IVERNIA LOGO

**SCHEDULE – IVERNIA HOME PLUS INSURANCE**

**Policy Number: IVH/23/01234**

**This Schedule is attached to and forms part of the policy numbered below. It replaces any previous schedule which may have been issued in connection with this policy.**

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| **Date of Issue: 28th August 2023**  **Reason for Issue: New Business** | **Broker/Agent: Chill Insurance**  **Agency Code: RE0668** |

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| **Period of Insurance Requested:** | |
| From: | 19/11/2023 |
| To: | 02/10/2024 |

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| **Total Premium Payable:** | |
| Risk Premium: |  |
| Additional Benefits: |  |
| Administration Fee: |  |
| Government Levy: |  |
| Stamp Duty: |  |
| **Total Premium Due:** | **€0** |

All mid term adjustments generating a change in premium will be subject to a €20 Ivernia Insurance Administration Fee.

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| **Proposer’s Details** | |
| Proposer’s Name: | Peter Test |
| Insured Address: | Address Line 1  Address Line 2  Address Line 3  Address Line 4  Eircode |
| Correspondence Address: | Address Line 1  Address Line 2  Address Line 3  Address Line 4  Eircode |
| Interested Party: | AIB Mortgage Bank  Ballsbridge  Dublin 4  Eircode |
| **Insurance is provided for the following:** | |
| Section 1 – Buildings Sums Insured | €250,000 |
| Section 2 – Contents Sums Insured | €50,000 |
| Section 3 – Optional All Risks Unspecified Sums Insured | €3,000 |
| Section 3 – Optional All Risks Specified Sums Insured | €9,000 |
| Jewellery: Diamond and Gold Engagement ring 2ct €5,000 Valuation year: 2021  Jewellery: Gold Wedding ring €4,000 Valuation year: 2022 | |
| Section 4: Pedal Cycles | Trek FX 1 Stagger €650  Trek GX District €750 |

This policy is underwritten by: Accredited Insurance (Europe) Limited are regulated by the Malta Financial Services Authority, Malta and by the Central Bank of Ireland for Conduct of Business Rules. Full details are in the policy booklet which should be read in conjunction with this policy schedule.

**USER ID: GMURDOCK PRINTED ON: 28th August 2023**

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| **THE FOLLOWING POLICY EXCESSES APPLY (UNLESS AMENDED BY ENDORSEMENT DETAILED BELOW)** | |
| Policy Excess | €300 |
| Burst Pipes / Escape of Water | €1,000 |
| Subsidence, Landslip and Ground Heave | €1,000 |
| Optional All Risks Cover (Section 3) | €100 |
| Optional Pedal Cycle Cover (Section 4) | €75 |
| Voluntary Excess | €0 |

**ENDORSEMENTS ATTACHING TO THIS INSURANCE:**

**H1 - Minimum Security Clause**

It is a condition of Your policy that:

All external doors are fitted with mortice deadlocks or deadlocking rim latches;

All French windows and/or patio doors are fitted with appropriate security locks necessitating key release;

All ground floor and other accessible opening windows\* are fitted with effective locking mechanisms.

(\*excluding windows of rooms that are used as sleeping accommodation).

**H15 - Mortgagees Clause**

The interest of the mortgagee shall not be prejudiced by an act or negligence by You, Your Household or any tenant that increases the danger of damage without the authority or knowledge of the mortgagee provided that the mortgagee as soon as reasonably possible after becoming aware of the danger shall give notice to Us and pay an additional premium if required.

**H2 - Burglar Alarm Clause**

It is a condition of Your policy that a working approved\* burglar alarm is installed at the Buildings as described on Your Statement of Fact Proposal Form. You have agreed to maintain the burglar alarm as advised to Us, in accordance with the supplier’s recommendations and to have the alarm switched on and in service when family members are not in the Private House. Where You have informed Us that Your burglar alarm is monitored on a 24-hour basis, this monitoring must also remain in place.

(\*Since 1st August 2006, the Private Security Authority (PSA) has made the licensing of intruder alarm installers mandatory. See www.psa.gov.ie for further details).

**H27 - Average Clause - Buildings**

If at the time of a loss or damage the sum insured is less than the full rebuilding cost of the buildings as defined, We will pay only for the proportion of the loss or damage which the sum insured bears to such cost.

**H3 - Smoke Alarm Clause**

It is a condition of Your policy that two smoke detectors/alarms are installed at the Buildings and that You agree to maintain these in accordance with the supplier’s recommendations, to have them switched on and in service on all practical occasions.