

Home Multiperil
Policy

Useful Contact Details

FBD Insurance plc Customer Service	LoCall: 1890 617 617 Website: www.fbd.ie Email: info@fbd.ie
Claims Telephone No.	LoCall: 1890 953 953 Report any break-in or other losses due to malicious or illegal acts to Gardaí first.
“Find a Tradesperson” Helpline 24 Hours/365 days a year service	LoCall: 1890 478 478 Telephone this number for approved network of tradespeople, e.g. plumbers, electricians, glaziers, locksmiths, roofers etc.
Home Emergency Assistance 24 Hours/365 days a year service. This is an optional additional cover provided by Mapfre	LoCall: 1890 583 583 Check to see if you have this optional additional cover. Then, you may telephone this number for help in a household emergency, e.g. if immediate action to render the dwelling safe and/or to secure the building is required.
Financial Services Ombudsman’s Bureau	LoCall: 1890 88 20 90 Phone: 01 662 0899 Fax: 01 662 0890 Email: enquiries@financialombudsman.ie Web: www.financialombudsman.ie

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FBD Insurance plc

FBD House
Bluebell
Dublin 12
Ireland

This document is evidence of the Policy of Insurance between you, the Insured named in the Policy Schedule attached hereto (hereinafter called “the Insured”) and us, FBD INSURANCE plc based on the information provided by the Insured on the signed Proposal Form and Declaration.

In return for having accepted your premium stated in the Schedule, We, FBD Insurance plc will provide insurance cover under the terms of the Policy during the Period of Cover as shown in your Policy Schedule and any subsequent period for which the Company accepts the premium required for renewal of this Policy.

SIGNED on behalf of FBD INSURANCE plc

M. MORAN,
INSURANCE DIRECTOR

Insurance Act 1936

All monies which become or may become due and payable by us under the Policy shall be payable and paid in the Republic of Ireland.

Finance Act 1990

The appropriate Stamp Duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 113 of the Finance Act 1990.

FBD Insurance plc is regulated by the Financial Regulator.

Definitions

These words or phrases shall have the same meaning wherever they appear in the Policy

Accidental Damage:

Damage caused suddenly and unexpectedly by an outside force.

Buildings:

- A The Insured's Private Dwellinghouse which is brick, stone or concrete built, roofed with slates, tiles, concrete, asphalt, metal or sheets or slabs composed of incombustible mineral ingredients (except as shown on the Statement of Fact Declaration and/or Proposal Form and accepted by the Company).
- B All domestic outbuildings and garages on the same premises and used in connection therewith and the walls, paths, drives, patios, decking, tennis hardcourts, swimming pools, gates, fences and hedges around and pertaining to the Private Dwellinghouse.
- C The landlord's fixtures and fittings in or on the Private Dwellinghouse

Contents:

Household goods and personal effects of every description (including money to an amount not exceeding €650 and home office equipment to an amount not exceeding €3,800) being the property of the Insured (or for which the Insured is legally responsible) or to any members of the Insured's family permanently residing with the Insured and all contained within the Insured's Private Dwellinghouse situate as stated in the Schedule.

But not:-

1. Property more specifically insured or unless specifically mentioned.
2. Securities (financial certificates such as shares and bonds), certificates, deeds and documents, bills of exchange, promissory notes, cheques, securities for money, stamp collections, documents of any kind, manuscripts, medals and coins.
3. Motor vehicles (other than ride-on lawn mowers up to a value of €6,500), caravans, trailers, watercraft, hovercraft or aircraft (other than models). Any parts, accessories, tools, fitted audio or entertainment systems or navigational aides for the preceding items.
4. Any part of the Private Dwellinghouse structure, ceilings, wallpaper or decorations.
5. Property held or used for any profession, business or employment (other than home office equipment).

Holiday Home:

A private dwellinghouse used by the Insured and his/her family members in a private capacity as a week-end or vacation residence.

Home Office Equipment:

Office furniture and business computers, fax machines, photocopiers, typewriters, computer aided design equipment and business telephone equipment.

Money:

Cash, cheques, money orders, postal orders, postage stamps (that are not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, travel tickets, phone cards and gift tokens belonging to you or a member of your Family residing with you or held for charitable purposes.

Credit Cards:

Credit cards, cheque cards, bankers cards and cash cards issued to you or any members of your Family.

Endorsement:

An agreed change in the terms of the Policy as shown under Endorsements on the Policy Schedule.

Period of Insurance:

The period shown in the Schedule and any other period for which the Policy is renewed provided that the premium is paid in advance.

Personal Effects:

Luggage, clothing and other items designed to be either worn or normally carried on the person and belonging to you

Excluding:

1. Electronic goods such as portable music players, mobile phones, computers, handheld computer games
2. Valuables or money.
3. Contact or corneal lens.
4. Items used for any profession, business or employment.

Policy:

The Policy booklet and most recent Schedules including any Endorsement which apply.

Policy Excess:

The amount you are required to pay as the first part of certain claims made under the Policy. The excess amount are detailed under the section "How we will settle your claim".

Unfurnished:

Without sufficient furniture, furnishings and appliances for normal living purposes.

Unoccupied:

Not lived in by a member of your household or any other person authorised by you.

Valuables:

Articles of, or containing, gold, silver or other precious metal, jewellery (including costume jewellery), furs, paintings or works of art or collectors items (where not excluded under Contents).

We/Us/Our/The Company:

FBD Insurance plc,
FBD House,
Bluebell,
Dublin 12.

You/Your/The Insured/The Policyholder:

The person named in the Schedule as the Policyholder.

Your Family:

Your spouse or partner (permanently residing with you as husband or wife) and your children including adult children (irrespective of whether or not they reside with the Insured).

Your Household:

You and any other person permanently residing with you.

General Policy Conditions

You and or any person claiming benefit under this Policy must comply with the following General Policy Conditions in order to avail of the full protection provided under the Policy. If you (or any other Person claiming benefit under this Policy) do not comply with them, we may cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

- 1. Keep Sums Insured at correct level:** You must at all times keep Sums Insured at a level that represents the full value of the Property Insured (including the costs of removing debris after a loss and any additional costs necessary to meet current Building Regulations).
For the Buildings, Full value represent the estimated cost of rebuilding the Buildings if they were completely destroyed.
For the Contents, Full value means the current replacement cost as new.
The Policy is subject to a condition of Average whereby claims settlements may be reduced if the Sums Insured are less than the full value at the time of any loss or damage:
CONDITION OF AVERAGE: Whenever a sum insured is declared to be subject to average, if the property covered thereby shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against be collectively of greater value than the Sum Insured which appears on the Policy Schedule, then the Insured shall be considered as being his/her own insurer for the difference and shall bear a rateable share of the loss accordingly.
- 2. Have declared all Material Facts:** At proposal you must have advised us of all material facts i.e. those facts and/or circumstances which may influence us in our acceptance or assessment of this Insurance.
This Policy shall:
 - (a) BE VOID** in the event of misrepresentation, misdescription, or non-disclosure, in any material fact.
 - (b) BE AVOIDED** with respect to any Section thereof in regard to which there may be any alteration after the commencement of this insurance
 - (i) by removal, or**
 - (ii) whereby the risk of loss/damage/injury/disease is increased, or**
 - (iii) whereby your interest in the property insured ceases (except by will or operation of law)**
unless such alteration is accepted by us in writing.
- 3. Notify us of any changes which may affect your cover:** You must notify us as soon as possible of any change which may affect this insurance and in particular of the following:
 - a. Change of address.**
 - b. Structural alteration to the Private Dwellinghouse.**
 - c. If the Private Dwellinghouse is intended to be lent, let or sublet.**

- d. If your Private Dwellinghouse will be unoccupied for more than 45 consecutive days and/or more than 90 days in any one Period of Insurance.
- e. If you or any of your Family Members or members of your Household have been declared bankrupt, or have been convicted or charged with any offence other than a fixed penalty driving offence.

We will then advise you of any change in terms. The above list does not set out all the changes in circumstances you must tell us of. If you are in any doubt about any change or whether it is one which should be notified, please contact us.

4. **Care of your Property:** You must take all reasonable precautions to avoid injury, loss or damage and take all practicable steps to safeguard all property insured from loss or damage. You must maintain the property in good repair. In particular: You must ensure that all locks on outside doors or windows are functioning and used and any alarms for which we have allowed a discount on your premium or which are made a condition of cover are properly maintained and used effectively.
5. **Pay Premiums to date:** The cover provided by this insurance is dependant on all premiums in the Period of Insurance being paid to date and paid in full.
 - a. **Annual Premiums:** Amounts must have been paid and payment cleared by us.
 - b. **Direct Debit Payments:** If the premiums are paid monthly, these will be collected on the cover start date selected by you and on the same day of each of the subsequent months. If one or more instalments have been paid, non-payment of a subsequent instalment will cancel this Policy with effect from the due date of the unpaid instalment.
6. **Cancellation by You:** You may cancel the Policy at any time by sending us cancellation instructions in writing and in the case of motor vehicle insurance return the Insurance Certificate and Disc on issue. Provided no claim has occurred or is pending during the period of insurance, we will return to you premium as follows:
 - a) **Within Cooling-off Period:** If instruction is received within 14 days of the date of you taking out cover, or the date you receive your Policy documentation, whichever is the later, we will return your premium paid less a pro-rata premium for the period you have been on cover.
 - b) **At any time after the Cooling-off Period:**

In the first year of insurance	Premium Value of Policy	Administrative Charge
	Up to €500	€50
	€501 to €1,000	€60
	€1,001 to €2,000	€75
	€2,001 and over	€100
From year two onwards	€40 Flat Administration Charge for cancellations will apply.	

Cancellation by Us:

If we have to cancel your Policy, we will send you seven days' notice by registered letter to your last known address and in such an event provided no claim has occurred, we will return to you the premium paid for the period of insurance still left to run on the policy.

Inflation Protection

The Sums Insured under Buildings and Contents shown in the Schedule may be adjusted in line with suitable indexes such as the Building Cost Index as issued by the Department of Environment

The following terms apply to Inflation Protection:

- If the Sum Insured involved has changed, the premium at renewal will be based on the new Sums Insured after the application of the indexation.
- If the index falls, we will keep the Sums Insured at the same level.
- Inflation protection will not apply to any monetary limits or to the insurance cover provided under Sections 2, 3, 4, 5 or 6.

You should not rely on the provisions of this Inflation Protection alone to keep your Buildings and Contents Sums Insured at the correct level. The value of your Buildings or Contents may be growing faster than inflation - perhaps because of a new extension or acquired items. It is a condition of your Policy that you keep Sums Insured at the correct level - See Condition Number 1 of General Policy Conditions.

Claims Conditions

You and/or any Person claiming benefit must comply with the following Claims Conditions in order to avail of the protection afforded under the Policy. If you or they do not comply with these duties or obstruct us in executing our entitlements, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim settlement. You, or any other person insured claiming indemnity under this Policy must not act in a fraudulent manner.

Your Duties:

1. **Immediate notification of claim incident: (Claims Phone Number 1890 953 953)**
 You must immediately advise us of any loss or damage which may give rise to a CLAIM UNDER THIS POLICY. You will be required to WITHIN 30 DAYS after such occurrence, or such further time as the Company may in writing allow, at your own expense, deliver to the Company:-
 - i) A claim in writing containing as particular an account as may be reasonably practicable of the several articles or portions of property destroyed or damaged and of the amount of destruction or damage thereto having regard to their value at the time of the destruction or damage.
 - ii) Details of any other insurances on any property or liability hereby insured.
 - iii) Such proofs and information in respect of the claim as may be reasonably required with (if demanded) a declaration of the truth of the claim (and of any matters connected therewith).

2. Immediate notification in writing of any legal claim against you:

You must also notify us as soon as you become aware of any possible prosecution or inquest in connection with any event.

- 1) **Immediately forward any claim documentation unanswered:** You must send us, unanswered, immediately on receipt, every letter, claim, legal proceedings including writ, civil bill, civil summons or other notice and any correspondence, communication or notice from the Injuries Assessment Board formerly known as the Personal Injuries Assessment Board (PIAB).
- 2) **Not proceed without our consent:** You must not go ahead with any repairs (other than emergency repairs to limit damage) without our approval. Where emergency repairs are carried out, you must retain any damaged property for our inspection.
- 3) **Notify the Gardai:** You must immediately advise the Gardai or other relevant Police Authority about any incident of stealing, attempted stealing, wilful or malicious damage or vandalism or loss by malicious persons and authorise them to give to us any information and assistance to which we may be entitled.

3. Our Entitlements:

- **Salvage:** We shall be entitled to, without thereby incurring any liability and without diminishing our right to rely upon any Conditions of this Policy, enter, take or keep possession of the building or premises where the loss or damage has happened, and may take possession of or require to be delivered to us any of the Property hereby insured and may keep possession of and deal with such Property for all reasonable purposes and in any reasonable manner. However, you may not abandon any Property with us for us to deal with.
- **Defend or Settle Legal Action:** We shall be entitled to take over and conduct proceedings in your name, or in the name of any other person indemnified under the Policy, in defence, settlement or prosecution for our own benefit of any claim for indemnity or damages.
- **Take Legal Action to Recover Payment:** In order that we may recover any payment we have made under this Policy, we shall be entitled to take proceedings in your name, or in the name of any other person indemnified under the Policy, at our own expense and for our own benefit.
- **Co-operation from you:** We shall be entitled to have full discretion in the conduct of any proceedings and in the settlement of any claim. You, or any other person indemnified under the Policy, shall give all such information and assistance which we may require.

4. Fraud: You, or any other person insured claiming indemnity under this Policy, must not act in a fraudulent manner.

If you or any person acting for you (or any other person insured claiming indemnity under this Policy):

- Make a claim under this Policy knowing the claim to be false or fraudulently exaggerated in any respect
- Make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of any claim knowing the document to be forged or false in any respect
- Make a claim in respect of any loss or damage caused by your wilful act or connivance,

We:

- Will not pay the claim.
- May declare the Policy void and cancel the Policy without return of premium.
- Will not pay any other claim which has been made or due to be made under the Policy and seek from you the amount of any claim already paid under the Policy since the last renewal date.
- May inform the Gardai and other Insurers of the circumstances.

5. Disagreements over a claim:

All disagreements arising out of this Policy shall be referred to the decision of an arbitrator to be appointed by the parties or, failing agreement, by the President for the time being of the Incorporated Law Society of Ireland. Where any difference is referred to arbitration, the making of an award shall be a condition precedent to any right of action against the Company. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of the liability shall be deemed to have been abandoned.

How we will settle your claim

If you have a claim, we will do everything we can to ensure the claim is dealt with quickly and fairly. Hereunder are some of the criteria we apply when settling claims.

In the case of Buildings:

It is agreed any claim admitted will be settled without deduction for wear, tear or depreciation provided that:

- (a) the Sums Insured represent the cost of reconstruction of the Buildings in the same size and condition as new
- (b) the Buildings have been maintained in good repair
- (c) reinstatement is carried out without undue delay
- (d) no payment shall be made until reinstatement is completed.

Exceptions:

A deduction will be applied for wear, tear and depreciation in respect of:

- surface finished timber flooring over 5 years old.

In the case of Contents and Items insured under other Sections of this Policy:

Where the property has been damaged or stolen, we will replace the property with the closest possible match. Where the property has been damaged, where possible, the damaged property will be repaired. Where repair or replacement is not possible, we will indemnify you by payment of the amount of loss or damage. Where repair or replacement is possible but where we consider it appropriate to indemnify you by payment, the sum payable will reflect any discounts we may have received had we replaced the property.

New for Old Cover:

It is agreed that any claim admitted for Contents will be settled without deduction for wear, tear or depreciation provided that the Contents Sum Insured represents their full value as new at the time of the loss and you have maintained them in good repair.

Exceptions:

There will be deductions applied for wear, tear and depreciation in respect of:

- Articles of wearing apparel and household linen;
- Any television set, audio, video, computer, gaming console and ancillary equipment including CDs, DVDs, records, tapes and software over 3 years old.
- Any floor covering over 5 years old.
- Any article lost or damaged beyond economical repair which is not replaced.

Flooring – designation of damaged area:

In the event of loss or damage to flooring or floor covering, we will only be liable for the cost of repairing or replacing the damaged part of the floor. If a match with the undamaged flooring/floor covering is not possible, we will only be liable for the cost of replacement flooring or floor covering in the room or area where the damage occurred and not undamaged floor covering in adjoining rooms or areas.

Matching Pairs or Sets or Suites:

In the event of loss or damage to any item forming part of a pair or set or part of a suite of furniture or sanitary ware, or forming part of a common design, the Company shall be liable for the individual damaged item only. The Company shall not be liable for the undamaged companion pieces or the full value of the pair or set or suite as a unit.

Under Insurance:

You are underinsured if the cost of rebuilding the Buildings or the cost of replacing the Contents at the time of loss or damage is more than your declared Sum Insured for Buildings and Contents as they appear on your Policy Schedule.

If you are underinsured, we will only pay a proportion of your claim based upon the proportional relationship between your declared Sums Insured for Buildings and Contents and the cost of rebuilding the Buildings or the cost of replacing the Contents at the time of loss or damage respectively. (Refer to the Condition of Average under General Policy Conditions Number 1.)

Other Insurance or Compensation Fund:

If at the time any claim arises under this Policy there is any other insurance covering the same liability or property lost/damaged, We shall not be liable to pay or contribute more than our rateable proportion of any such claim. If at the time any claim arises under this Policy there is a compensation fund covering the same liability or the same property lost/damaged, We shall not be liable to make any payment under this Policy.

Reinstatement of Sums Insured after Loss:

The Sum Insured by any item will not be reduced by the amount of any loss provided that you pay the additional premium on the amount of such loss from the date thereof to the date of expiry of the Period of Insurance.

Limitations to Liability:

Our maximum liability for loss or damage to Buildings and/or Contents shall be limited to that Sum Insured for Buildings and/or Contents as stated on the Policy Schedule.

We will pay any amounts due under the covers described under the “Additional Benefits” Sections to Buildings and Contents as described up to the limits shown under each paragraph.

The following limits also apply:

- For any one valuable: 5% of the Contents Sum Insured. This limit will not apply where the item is specifically described with a separate Sum Insured on the Policy Schedule.
- For valuables: 20% of the Contents Sum Insured. This limit will not apply where valuable items are specifically described on the Policy Schedule and their cumulative value exceeds 20%.
- For money €650.
- For home office equipment €3,800.
- For ride-on lawnmowers €6,500.

The Policy Excess

The amount you are required to pay as the first part of certain claims made under the Policy being:

- 1) €1,000 in respect of each and every claim for subsidence, landslip or ground heave
- 2) €500 in respect of each and every claim for water damage (arising from Storm or Flood or Escape of water or Accidental Damage)
- 3) €250 in respect of all other claims

No Claim Discount

In the event of no claim/s being made or arising under your Policy during the periods of insurance as shown below, the renewal premium shall be reduced as follows:

Number of preceding years claims free	No Claim Discount
One year	10%
Two or more years	20% (Maximum NCD level)

The premium for your first Period of Insurance will include a No Claim Discount calculated using the insurance claims history as declared by the Insured to us.

If this Policy is your first insurance on the property described on the Schedule, the Policy premium will be calculated granting automatic entitlement to a No Claim Discount representing two years’ claim free record. The maximum No Claim Discount is 20%.

General Policy Exclusions

Radioactivity and Sonic Bangs:

This Policy excludes loss, damage, cost or expense of whatsoever nature or any legal liability for personal injury to third parties or damage to property belonging to third parties directly or indirectly caused by or resulting from or in connection with:

- (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (ii) the radioactive, toxic, explosive or any other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- (iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (iv) pressure waves caused by aircraft and other devices travelling at sonic or supersonic speeds.

War and Terrorism:

This Policy excludes loss, damage, cost or expense of whatsoever nature or any legal liability for personal injury to third parties or damage to property belonging to third parties directly or indirectly caused by or resulting from or in connection with:

- 1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot, strikes or labour disturbances, civil commotion, earthquake, subterranean fire, or loot and pillage consequent on or in connection with any such perils unless otherwise stated on this Policy.
- 2. (a) Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- (b) Biological or chemical contamination.
- (c) Missiles, bombs, grenades or explosives.

For the purpose of this condition an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of 3(a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

This condition also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

Cyber Risks:

This Policy excludes loss, damage, cost or expense of whatsoever nature or any legal liability for personal injury to third parties or damage to property belonging to third parties directly or indirectly caused by or resulting from or in connection with:

- i. the loss of, alteration of or damage to, or
- ii. a reduction in the functionality, availability or operation of
- iii. a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains a malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse.

Uninsured Risks:

This Policy does not cover:

- (i) Wear, tear, rust or corrosion; gradual deterioration or any gradually operating cause, including damage caused by gradual water damage or from faulty seals or grouting; the cost of maintenance or normal decoration, mildew, rising damp, dry or wet rot, moth, vermin, insects, atmospheric or climatic conditions.
- (ii) Loss or damage due to confiscation, requisition or destruction by order of any Government, Public or Local Authority or any party with a financial interest in the property insured.
- (iii) Loss or damage caused deliberately by a member of the Insured's family or household.
- (iv) Loss or damage arising prior to the first period of Insurance.
- (v) Loss or damage caused by faulty workmanship or design, the use of faulty materials, or loss or damage resulting from them.
- (vi) Loss or damage to any property where the property was obtained by any person using any form of payment which proves to be counterfeit, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
- (vii) Liability, loss or damage arising directly in connection with any works of construction, reconstruction, structural alterations, demolition or extensions to the Private Dwellinghouse.

Pollution or Contamination

This Policy excludes loss, damage, cost or expense of whatsoever nature or any legal liability for personal injury to third parties or damage to property belonging to third parties directly or indirectly caused by or resulting from or in connection with pollution or contamination unless caused by:

- a. A sudden unforeseen and identifiable incident
- b. Leakage of oil from a domestic installation

Under b. We will not pay more than €130,000 arising from any one incident (inclusive of costs, legal fees and other expenses).

Date Related Electrical /Electronic Breakdowns:

This Policy excludes loss, damage, cost or expense of whatsoever nature or any legal liability for personal injury to third parties or damage to property belonging to third parties directly or indirectly caused by or resulting from or in connection with the failure of equipment at any time to treat any calendar date as the correct date and/or to manipulate correctly other information or process other commands using any such date.

Section 1A – Buildings Cover

We shall by payment, or at our option, by reinstatement, replacement or repair, indemnify you in the event of loss of or damage to the Buildings caused by the contingencies described in Paragraphs 1 to 13, Section 1A Buildings Cover subject to the terms, limitations, Conditions and General Exclusions of this Policy.

1. Fire, Explosion, Lightning, Thunderbolt, Earthquake	Excluding: <ul style="list-style-type: none"> The Policy Excess
2. Smoke	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage caused by smog, agricultural or industrial work or by any gradually operating cause.
3. Aircraft and other Aerial Devices or Articles dropped therefrom.	Excluding: <ul style="list-style-type: none"> The Policy Excess
4. Riot, Civil Commotion, Strikes, Labour, Disturbances, Malicious Persons or Vandals.	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage to boundary walls, paths, drives, patios, decking, tennis hardcourts, swimming pools, gates, fences and hedges around and pertaining to the Private Dwellinghouse. Loss or damage by any person lawfully in the building. Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
5. Theft or attempted Theft of Contents	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage by any person lawfully in the building. Loss or damage occurring while the Private Dwellinghouse is Unfurnished or Unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. Loss or damage where the Building or part thereof is lent, let or sublet, unless Theft of Contents is following forcible or violent entry to or exit from the Buildings.

6. Storm or Flood	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage caused by frost, subsidence or landslip Loss or damage to fences, gates and hedges Loss or damage to roofs constructed with torch-on felt exceeding 10 years of age or other felt exceeding 5 years of age. Loss or damage by any gradually operating cause.
7. Breakage or collapse of television and radio receiving aerials, satellite dishes, aerial fittings and masts.	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage to the actual aerial, mast itself and any fittings attached to it.
8. Escape of water from any fixed water or heating installation or domestic appliance	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage to any part or appliance from which the water leaked caused by wear, tear or gradual deterioration. Loss or damage caused by water leaking from shower units and baths through defective seals and grouting Loss or damage caused by subsidence, ground heave, landslip, wet or dry rot Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
9. Leakage of oil from any fixed oil installation	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage to any part or appliance from which the oil leaked caused by wear, tear or gradual deterioration. Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. Loss or damage caused by leakage of oil or pollution should you engage an environmental remediation expert/specialist or contractor <u>without our prior consent</u>. The Company at all times reserves the right to appoint an appropriate expert/specialist or contractor of our own choice.
10. Impact with any of the building by any road vehicle, or animal.	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage caused by any domestic animals belonging to you or under your control or belonging to or under the control of a member of your Family.
11. Falling trees or parts of trees	Excluding: <ul style="list-style-type: none"> The Policy Excess Loss or damage caused by the felling or lopping of trees carried out by you or on your behalf Loss of or damage to fences, gates and hedges

<p>12. Subsidence, Landslip or Ground Heave</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess • Loss or damage by coastal river or lake erosion • Damage by bedding down of any Buildings or the settlement of made-up ground or landfilled sites • Loss or damage if you know that any of the property on the site has already been damaged by land movement and you have not informed us about it • Loss or damage arising from faulty workmanship, defective design, the use of defective materials or inadequate drains or drainage systems, inadequate foundations or the use of faulty materials • Damage arising from the movement of solid floors/floor slabs unless the foundation of the external walls is damaged at the same time and by the same cause • Loss or damage arising from structural alterations, demolition, repairs or extensions to Buildings • Loss or damage to swimming pools, terraces, patios, decking, drives, footpaths, walls, gates or fences, drainage pipes, waste pipes and sewers, unless the Private Dwellinghouse is also damaged at the same time.
<p>13. Accidental Damage Cover to the Building of the Private Dwellinghouse</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage while any part of the Private Dwellinghouse is lent, let or sublet • Loss or damage caused by wear and tear or gradual deterioration, domestic pets, insects, vermin, corrosion, rats, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, decorating, alteration or repair, misuse, electrical or mechanical breakdown. • Loss or damage caused by faulty workmanship or design, the use of faulty materials, or loss or damage resulting from them • Loss or damage caused by scratching, abrading or denting. • Loss or damage arising from structural alterations, demolition, repairs or extensions to the Buildings. • Loss or damage which comes within the terms of any Exclusion or Limitation set out in this Policy including but not limited to Paragraphs 1-12.

Section 1A – Buildings Cover - Additional Benefits

THE FOLLOWING ADDITIONAL BENEFITS ARE PROVIDED AS PART OF YOUR BUILDINGS COVER:

<p>14. Debris Removal/Architects' Fees/Building Regulations Where there has been loss or damage which is covered under Paragraphs 1-13 Section 1A of this Policy, we will also pay for the necessary and reasonable costs:</p> <ol style="list-style-type: none"> In removing debris and/or shoring up the Buildings. For architects/surveyors and Legal Fees incurred with our consent in reinstatement of the Buildings. In complying with any Government, Local Authority, Building or other Regulation to the extent that these apply to the parts of the Buildings damaged. The most we will pay under this heading is 20% of the Sum Insured on Buildings. 	<p>Excluding:</p> <ul style="list-style-type: none"> • Any costs incurred without our written permission. • Any costs or fees incurred for preparing any claim under this Policy. • Any costs in complying with any Building or other Regulations resulting from a notice served prior to the occurrence of loss or damage
<p>15. Underground pipes and cables. We will pay for the accidental damage to underground pipes and cables extending from the Private Dwellinghouse to the public mains for which you are legally responsible.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring at distances in excess of 15 metres from the Private Dwellinghouse.
<p>16. Accidental Breakage of Fixed Glass and Sanitary Fittings. We will pay for the accidental breakage of:</p> <ol style="list-style-type: none"> fixed glass in windows, doors, fanlights fixed washbasins, pedestals, baths, sinks, splashbacks, showertrays, bidets, lavatory pans, cisterns and similar sanitary fixtures. 	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.

<p>17. Alternative Accommodation If the Private Dwellinghouse is made uninhabitable by damage from any cause which is covered under Paragraphs 1-13 Section 1A of this Policy, we will pay for: The reasonable additional expenses necessarily incurred for alternative comparable accommodation for you and members of your Family. The most we will pay under this heading is 15% of the Sum Insured on Buildings.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Expenses incurred where the work of reinstatement is unduly delayed by you or any person acting on your behalf. • Expenses incurred where the Private Dwellinghouse is not being used as your primary place of residence.
<p>18. Trace and Access We will pay for the cost of removing or replacing any part of the Buildings necessary to repair any fixed household water or heating installation which has caused an escape of water or oil. The most we will pay under this heading is €650</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage to any part or appliance from which the water or oil leaked. • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage arising in the course of any works of repair, reconstruction or replacement.
<p>19. Purchaser's Interest In the event of you selling the Private Dwellinghouse, the buyer or contracting purchaser shall have the benefit of the cover under Section 1A - Buildings up to the date of the completion of the sale, unless the Buildings are Insured under another Policy.</p>	
<p>20. Fire Brigade Charges We will pay the Fire Brigade attendance charges as may be levied by the Local Authorities in dealing with any fire which results in a claim under this Policy. The most we will pay under this heading is €2,000.</p>	

<p>21. 24 Hour "Find a Tradesperson" Helpline The FBD Home SOS Helpline Service is a 24 hour, 365 day a year service through which we will provide a connection to an approved network of tradespersons including plumbers, electricians, glaziers, locksmiths or roofers for your benefit in the event of an Emergency. Contact the service through the 1890 478 478. All costs, expenses or fees incurred through use of this Helpline will be met by you the Policyholder; however, if the cost is covered by the Home Multiperil Insurance Policy, the Company will repay the cost as part of a claim settlement.</p>	<p>Excluding: FBD Insurance plc, or its agents (including the Helpline service providers) do not accept responsibility for any expenses (other than those expenses covered under your policy), consequential loss or legal liability for any loss or damage to any property or persons, arising from the provision of or delay or omission in providing services.</p>
<p>22. Clean-up Expenses Expenses necessarily and reasonably incurred in cleaning up (but not to landscape), following escape of oil from any fixed domestic system. The most we will pay under this heading is €1,300.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Expenses for which a claim is made elsewhere under this or any other Insurance Policy.

23. Legal Liability as Owner

We will indemnify you in respect of all amounts that you become legally liable to pay for:

- (i) Accidental death or bodily injury or illness to any person not being:
 - a. members of your Family or Household.
 - b. Employees of you or employees of a member of your Family or Household.
- (ii) Accidental damage to property not belonging to or in the charge of or under the control of:-
 - a. You
 - b. Any member of your Family or Household
 - c. Employees of you or employees of a member of your Family or Household.

We will also pay for the additional costs recoverable from any claimant and any costs incurred by you where agreed by us in writing.

The most we will pay under this heading to any claimant or any number of claimants in respect of or arising out of any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall not exceed the sum of €2,600,000 inclusive of additional costs, legal fees and other expenses.

In the event of your death, We will in respect of the liability incurred by you, indemnify your personal representatives provided that such personal representatives shall as though they were the Insured observe, fulfil and be subject to the terms, exceptions and conditions of the Policy so far as they can apply.

Excluding:

- (i) Liability arising out of any contract or agreement which imposes upon you liability which you would not otherwise have been under.
- (ii) Liability arising in connection with the ownership, possession or occupation of any other land, Buildings or structures other than the private dwellinghouse specified in the Schedule.
- (iii) Injury or damage arising out of or incidental to any profession, trade or business other than:
 - a. the provision of a child minding facility for not more than 3 children.
 - b. the letting of accommodation to not more than 2 paying guests.
- (iv) Injury or damage arising out of the use of mechanically or electrically propelled or assisted vehicles, horse drawn vehicle or craft, lifts, boats, aircraft, hovercraft, trailers or caravans owned by or in the custody or control of any member of your Family or Household. This exclusion shall not apply to:
 - Pedestrian controlled garden Implements or ride on lawnmowers used at the Private Dwellinghouse described on the schedule in non-RoadTraffic Act circumstances.
 - Trailers and caravans detached from any vehicle parked at the Private Dwellinghouse in non-RoadTraffic Act circumstances.
- (v) Injury arising in connection with the carrying out of works of construction, reconstruction, structural alterations or repairs.
- (vi) Liability arising in connection with tree felling or lopping operations.

Section 1B - Contents Cover

We shall by payment, or at our option, by reinstatement, replacement or repair, indemnify you in the event of loss of or damage to the Contents caused by the contingencies described in Paragraphs 1 to 12, Section 1B Contents Cover subject to the terms, limitations, conditions and exclusions of this Policy.

Our maximum liability for loss or damage to Contents shall be limited to that Sum Insured for Contents as stated on the Policy Schedule.

<p>1. Fire, Explosion, Lightning, Thunderbolt, Earthquake</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess
<p>2. Smoke</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess • Loss or damage caused by smog, agricultural or industrial work or by any gradually operating cause.
<p>3. Aircraft and other Aerial Devices or Articles dropped therefrom.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess
<p>4. Riot, Civil Commotion, Strikes, Labour, Disturbances, Malicious Persons or Vandals.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess • Loss or damage by any person lawfully in the building. • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>5. Theft or attempted Theft of Contents from the Private Dwellinghouse and/or the Domestic Outbuildings and Garages on the same Premises and used in connection with the Private Dwellinghouse.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • The Policy Excess • Loss or damage by any person lawfully in the building. • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage where the Building or part thereof is lent, let or sublet unless theft of Contents is following forcible and violent entry to or exit from the Buildings.

6. Storm and Flood	Excluding: <ul style="list-style-type: none"> • The Policy Excess • Loss or damage caused by frost, subsidence or landslip • Loss or damage by any gradually operating cause.
7. Breakage or collapse of television and radio receiving aerials, satellite dishes, aerial fittings and masts.	Excluding: <ul style="list-style-type: none"> • The Policy Excess • Loss or damage to the actual aerial, mast itself and any fittings attached to it.
8. Escape of water from any fixed water or heating installation or domestic appliance.	Excluding: <ul style="list-style-type: none"> • The Policy Excess • Loss or damage to any part or appliance from which the water leaked caused by wear, tear or gradual deterioration. • Loss or damage caused by water leaking from shower units and baths through defective seals and grouting. • Loss or damage caused by subsidence, ground heave, landslip, wet or dry rot • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
9. Leakage of oil from any fixed oil installation.	Excluding: <ul style="list-style-type: none"> • The Policy Excess • Loss or damage to any part or appliance from which the oil leaked caused by wear, tear or gradual deterioration. • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage caused by leakage of oil or pollution should you engage an environmental/remediation expert/specialist or contractor <u>without our prior consent</u>. The Company at all times reserves the right to appoint an appropriate expert/specialist or contractor of our own choice.
10. Impact with any of the Buildings by any road vehicle, or animal.	Excluding: <ul style="list-style-type: none"> • The Policy Excess • Loss or damage caused by any domestic animals belonging to you or under your control or belonging to or under the control of a member of your Family.
11. Falling trees or tree parts	Excluding: <ul style="list-style-type: none"> • The Policy Excess • All loss or damage unless the Buildings are damaged simultaneously.
12. Subsidence, Landslip or Ground Heave	Excluding: <ul style="list-style-type: none"> • The Policy Excess • All loss or damage unless the Buildings are damaged simultaneously.

Accidental Damage to Contents Cover

Please check your Schedule to see if cover under this heading is operative.

No cover is applicable under this Paragraph unless it is specifically purchased by you as an optional additional cover and unless it appears on your Policy Schedule.

It is declared and agreed that the insurance in force under Section 1B of this Policy in respect of Contents (as defined in the Policy) extends to indemnify the insured in respect of destruction or damage by accidental means whilst contained within the Insured's Private Dwellinghouse at the situation stated in the Schedule but excluding:-

- a) destruction of or damage to glass, earthenware or china articles or property of light materials
- b) destruction or damage occurring in any part of the Buildings which may be lent, let or sub-let
- c) destruction or damage arising from wear and tear, gradual deterioration, action of light or weather (other than storm), moths, vermin or any process of cleaning, repairing, dyeing or restoring, mechanical or electrical defect
- d) destruction or damage to jewellery, watches, furs, musical instruments, cameras, camcorders, contact lens, spectacles, hearing aids, mobile phones, sporting guns, food, drink or plants
- e) destruction or corruption of data or programs
- f) chewing, scratching, tearing or fouling by pets
- g) the Policy Excess.

For the purposes of the Insurance provided by this Section "Accidental Damage" shall mean damage caused suddenly and unexpectedly by an outside force.

Section 1B – Contents Cover - Additional Benefits

THE FOLLOWING ADDITIONAL BENEFITS ARE PROVIDED AS PART OF YOUR CONTENTS COVER:

<p>13. Contents Temporarily Removed Loss or damage to Contents (excluding Money) whilst they are temporarily removed elsewhere in Ireland, United Kingdom or the Continent of Europe caused by the Perils listed in Paragraphs 1 to 12 of this Section 1B - Contents cover.</p> <p>The most we will pay under this heading is 15% of the Sum Insured on Contents.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Damage by Storm or Flood to property not in an enclosed building • Theft other than – <ul style="list-style-type: none"> i. from a Bank ii. from any building where you, your Family or member of your Household normally reside. • Property otherwise insured or removed for sale or exhibition or to a furniture depository.
<p>14. Employees’ Personal Effects Loss or damage caused by an insured peril to clothing and personal goods (other than Money and/or stamps) of your domestic employees whilst in the Private Dwellinghouse described in the Schedule.</p> <p>The most we will pay under this heading is €1,300.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage where such property is insured elsewhere. • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>15. Entertainment Equipment: Accidental Damage to television sets, audio, video and home computer equipment while they are in the Private Dwellinghouse.</p> <p>The most we will pay under this heading is €1,300.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage cause by wear and tear, electrical or mechanical breakdown or misuse • Loss or damage caused during any process of cleaning, maintenance, repair or dismantling • Loss or damage to equipment designed to be portable, including gaming consoles, whilst being carried or moved. • Loss or damage to records, tapes, cassettes, discs, software and data carrying devices.

<p>16. Glass Breakage: Accidental Breakage of mirrors, fixed glass in furniture and ceramic hobs.</p> <p>The most we will pay under this heading is €1,300.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage to glass in pictures, clocks and similar articles and glass ordinarily carried by hand.
<p>17. Door Lock Replacement: The cost of replacing external door locks in the Private Dwellinghouse only referred to in the Schedule where the keys of such locks have been stolen following a break-in at the Private Dwellinghouse.</p> <p>The most we will pay under this heading is €650.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance. • Loss or damage to locks to all domestic outbuildings, garages and gates.
<p>18. Unauthorised use of Credit Cards Financial loss incurred by you or any member of the your Family permanently residing with you resulting from the unauthorised use of personal cheques or any credit, bankers or cash dispenser cards which have been stolen from the Private Dwellinghouse described in the Schedule.</p> <p>The most we will pay under this heading is €650.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Unauthorised use by a member of your Family or Household. • Losses where the conditions of the credit card issued were not complied with. • Losses not reported to the card provider and Gardai within 24 hours of being discovered.
<p>19. Theft of Contents in the Open. Loss or damage to Contents in the open caused by the stealing or attempted stealing whilst within the boundary of the site on which the Private Dwellinghouse stands.</p> <p>The most we will pay under this heading is €650.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> • Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.

<p>20. Loss of Central Heating Oil Loss of central heating oil following loss or damage caused by any of the contingencies described by Items 1 to 12 of Section 1B - Contents Cover.</p> <p>The most we will pay under this heading is €650.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>21. Wedding Presents The sum insured on Contents is increased by 20% for a period of 30 days before and 30 days after the date of the wedding day of you or any member of your Family to cover wedding presents, whilst in the Private Dwellinghouse described in the Schedule.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>22. Christmas Presents The sum insured on Contents is increased by 20% for the period from 1st December to 7th January each year to cover Christmas presents in the Private Dwellinghouse described in the Schedule.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>23. Jury Service We will pay you €25 per day for each day that you or your spouse attend at court for jury service in any law Court in the Republic of Ireland, provided that we receive written proof of your jury service.</p> <p>The most we will pay under this heading is €650.</p>	
<p>24. Title Deeds The cost of preparing new title deeds to the Property if they are lost or damaged by any of the perils insured by this Policy while in the Private Dwellinghouse or in a bank for safe-keeping.</p> <p>The most we will pay under this heading is €1,000.</p>	

<p>25. Death Benefit Insured and Insured's Spouse We will pay compensation to a maximum of €30,000 in the event of your death and/or that of your spouse occurring in the Private Dwellinghouse described in the Schedule occasioned by outward visible and violent injury directly caused by :</p> <p>(i) fire at which a fire brigade is in attendance, (ii) burglars or housebreakers</p> <p>where the death ensues within 3 months of such injury.</p>	
<p>26. Tenants' Liability Loss or damage to the Private Dwellinghouse and/or landlord's fixtures and fittings for which the Insured is liable under written contract caused by the perils listed under Section 1B, 1 to 9 herein. The most we will pay under this heading is 10% of the Sum Insured on Contents.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.
<p>27. Fire Brigade Charges We will pay the fire brigade attendance charges as may be levied by the Local Authorities in dealing with any fire which results in a claim under this Policy.</p> <p>The most we will pay under this heading is €2,000.</p>	<p>Excluding: Charges for which a claim is made under Section 1(A) "Buildings Cover" of this Policy.</p>
<p>28. Loss of Food in Freezer We will pay for loss, destruction or damage to food in freezer caused by rise or fall in temperature.</p> <p>The most we will pay under this heading is €500.</p>	<p>Excluding:</p> <ul style="list-style-type: none"> Loss, destruction or damage arising from a deliberate act by you or any person acting on your behalf or any power supply authority or the withholding or restricting of power by such authority. Loss or damage occurring while the Private Dwellinghouse is unfurnished or unoccupied for more than 45 consecutive days immediately prior to the loss or damage and/or 90 days whether consecutive or not in any one Period of Insurance.

Section 2 – Sports Equipment

Please check your Policy Schedule to see if cover under this Section is applicable:

No Excess applies in respect of the covers described in this Section unless one is specifically referred to on your Policy Schedule.

<p>We shall by payment, or at our option, by reinstatement, replacement or repair, indemnify you in respect of loss of or damage to any of the undernoted items referred to by item number in the Schedule happening anywhere within the Continent of Europe during the Period of Insurance, and worldwide for a period of up to 60 days during the Period of Insurance.</p> <p>PROVIDED ALWAYS that Our liability under this Section shall not exceed:-</p> <p>(a) in respect of any one item in the Schedule hereto the sum set opposite thereto</p> <p>(b) in respect of all loss or damage sustained during any one Period of Insurance the Total Sum Insured</p> <p>(c) €500 any one article unless agreed otherwise by the Company in writing.</p> <p>In the event of a claim for loss of property, you must afford such evidence as shall satisfy us that the property in respect of which a claim is made has been actually lost and is not merely mislaid or missing.</p>	<p>Excluding: We shall not be liable for:-</p> <p>(a) Loss or damage due to theft or attempted theft in which you or any member of the your Family or Household is concerned as principal or accessory.</p> <p>(b) Loss or damage by confiscation, destruction, requisition or detention by Customs or other Officials or Authorities.</p> <p>(c) Breakage of glass or articles of a brittle nature.</p> <p>(d) Loss or damage arising from moth, mildew, wear and tear, mechanical or electrical breakdown, inherent defect, faulty workmanship, faulty design or the use of faulty materials, gradually operating cause or the actual process of cleaning, dyeing, restoring or altering of any articles.</p>
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Section 2 - Sports Equipment Continued

Item 1	Angler's Equipment	Rods, reels and other angling tackle but excluding tackle used for tunny or shark fishing, or fishing for profit.
Item 2	Bowler's Equipment	Bowl's and bowling cases
Item 3	Amateur Cricketer's Equipment	Cricket gear excluding any bat which is more than two years old at the time of the happening of any loss or damage.
Item 4	Golfer's Equipment	Golf clubs, golf bags, caddie cars and other equipment designed for the game of golf. The Insured's personal effects (excluding watches, gold and silver articles, jewellery, trinkets, medals, coins, money, securities, documents and stamps) whilst within any golf clubhouse are also included.
Item 5	Sporting Guns	Loss of or damage to guns and gun cases carried or used for the purpose of sport excluding liability for wear and tear, depreciation, rust or defects in lock mechanism.
Item 6	Tennis and Badminton Equipment	Loss of or damage to tennis or badminton racquets and holdalls excluding liability for breakage of strings.

Section 3 – All Risks

Please check your Policy Schedule to see if cover under this Section is applicable:

No Excess applies in respect of the covers described in this Section unless one is specifically referred to on your Policy Schedule.

All Risks Cover

We shall by payment, or at our option, by reinstatement, replacement or repair, indemnify you in respect of loss of or damage to property as shown in the Schedule occurring within Ireland or elsewhere in the Continent of Europe during the Period of Insurance, and worldwide for a period of up to 60 days during the Period of Insurance.

PROVIDED ALWAYS that Our liability under this Section shall not exceed:-

- (a) in respect of any one item in the Schedule hereto the sum set opposite thereto
 - (b) in respect of all loss or damage sustained during any one Period of Insurance the Total Sum Insured
 - (c) in respect of any one article €1,300 unless otherwise stated in the Schedule.
- In the event of a claim for loss of property, you must afford such evidence as shall satisfy us that the property in respect of which a claim is made has been actually lost and is not merely mislaid or missing.

Excluding:

The Company shall not be liable for:-

- (a) Loss or damage due to theft or attempted theft in which you or any member of the your Family or Household is concerned as principal or accessory.
- (b) Loss or damage by confiscation, destruction, requisition or detention by Customs or other Officials or Authorities,
- (c) Breakage of glass or articles of a brittle nature (other than jewellery), damage caused by overwinding, denting, or internal damage of watches or clocks (other than damage caused by fire or thieves).
- (d) Loss or damage arising from moth, mildew, wear and tear, mechanical or electrical breakdown, inherent defect, faulty workmanship, faulty design or the use of faulty materials, gradually operating cause or the actual process of cleaning, dyeing, restoring or altering of any articles.
- (e) Any property more specifically insured or any amount that you cannot recover from a more specific insurance policy because the insurer refuses or reduces a claim.
- (f) Stealing from any unattended motor vehicle unless from a vehicle glove compartment or locked in boot of a private motor car.

Items of Jewellery valued in excess of €10,000

Unless otherwise and specifically agreed cover in respect of items of jewellery valued in excess of €10,000 shall be subject to the item being kept in a domestic safe whilst not being worn.

Where the item of jewellery, valued in excess of €10,000 is a ring with claws holding diamonds or other precious materials, cover shall be subject to the ring being inspected at least once every two years by a reputable jeweller and any defects therein being rectified immediately.

Section 4(a) & 4(b) – Personal Accident

4(a) Named Persons

We agree that if the Insured Person named in the Schedule shall sustain bodily injury solely and directly caused by accidental, visible, violent and external means, we will pay to the Insured Person named in the Schedule (or his/her Legal Personal Representative in the event of death) the sum or sums of money as set out below relevant to Section 4 (a) as specified on the Schedule.

4(b) Family Travel

We agree that if you or any member of your Family shall sustain bodily injury solely and directly caused by accidental, visible, violent and external means while in or on or entering or alighting from:-

- (a) Any road vehicle (other than mopeds, motor cycles or motor scooters) as driver or passenger in a private capacity.
- (b) (i) any railway train
- (ii) any aircraft operated by a licensed operator or charterer
- (iii) any passenger ship or ferry, hovercraft, hydrofoil or air cushion vehicle as a passenger in a private capacity

We will pay you (or your personal representative in the event of your death) the benefits mentioned below relevant to Section 4 (b).

For Units of Benefit See Schedule - Benefits per Standard Unit

Bodily Injury solely and directly caused by accidental, violent, external and visible means and being the sole and direct cause of:-		4(a)	4(b)		
	Item		Persons over 18 years	Persons under 18 years	
Occurring within twelve calendar months of the happening of bodily injury as aforesaid	1	Death or	€2,000	€2,000	€130
	2	Total loss by physical severance at or above the wrist of one or both hands, or	€2,000	€2,000	€2,000
	3	Total loss by physical severance at or above the ankle of one or both feet, or	€2,000	€2,000	€2,000
	4	Total and irrecoverable loss of all sight in one or both eyes, or	€2,000	€2,000	€2,000
	5	Permanent total disablement from pursuance of gainful employment of any or every kind	€2,000	€2,000	€2,000
	6	Temporary total disablement from engaging in or giving attention to usual profession or occupation – benefit at rate of	€13 per week after first week of disablement	€13 per week after first week of disablement	Nil
	7	Temporary partial disablement from engaging in or giving attention to usual profession or occupation – benefit at the rate of	€7 per week after first week of disablement	Nil	Nil

Medical Expenses

Where WEEKLY BENEFIT is payable in respect of any claim under this Policy we will pay in addition the medical charges incurred by the Insured Person in connection with the accident for which such claim is made up to fifteen per cent, of the amount of such weekly benefit.

Provisos

1. No benefit shall be payable under Items 6 and 7
 - (a) until the total amount has been ascertained and agreed
 - (b) unless the bodily injury requires treatment by a duly registered medical practitioner, nor in respect of any period of disablement which is not certified by such a medical practitioner
 - (c) in respect of any one accident for more than 104 weeks after first week of commencement of disablement as certified by a fully qualified medical practitioner.
2. Benefit shall not be payable under more than one item in respect of the same bodily injury. Any sums payable under items 6 to 7 shall be deducted from any sums subsequently payable under items 1 to 5 in respect of the same bodily injury, the Company being liable only for the balance.
3. The total sum payable under this Section in respect of any one or more accidents occurring during the Period of Insurance shall not exceed in all the largest sum insured as under any one of the items 1 to 5, unless otherwise shown in the Schedule.
4. After a person incurs any bodily injury resulting in a claim under any of the items 1 to 5 no further liability (in respect of that person) shall attach to us to make any payment under Section 4 (a) and/or 4 (b) of this Policy.

Geographical Limits

1. The Republic of Ireland and
2. For the purposes of travel only:

The remainder of Europe, the United States of America, Canada, Australia and New Zealand.

Special Conditions and Exceptions

1. We shall not be liable under this Section in respect of bodily injury whether fatal or non-fatal directly or indirectly caused by arising or resulting from or traceable to:-
 - (a) the insured person taking part in military airforce or naval service operations or whilst at sea as an officer or member of the crew of a merchant vessel
 - (b) intentional self-injury, suicide or attempted suicide (whether felonious or not), provoked assault, fighting (except in bona fide self-defence) or deliberate exposure to exceptional danger (except in an attempt to save human life), disease or natural causes
 - (c) any accident happening when the insured person is in a state of insanity or is under the influence of intoxicating liquor or drug/s

- (d) any accident happening while the insured person is engaged in or taking part in aeronautics and/or aviation of any description or resulting from being in or upon or entering or descending from any aircraft (other than as a bona fide passenger in a standard type aircraft operated by a recognised air charter company) or while participating in any speed or duration test of any kind. The expression "aircraft" shall include any vessel, craft, or thing made or intended to float in or travel through the air
- (e) medical or surgical treatment (except where such treatment is rendered necessary by bodily injury caused by accident within the scope of this Section) childbirth or pregnancy
- (f) any accident happening when the insured person or has passed his/her 70th birthday
- (g) the insured person engaging in football (of any kind), hurling, hunting, motor-cycling (whether as driver or passenger) mountaineering, winter sports, polo, racing of any kind (other than on foot) or using a circular saw UNLESS OTHERWISE AGREED IN WRITING BY THE COMPANYY.

2. Immediate notice in writing must be sent to the Head Office or any Branch Office of the Company of any accident to the Insured Person who must as early as possible place himself/herself under the care of a fully qualified medical practitioner. When notice is not received by the Company within 14 (fourteen) days after the occurrence of the accident, a fair and reasonable explanation for the delay must be given, otherwise the claim will not be admitted. In the event of death, immediate notice must be sent to the Company.

In no case will the Company be liable unless the person appointed by the Company shall be allowed to make any medical or surgical examination of the Insured person on the occasion of any alleged injury within the meaning of this insurance, and so often as the same may be required on behalf of the Company and in the event of death to make any post mortem examination of the deceased as the Company is advised is necessary, for the purpose of ascertaining the extent of the alleged injuries and disablement or the true cause of death, and no surgical examination of the body shall be made at the instance of the representative of the deceased without due notice having been first given to the Company, so as to enable the Company to have its medical officer present at the same time.

3. If any person to whom this section applies shall engage in any profession, business or occupation in which greater risk may be incurred than in the profession, business or occupation last declared to the Company, the Company shall not be liable in respect of any bodily injury arising out of or in the course of such profession, business or occupation unless written notice of such change shall have been given to the Company and the Company shall have agreed by endorsement hereon that this Section shall apply to such changed profession, business or occupation.
4. The Insured Person or his/her legal personal representatives shall at his/her or their expense furnish to the Company such certificates, information and evidence as the Company may reasonably require in the form and of the nature prescribed by the Company. No claim under this Insurance shall be payable unless the Insured or his/her legal personal representatives have complied with the terms of this condition.
5. In the event of the Company having paid the principal sum named herein following a presumption of the accidental death of a person later found to be living, such principal sum shall be refunded to the Company by the person or person to whom it was paid.

Section 5 – Liability Protection

5A. Accidents to Servants

We will indemnify you in respect all amounts that you become legally liable to pay for:

Death or bodily injury or disease during the Period of Insurance to any domestic servant, childminder, carer, home help, gardeners or painters/decorators or any person carrying out repairs whilst in your employment in connection with the Insured's Dwellinghouse aforesaid and arising out of and in the course of his employment by you.

We will also pay for the additional costs recoverable from any claimant and any costs incurred by you where agreed by us in writing.

The most we will pay under this heading to any claimant or any number of claimants in respect of or arising out of any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall not exceed the sum of €2,600,000 inclusive of additional costs, legal fees and other expenses.

In the event of your death, We will in respect of the liability incurred by you, indemnify your personal representatives provided that such personal representatives shall as though they were the Insured observe, fulfil and be subject to the terms, exceptions and conditions of the Policy so far as they can apply

Excluding:

- (i) Liability arising out of any contract or agreement which imposes upon you liability which you would not otherwise have been under.
- (ii) Death or bodily injury or disease to any member of your Family or Household.
- (iii) Death or bodily injury or disease to any independent contractor, consultant or their employees.
- (iv) Liability arising in connection with the ownership, possession or occupation of any other land, Buildings or structures other than the Private Dwellinghouse specified in the Schedule.
- (v) Injury or damage arising out of or incidental to any profession, trade or business other than:
 - a. the provision of a child minding facility for not more than 3 children.
 - b. the letting of accommodation to not more than 2 paying guests.
- (vi) Injury or damage arising out of the use of mechanically or electrically propelled or assisted vehicles, horse drawn vehicle or craft, lifts, boats, aircraft, hovercraft, trailers or caravans owned by or in the custody or control of any member of your Family or Household. This exclusion shall not apply to:
 - Pedestrian controlled garden implements or ride on lawnmowers used at the Private Dwellinghouse described on the schedule in non-Road Traffic Act circumstances.
 - Trailers and caravans detached from any vehicle parked at the Private Dwellinghouse in non-Road Traffic Act circumstances.
- (vii) Liability arising in connection with the carrying out of works of construction, reconstruction, structural alterations.
- (viii) Liability arising in connection with tree felling or lopping operations.

5B. Liability to Others as Occupier or arising in a Personal capacity

We will indemnify you in respect of all amounts that you become legally liable to pay as occupier of the Private Dwellinghouse described in the Schedule or arising in a personal capacity for:

- (i) Accidental death or bodily injury or illness to any person not being:
 - a. members of your Family or Household.
 - b. Employees of you or Employees of a member of your Family or Household.
- (ii) Accidental Damage to property not belonging to or in the charge of or under the control of:-
 - a. You
 - b. Any member of the your Family or Household
 - c. Employees of you or Employees of a member of your Family or Household.

We will also pay for the additional costs recoverable by any claimant and any costs incurred by you where agreed by us in writing. In addition we will also indemnify, in like manner members of your Family or Household permanently residing with you at the Private Dwellinghouse described in the Schedule provided that such persons shall as though they were the Insured observe, fulfil and be subject to the terms, exceptions and conditions of the Policy so far as they can apply.

The most we will pay under this heading to any claimant or any number of claimants in respect of or arising out of any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall not exceed the sum of €2,600,000 inclusive of additional costs, legal fees and other expenses.

In the event of your death, We will in respect of the liability incurred by you, indemnify your personal representatives provided that such personal representatives shall as though they were the Insured observe, fulfil and be subject to the terms, exceptions and conditions of the Policy so far as they can apply.

Excluding:

- (i) Liability arising out of any contract or agreement which imposes upon you liability which you would not otherwise have been under.
- (ii) Liability arising in connection with the ownership or possession of any land, buildings or structures, other than the insured Building.
- (iii) Injury or damage arising out of or incidental to any profession, trade or business.
- (iv) Injury or damage arising out of the use of mechanically or electrically propelled or assisted vehicles, horse drawn vehicle or craft, lifts, boats, aircraft, hovercraft, trailers or caravans owned by or in the custody or control of any member of your Family or Household. This exclusion shall not apply to:
 - Pedestrian controlled garden implements or ride on lawnmowers used at the Private Dwellinghouse described on the schedule in non-Road Traffic Act circumstances.
 - Trailers and caravans detached from any vehicle parked at the Private Dwelling house in non-Road Traffic Act circumstances.
 - Hand propelled boats and model aircraft
- (v) Injury arising in connection with the carrying out of works of construction, reconstruction, structural alterations or repairs.
- (vi) Liability arising in connection with dangerous implements (e.g. chainsaws, blow-torches, kango hammers, welding equipment and/or any equipment necessitating the use of protective clothing) which are being used other than at the Private Dwellinghouse as described in the Schedule
- (vii) Liability arising in connection with tree felling or lopping operations.
- (viii) Liability arising in connection with the ownership, possession or use of dogs designated as dangerous in the Regulations made under the Control of Dogs Acts, where such possession or use is not in accordance with the provisions of such Regulations.
- (ix) Liability in connection with the transmission of any communicable disease by the Insured or any member of your Family or Household.
- (x) Liability in connection with firearms other than licensed sporting guns.

Section 6 – Home Emergency Assistance

FBD Home Emergency Assistance: LoCall Number: 1890 583 583

This is an optional Additional Cover.

Please check your Policy Schedule to see if cover under this Section is applicable. No Excess applies in respect of the covers described in this Section unless one is specifically referred to on your Policy Schedule.

This part of the Policy is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros, S.A. trading as Mapfre Asistencia Agency Ireland (company registration number 903874) having its registered office at Ireland Assist House, 22-26 Prospect Hill, Galway. Mapfre Asistencia Agency is regulated by the Irish Financial Services Regulatory Authority. Details of your insurance cover will be held by Mapfre Asistencia Agency Ireland for the purposes of underwriting, claims handling and fraud prevention subject to the provision of the Data Protection Acts.

Home Assistance is a 24 Hour 365 Days a Year Home Emergency Service designed to assist you in the event of a household emergency. LoCall Number: 1890 583 583

Note: No benefit shall be payable unless we have been notified and have authorised assistance through the medium of the telephone number shown. Please have your Policy Number to hand when contacting the Home Emergency Assistance Service.

Please have the following information available when you call:

- (a) your home/mobile telephone number
- (b) your full home address
- (c) your policy number
- (d) a description of the problem

We are responsible only for expenses incurred with our prior approval if your Private Dwellinghouse has been broken into. The matter should be reported to the Gardai prior to calling the Home Emergency Assistance line.

Covers Provided:

We cover the cost of the callout, labour and materials which are necessary for the emergency repair up to a maximum amount of €200 for each emergency and €254 for glazing. In the event of the repairs exceeding the maximum allowable, you are responsible for the difference.

Events Insured:

SECTION A: EMERGENCY SERVICES

We undertake to provide an Emergency Repair Service to secure your Private Dwellinghouse and prevent further loss or damage occurring following an emergency as a result of one of the following occurrences:

- (i) Breakdown or damage to piping, leaks from sanitary fixtures and fittings and fixed water installations within your Private Dwellinghouse.
- (ii) Failure of the electrical supply within your Private Dwellinghouse as a result of a fault or damage to the internal electrical installation.
- (iii) Your Private Dwellinghouse being made insecure or if entry is impeded due to loss of keys, or damage to locks, as a result of theft or any other accidental cause or in the event that a child may have locked themselves in a room.
- (iv) Storm damage or any other accidental damage to the roof which renders your Private Dwellinghouse insecure.
- (v) Breakage of glazing to external windows or doors which render your Private Dwellinghouse insecure.

SECTION B: FOLLOW UP SERVICES

When we have effected an emergency repair (Section A) the following benefits will become available to you:

- (i) **Urgent Message Relay** - When an emergency occurs within your Private Dwellinghouse, we will relay an urgent message to a family member at home or abroad.
- (ii) **Essential Information** - If you need the telephone number of an essential service urgently, simply call the LoCall Number and we will provide the telephone number for the Hospital, Garda Station, Fire Brigade or 24 Hour Pharmacy.

Definitions attaching to Section 6:

Emergency: An unforeseen or sudden occurrence which results in damage to your Private Dwellinghouse, demanding immediate action to render it safe, and/or secure it against further loss or damage.

Emergency Repair: The repair necessary to render the Private Dwellinghouse safe and/or secure the Private Dwellinghouse against further loss or damage as a result of an unforeseen or sudden occurrence which results in damage to your Private Dwellinghouse demanding immediate action.

Territorial Limits: The Republic of Ireland.

You: The Insured as owner and occupier or landlord of the Private Dwellinghouse for whom the Insured arranged the purchase of a Home Emergency Assistance Policy through FBD Insurance plc.

Exclusion to Section A:

The Company shall not be liable for:

- A)
 - (i) The repair of damage arising from seepage, leaking or dampness even as a result of breakage or damage of the piping or other installation.
 - (ii) The repair of air conditioning installations, electrical showers, water filtration units, jacuzzis, drains and septic tanks outside of the Private Dwellinghouse.
- B)
 - (i) Repair to lighting such as, but not exclusively, bulbs or fluorescent tubes, free-standing electrical installations such as lamps, home appliances.
 - (ii) Alarm or telephone systems.
- C) Any work to:
 - internal doors or fittings
 - external doors not directly accessing the Private Dwellinghouse
 - mechanical shutters or automatic garage doors
 - double glazed units where one pane has remained intact
 - any Private Dwellinghouse in the course of construction or under refurbishment or renovation.

Exclusions common to Sections A & B:

The Company shall not be liable for any:

- (i) Work other than emergency repair as specified.
- (ii) Work undertaken not within your Private Dwellinghouse.
- (iii) Costs incurred without our prior approval.
- (iv) Emergency brought about by an avoidable, wilful or deliberate act committed by anybody lawfully in or about the Private Dwellinghouse.
- (v) Damage to your contents.

See also Policy General Exclusions.

Conditions common to A & B:

- (i) No benefit shall be payable unless we have been notified and have authorised assistance through the medium of the telephone number shown.
- (ii) The Policy Number must be quoted when calling for assistance and the relevant identification produced on the request of the operator, tradesman or any other of Our agents.
- (iii) Where you cancel this Policy, no return of premium will be allowed in respect of the Assistance Premium. Membership Certificates may be cancelled by the Company giving seven days' notice in writing to FBD Insurance plc.
- (iv) The benefits available under this Section are not transferable.
- (v) The Private Dwellinghouse should be maintained in a good state of repair.

- (vi) Any components of the Private Dwellinghouse and parts thereof which are failing or showing signs of wear and tear shall be replaced as soon as possible after the discovery of a defect.
- (vii) If you or any other person makes any claim knowing it to be fraudulent, false or without foundation, we may refuse payment of the claim.
- (viii) Arbitration: If there is a dispute under the Policy, the dispute will be referred to an Arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. Claims not referred to arbitration within six calendar months from the date of the assistance shall be deemed to have been abandoned.
- (ix) We shall only provide the Home Assistance Benefits described in the Policy, if all its terms and conditions have been complied with.
- (x) Cover shall commence in respect of each qualifying Private Dwellinghouse from the date particulars of cover are received by the Company.
- (xi) The FBD Home Emergency Assistance Cover is limited to a maximum of 3 Emergency Assists in any 12 month Policy term. After the 3rd Assist, your Home Emergency Assistance cover becomes void.
- (xii) Whilst we do our utmost to arrange prompt service for all emergencies, the service levels cannot be guaranteed at times of prolonged severe weather related events that occasionally arise such as bad storms where there may be an inevitable shortage of tradespersons available to deal with individual emergencies

Complaints Procedure:

For complaints relating to the service received as a result of a Home Emergency Assistance claim, you should telephone the Home Emergency Assistance Helpline 1890 583 583 and ask for a supervisor or write to the Operations Manager, quoting the nature of your complaint to: Mapfre Asistencia Agency Ireland, 22-26 Prospect Hill, Galway who will undertake to respond to you within two working days of receipt of your letter.

Should you remain dissatisfied, you should write to: The Insurance Director, FBD Insurance plc, FBD House, Bluebell, Dublin 12.

If the matter remains unresolved, you may contact:
The Financial Services Ombudsman Bureau,
3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Local: 1890 882 090
Email: enquiries@ombudsman.ie
Website: www.financialombudsman.ie



FBD Insurance plc
FBD House
Bluebell
Dublin 12
Ireland

T: 1890 617 617
E: Info@fbd.ie
www.fbd.ie

