

F|B|D

Home
Insurance



Our Policy is You

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Quick Guide To Home Insurance

The right policy for you

Choosing your home insurance can sometimes be confusing. You will find the following information useful when you call or go online for your insurance quote:

- **How much it will cost to rebuild your house**

This is the cost of rebuilding your home as new. This is entirely different from your property's market value.

The sum insured should include the structure of your home, any domestic outbuildings or sheds, fixtures and fittings, and structures such as walls, paths, drives and patios. The sum insured should also include an amount for architect fees and debris removal.

If you are in any doubt, more information can be found on the website of the Society of Chartered Surveyors: www.scs.ie

- **How much it will cost to replace your contents**

Household goods and personal effects of every description fall into this category, including clothing, furniture, carpets, TVs and electrical equipment. We recommend that you do a room by room inventory to ensure your sum insured is sufficient.

With FBD you can specify contents at a fixed amount or choose a % based on your rebuild sum insured.

- **Understand what All Risks cover is**

This item covers valuable items that you may take away from your home, such as jewellery, laptops or cameras.

- **Understand the extras that you are being offered**

Each insurer offers different benefits. Some are included in the price, while others cost you extra. Take the time to understand these benefits and consider which ones are most important to you.

FBD's Home Insurance offers one of the widest ranges of complimentary benefits and optional extras at an affordable price.

Find out more on the following pages.

"With FBD I always feel they have our best interest at heart"

Why Choose FBD Home Insurance?

At FBD we pride ourselves on having developed a Home Insurance cover that is one of the widest in Ireland. We have put together an unrivalled range of benefits and kept the cost down, so that everyone can afford peace of mind - at the right price.

- Automatic contents increase over Christmas and Wedding periods.
- Automatic cover for home office equipment
- Accidental damage to TVs and audio equipment
- Theft of contents in your garden up to €650
- Comprehensive cover as standard on owner occupied houses.
- Personal liability protection
- Flexible payment options
- 'Find a Tradesperson' service (New!)
- Low policy excesses

Optional extras

- Accidental Damage to Contents
- All Risks
- Home Emergency Assistance (New!)

Plus, we offer truly great prices and unsurpassed levels of customer care.

What is Covered?

Buildings

Including:

- Domestic outbuildings
- Decking
- Boundary Walls
- Built in wardrobes
- Kitchen units
- Patios
- Swimming pools
- Bathroom fittings
- Fireplaces

Damage to Buildings Caused by...

- Accidental damage
- Fire
- Lightning
- Malicious damage
- Storm
- Escape of water
- Impact - including own vehicles
- Subsidence and landslip
- Explosion
- Smoke
- Theft
- Flood
- Leakage of oil
- Falling trees
- Collapse of TV aerials

Other benefits & examples	Amount
Cost of temporary alternative accommodation	Up to 15% of buildings sum insured
Accidental damage to fixed glass and sanitary fittings.	Provided as standard
Professional fees and expenses necessary to comply with regulations in reinstating/repairing your home after a loss.	Included in the buildings sum insured
Accidental damage to underground pipes and cables servicing your home (max length of 15m)	Provided as standard
The costs involved in tracing a leak of water or oil	€650 limit
Fire brigade attendance charges	€2,000 <i>(higher limit available on request up to a maximum of €10,000)</i>

Building Contents

Including:

- Household goods
- Personal belongings

(For all family members living permanently in your home)

Damage to Contents Caused by...

- Fire
- Explosion
- Lightning
- Smoke
- Malicious damage
- Theft
- Storm
- Flood
- Escape of water
- Leakage of oil
- Impact - including own vehicles
- Falling trees
- Subsidence and landslip
- Collapse of TV aerials

Other benefits & examples	Amount
Contents temporarily removed	Up to 15% of contents sum insured
Home office furniture & equipment	€3,800
Money in the home	€650
Ride-on lawn mowers	Limit €6,500 (€650 limit applies if mower is stolen from the open)

Accidental damage to contents (e.g. spilling coffee on a carpet) is available as an optional extra

Liability Protection

The following is provided as standard on owner occupied houses where contents cover applies.

What is covered?

Your legal liability for:

- Bodily injury to third parties
- Damage to third party property

...caused by your negligence as owner or occupier of the property insured.

Features of Cover	Amount
Property owners' liability Liability arising in connection with the ownership of the buildings insured	€2,600,000 limit per incident
Domestic employees' liability Liability to domestic employees in your property (eg. gardeners, tradespeople, child minders, home helps and carers).	€2,600,000 limit per incident

Personal liability Your legal liability and that of your family members living with you whilst acting in a personal capacity (eg. while exercising, playing sports or arising in connection with pets)	€2,600,000 limit per incident <i>(Note: excludes use of mechanically propelled vehicles, waterborne or airborne vessels)</i>
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Plus

Our standard owner occupier policy covers:

- Your legal liability in part letting your house to up to two tenants sharing the house with you.
- Your legal liability for the provision of child minding services in your home for up to three children.

Additional Benefits

(provided as standard on owner occupied houses)

While other insurers may make you pay for these, FBD is different. Enjoy extra peace of mind with the following:

Buildings & Contents	
Benefits	Up to a value of...
Accidental damage cover to television sets, audio, video and home computer equipment (Excluding damage caused by wear and tear, electrical or mechanical breakdown or misuse)	€1,300
Door lock replacement (Cover applicable where keys have been stolen from the insured house)	€650
Loss of central heating oil	€650
Frozen food (Excludes loss arising from a deliberate act of the insured or any power supply authority)	€500
Employees' personal property (Excludes money & stamps)	€1,300
Reinstatement of title deeds	€1,000
Theft of contents in the open	€650
Jury service expenses for insured and spouse	€25 per day (maximum €650 per year)
Unauthorised use of credit cards, debit cards and cheques	€650
Compensation for death of insured/spouse (Must arise as a result of a fire at the insured premises or as a result of assault in the premises caused by burglars)	€30,000 in total

And also...

Contents increase for special occasions	
20% automatic increase of contents insured for weddings and Christmas	
Weddings	Cover is increased for 30 days before and after the wedding date
Christmas	Cover is increased from 1st December to 7th January

No excess applies to any of the Additional Benefits

Introducing FBD's Find a Tradesperson service:

- Can't find the right person for the job? With FBD, you can automatically use this helpline, which will help you find a vetted and approved tradesperson.
- Simply locall 1890 478 478
- Available 24 hours a day, 365 days a year!

Optional Extras

Home Emergency Assistance

Think of this as car breakdown assist for your home!

Flooded kitchen? Broken window? Get help quickly with FBD.

Simply call our dedicated helpline and gain access to a network of skilled tradespeople.

This cover provides for cost of callout, labour and materials for emergency repair work. Subject to a limit of €200 per emergency or €258 where glass is involved.

Emergency repairs may be necessary following:

- Theft or break-in
- Storm damage
- Burst pipes
- Failure of electricity supply

Home Emergency Assistance is there to help you minimise damage and secure your home until full repairs can be arranged.

Optional Extras (continued)

Accidental Damage to Contents

Spilled coffee on your carpet? With this optional extra you're covered. You will be surprised at how little it costs for this extra peace of mind.

All Risks Options

Taking valuables outside the home? Make your home insurance work a little harder for you.

Unspecified Items of Jewellery	Maximum Value: €1,300 for any one item.
Specified Items	For other high value items you may wish to insure (eg engagement rings, laptops etc – a valuation certificate may be required)
Travelling abroad?	With FBD you're covered for loss, damage or theft within the E.U <i>plus</i> automatic worldwide cover for 60 days per year.

Some Notable Policy Restrictions

Below is a summary of the most frequently arising restrictions. Please refer to the Policy document in full for details of all cover terms, limitations and exclusions

Cover	Restrictions
Excess	This is the first amount of certain claims you are required to pay: - €250 - standard policy excess - €500 - excess for claims involving water damage (arising from storm, flood, escape of water or accidental damage) - €1,000 - excess applies to claims arising from subsidence landslip and ground heave
Subsidence and accidental damage to buildings	Excludes damage caused in the course of construction/ renovation works or due to faulty workmanship.
Storm or flood	Does not cover loss or damage to fences, gates, hedges, railings or damage to torch-on felt roofs exceeding 10 years of age or other felt exceeding 5 years of age.
Loss of oil	We reserve the right to retain our own contractors for claims involving the loss of oil.
Escape of water	Excludes damage caused by defective seals and grouting around shower units and baths.
Malicious damage to insured property	Does not cover damage by you, your family, or other people living in the home.
Single article limit	No one article shall be deemed of greater value than five percent of the sum insured on contents, unless otherwise advised to the company.
Valuables limit	The total value of articles of gold, silver, jewellery and fur shall be deemed not to exceed 20% of the sum insured on contents, unless otherwise advised to the company.

Some Notable Policy Restrictions (continued)

Cover	Restrictions
Unfurnished and unoccupied premises	If your home is left unfurnished or becomes unoccupied for more than 45 consecutive days or 90 days whether consecutive or not, cover will exclude riot, civil commotion, theft, storm, flood, escape of water, leakage of oil, accidental damage to buildings and contents and all of the additional benefits provided for owner occupiers.
Liability protection	Excludes liability in respect of injury to members of your family or household.
Under insurance	In the event of a claim, you may not be paid the full value of your loss, if the sums insured on your property are not adequate.

Please note that the cover outlined in this brochure applies to owner-occupied properties. Different levels of cover may apply to houses let to tenants, holiday homes and investment properties. Simply ask for more details.

Sales Brochure Purpose

This document is a promotional document and provides a summary of cover only. It does not contain full policy terms, conditions and exclusions of the insurance contract. These are contained within our policy booklet and your policy specific schedule of insurance which will reflect details given on the proposal form. A copy of our policy booklet is available on request. Please read your policy booklet carefully to make sure this cover meets your needs.

“FBD are very helpful and over the years I have developed great trust in them”

Our policy is you

| **Phone us on 1890 617 617 for a free quotation**

Lines open 8am to 7pm Monday to Friday, 10am to 3pm Saturdays

| **Log on to www.fbd.ie**

Please Note: All covers are subject to the terms, conditions, exceptions and excesses which are set out in detail in our policy document.

V.003-11/11

FBD Insurance plc is regulated by the Central Bank of Ireland

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