability resulting from:</p> <ul style="list-style-type: none"> <li>• faulty workmanship,</li> <li>• defective design,</li> <li>• using defective materials.</li> </ul>
<b>Indirect Loss</b>	<p>The exclusion titled "Consequential loss" has been removed and replaced with: Indirect loss</p> <ul style="list-style-type: none"> <li>• Your policy does not cover any loss or damage that is not directly covered by the terms and conditions of this policy.</li> </ul>
<b>Sulphides and/or mica</b>	<p>The exclusion titled "Sulphides" has been updated and reads as follows: Sulphides and/or mica Your policy does not cover any loss, damage, cost, expense or liability of any nature directly or indirectly caused by, resulting from or in connection with the presence or the alleged presence of mica or/any sulphides including but not limited to pyrite and/or their derivatives.</p>

The following exclusions have been added to the policy wording:

**Deliberate or criminal act**

Your policy does not cover any loss or damage resulting from a deliberate or criminal act (s) caused by you, anyone acting on your behalf or with your consent or your domestic employee.

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**Existing damage**

Your policy does not cover any loss or damage which occurred or resulted from an event that happened before cover on this policy started.

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**Illegal substances**

Your policy does not cover any loss, damage or liability directly or indirectly caused by the:

- growing,
- manufacturing,
- processing,
- storing,
- possession,
- distribution.

by anyone of any drug narcotic or illegal substance or any items associated with this.

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**Loss of value**

Following a claim, your policy does not cover any loss in value that may have occurred for any part of the premises, contents, all risks, caravan or small craft.

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Endorsements (Only applicable if these appear on your schedule)	Changes
<b>E01</b>	The endorsement E01 has been updated to include that: All locks need to be locked at night and when the premises is left vacant or unoccupied.
<b>E02- Security precautions 2</b>	The endorsement E02 – Security precautions 2 has been updated and reads as follows: E02 – Security precautions 2 It is a condition that you must maintain the alarm installation as recommended by the suppliers. You must have the alarm switched on and in service when the premises is left vacant or unoccupied by members of your household.
<b>E03 – Special security precautions for jewellery</b> <b>*The endorsement applies on all policies with contents cover.</b>	The endorsement E03 – Special security precautions for jewellery has been updated and now reads as follows: E03 – Special security precautions for jewellery It is a condition of your policy that all items of jewellery valued in excess of €12,000 are locked in a safe that is certified to EN 1143-1 or EN1143-2 safe ratings and European standards when not being carried or worn by you or another authorised adult. The key(s) and/ or codes to the safe must be removed to a secure place whilst the building containing the safe is vacant or unoccupied. Certified safes with a weight of less than one tonne must be adequately anchored or secured to a suitable wall or floor.
<b>E18- Settings</b>	The endorsement E18- Setting has been updated and reads as follows: It is a condition of all risks cover that the settings of any item of jewellery valued in excess of €12,000 be checked by a jeweller at least once every two years and that any repairs be undertaken in line with the jeweller’s recommendations.
<b>E46- No claims discount</b>	The E46- No claims discount (NCD) has been added to your policy and reads as follows: The no claims discount (NCD) is a reduction to the price of your insurance that you receive if you have not made a claim. If you make no claim during the period of insurance your NCD will increase by one year. (Please see the NCD scale in your policy wording).
<b>F01- Flood Exclusion</b>	The endorsement F01 – Wet storm & flood exclusion has been amended and reads as: F01 - Flood exclusion Your policy does not cover loss or damage caused by flood. Flood is defined as an accumulation of water which occurs from a sudden and rapid build-up of water on the ground level which comes from an external source or by an extremely heavy or persistent down pour of rain.
<b>Important information in relation to your Allianz policy</b>	<b>Changes</b>

**Complaints**

The paragraph Complaints has been amended and reads:  
Complaints

We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact, with your policy/quote number and details: Chief Customer Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, Tel: +353 1 6133000, email: [info@allianz.ie](mailto:info@allianz.ie).

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

Financial Services and Pensions Ombudsman  
Lincoln House, Lincoln Place, Dublin 2, D02 VH29

