

**STATEMENT OF FACT - IVERNIA HOME****POLICY NUMBER: IHH/23/20033**

(This statement of facts is attached to and forms part of the policy numbered below. It replaces any previous Statement of Facts which may have been issued in connection with this policy)

Date of Issue: 02/08/2023

**IMPORTANT INFORMATION - YOUR STATEMENT OF FACT****Important Information Statement of Fact**

This Statement of Fact is a record of the information provided by you in relation to your risk. TBC Insurance has relied upon the information supplied by you when deciding whether to accept the risk, what terms to apply to the risk and what premium should be charged.

You are under a duty to answer all questions which we ask with reasonable care and honesty. The answers completed in any document which include a Statement of Fact or proposal form must be completed honestly.

If you do not provide us with correct and full information or advise us of any changes, we may refuse part of or all of your claim. If you require any advice on this topic please contact your broker for guidance.

You may lose the benefit under this policy should you fail to advise us of any material change in your circumstances which alter the subject matter of this policy or the risk being underwritten. We would strongly advise you to tell your broker of any changes in circumstances relating to you, members of your household or your property.

This document is not confirmation that cover is in force. Cover will only be confirmed when a policy has been put in place and a valid Schedule of Insurance issued.

Should any changes be required to this Statement of Fact please ensure to note these changes in the document below

This insurance is managed and provided by Ivernia Insurance and underwritten by TBC Insurance

**PROPOSER DETAILS**

Proposer's Name	Andrew Test		
Date of Birth	01/01/1985		
Employment Status	Employed		
Occupation	Accountant		
Insured Address (Permanent site or winter storage address)	1 Main Street Balla Co. Mayo F23VH94		
Correspondence Address	1 Main Street Balla Co. Mayo F23VH94		
Are there Additional Proposers? <i>(If yes, provide details)</i>	YES		
<b>Name:</b> Other Proposer	<b>DOB:</b> 01/01/1990	<b>Occupation:</b> Actress	<b>Employment Status:</b> Employed
Residency Type	Owner Occupied		

**PERIOD OF INSURANCE**

From	02/08/2023
To	01/08/2024

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### REQUESTED COVER

#### Your Buildings Cover

Do you require Buildings Cover?	YES
Sum Insured	€300,000

#### Your Contents Cover

Do you require Contents Cover?	YES
Sum Insured	€35,000

#### Your Home Office Cover

Do you require Home Office Cover?	NO
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Are there any items inside the Home that are individually valued in excess of €X,000? (If so, please provide details below)	YES
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**Fine Painting:** €7,000

#### Your optional All Risks Covers

Unspecified Items Sum Insured	€2,000
Do you require cover for specified items outside the home? (If so, please provide details below)	YES

**Jewellery:** Diamond Rings €12,000 Valuation year - 2021  
**Musical Instrument:** My Blue Drum Kit €1,500 No Valuation

#### Your optional Pedal Cycle Cover

Do you require cover for any specified Pedal Cycles? (Important: Pedal Cycles in the open are not covered under CONTENTS COVER).	YES
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**Pedal Cycle:** Cannondale Carbon Electric Racing Bike €5,000

### PROPERTY DETAILS

What type of property is your home?	Detached House
In what year was the property originally built?	2000
Does the property meet the minimum security requirements?	YES
What is the current method of heating?	Gas
Normal day occupancy?	YES
What type of Burglar Alarm is installed and in working order at your home?	Installed to EN50131 Standard (Not Connected to Central Station)
Is your home a listed building or a protected structure?	NO
Is the roof construction 100% pitched and covered with Tiles or Slates? (If no, please provide details below)	YES
Is the wall construction 100% made with Brick, Stone or Concrete? (If no, please provide details below)	YES
How many bedrooms are in the home?	3
How many bathrooms are in the home?	1
Number of paying guests?	0
Will the premises be used in any way as part of a business, trade or profession?	NO

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Date of Issue:	02/08/2023		
<b>YOUR COVER HISTORY AND PREVIOUS CLAIMS</b>			
Who is your current property / home insurer?	Aviva		
What is the expiry date of your current insurance?	01/08/2023		
How many years are you claims free?	3		
Have you (or any member of your household) in the past n years ever made a home insurance claim or had a claim made against you (or any member of your household)?	YES		
<b>Previous Claims</b>			
Claim Date	01/12/2019	Claim Type	Falling Trees
Total Claim Cost	€2,000	Is the claim settled?	YES (This Property)
Claim Description	Tree fell on garden shed		

<b>ADDITIONAL QUESTIONS</b>	
Declaration Question 1	No
Declaration Question 2	No
Declaration Question 3	No
Declaration Question 4	Yes
Declaration Question 5	Yes
Etc...	No

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<b>ADDITIONAL INFORMATION</b>	
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Some Additional Information for the Attention of the Underwriter	

### THE FOLLOWING POLICY EXCESSES APPLY (UNLESS OTHERWISE AMENDED BY ENDORSEMENT DETAILED BELOW)

Standard Policy Excess	€xxx
Escape of Water	€yyy
Subsidence, Landslip and Ground Heave	€zzz
Voluntary Excess	€0

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**ENDORSEMENTS ATTACHING TO THIS INSURANCE**

**H02 - Alarm Clause**  
Endorsement wordings

## **Data Protection Policy**