IVERNIA LOGO

**STATEMENT OF FACT – IVERNIA HOME PLUS INSURANCE**

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

**(This replaces any previous Schedule issued under this policy)**

**QUESTIONS ABOUT YOU AND YOUR ADDRESS:**

**Arranged by Ivernia Insurance Ltd and underwritten by: Accredited Insurance (Europe) Limited who are regulated by the Malta Financial Services Authority, Malta and by the Central Bank of Ireland for Conduct of Business Rules (Reference C124640). Registered office: Development House, St Anne Street, Floriana, FRN 9010, Malta.**

This Statement of Fact is a precise record of the information which you or anyone acting on your behalf provided to Ivernia Insurance Ltd (“Ivernia”) about your risk. Ivernia has relied upon this information when deciding whether to accept this risk, what terms to apply to it and the premium to be charged. Accordingly, please check the information set out in this Statement of Fact carefully to ensure that it is correct.

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Please refer to your Policy Booklet for further information.

Your acceptance of the Policy confirms your agreement that the information in this Statement of Fact is correct and has been provided by you honestly and with reasonable care.

If you do not understand any part of this Statement of Fact or are in any doubt whatsoever as to the accuracy of the information you have provided as referenced above, you should inform your broker immediately.

This Statement of Fact replaces any previous versions issued under this Policy. It should be read in conjunction with your Certificate of Insurance, Policy Schedule and your Policy Booklet.

NOTE: The Company reserves the right to decline any proposal.

Full details of the cover provided appears in the Policy Booklet. If you do not have your Policy Booklet or Document, you can find it at: chill.ie/home-insurance/documents/#ivernia

**Date of Issue: 28th August 2023**

**Reason for Issue: New Business**

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| **Proposer’s Details** | |
| Proposer’s Name: | Peter Test |
| Date of Birth: | 19/03/1989 |
| Employment Status: | Employed |
| Occupation: | Accountant |
| Insured Address: | Address Line 1  Address Line 2  Address Line 3  Address Line 4  Eircode |
| Email: [PeterTest@gmail.com](mailto:PeterTest@gmail.com) | Phone: 0898 30 30 30 |
| Correspondence Address: | Address Line 1  Address Line 2  Address Line 3  Address Line 4  Eircode |
| Are there Additional Proposers *(if yes, provide details)* | Yes |
| Additional Proposer’s Name: | Polly Test |
| Additional Date of Birth: | 19/04/1990 |
| Additional Employment Status: | Employed |
| Additional Occupation: | Actuary |
| Residency Type: | Owner Occupied |
| Is the property mortgaged? | Yes |
| AIB Mortgage Bank  Ballsbridge  Dublin 4  Eircode | |

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| **Period of Insurance Requested:** | |
| From: | 03/10/2023 |
| To: | 02/10/2024 |

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| **QUESTIONS RELATING TO COVER REQUIRED:** | |
| **Your Buildings Cover – Section 1 of Policy Wording** | |
| Do you require Buildings Cover? | Yes |
| Sum Insured requested | €250,000 |
| Is Accidental Damage cover required for the Buildings? | Yes |
| **Your Contents Cover – Section 2 of Policy Wording** | |
| Do you require Contents Cover? | Yes |
| Sum Insured requested | €50,000 |
| Is Accidental Damage cover required for the Contents? | Yes |
| Are there any items inside the Home that are individually valued in excess of €3,000? (if so, please provide details below) | Yes |
| Piano: Yamaha CLP45 Digital €3,500 | |
| Do you require cover for specified items outside the home (if so, please provide details below) | Yes |
| **Your Optional All Risks Cover – Section 3 of Policy Wording** | €9,000 |
| Jewellery: Diamond and Gold Engagement ring 2ct €5,000 Valuation year: 2021  Jewellery: Gold Wedding ring €4,000 Valuation year: 2022 | |
| **Your Optional Pedal Cycle Cover – Section 4 of Policy Wording** | |
| Do you require cover for any specified pedal cycles? (if so, please provide details below)  **Important**: Pedal cycles in the open are not covered under Section 2 Contents Cover | Yes |
| Trek FX 1 Stagger €650  Trek GX District €750 | |

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| **QUESTIONS ABOUT YOUR HOUSE:** | |
| What type of property is your private house? | Detached |
| In what year was the private house originally built? | 2009 |
| Is your private house a listed building or a protected structure? | No |
| Does your private house have a basement? | No |
| Is the roof construction 100% pitched and covered with Tiles or Slates? (If no, please provide details below) | No |
| 10% Felt roof over extension | |
| Is the wall construction 100% made with Brick, Stone or Concrete? (If no, please provide details below) | No |
| Wooden extension | |
| How many bedrooms are in the private house? | 3 |
| How many bathrooms are in the private house? | 2 |
| How many smoke alarms installed? | 3 |
| What is the current method of heating? | Mixture inc. oil |
| Number of paying guests? | 0 |
| Normal day occupancy? | Yes |
| Will the premises be used in any way as part of a business, trade of profession? | No |

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| **QUESTIONS ABOUT THE SECURITY & SMOKE ALARM DETAILS AT YOUR HOUSE:** | |
| Is your Private House protected by security locks as described in Minimum Security Clause H1? | Yes |
| What type of Burglar Alarm is installed and in working order at your Private House? | PSA/NSAI Approved Installer to EN50131 Standard to Central Station |
| Is your Private House fitted with at least 2 working smoke alarm detection units? | Yes |
| Is your Private House fitted with at least 2 working smoke alarm detection units? | Yes |

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| **QUESTIONS ABOUT YOUR HOUSEHOLD’S CLAIMS AND INSURANCE HISTORY:** | | | | |
| Are you a first-time buyer? | | | No | |
| Who is your current Home Insurer? | | | Zurich Insurance | |
| What is the expiry date of your last Home insurance policy? | | | 03/10/2023 | |
| Previous Policy Number | | | 01HAI9072929 | |
| How many years are you claims free? | | | 2 | |
| Within the past 3 years have you or any member of your household ever made a home insurance claim or had a claim made against you or a member of your household? | | | Yes | |
| Claim Type | Incident Date | Cost | | Settled |
| Escape of Water | 09/03/2019 | €3,500 | | Yes |
| Fire | 29/01/2018 | €2,510 | | Yes |

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| **ADDITIONAL QUESTIONS:** | |
| Do you live full time at this House? | Yes |
| Are you involved in any of the following business categories from your house? | |
| * AirBNB Lettings | No |
| * Child minding | No |
| * Sharing Tenants | No |
| Has Your House ever suffered damage from Flood or Subsidence in the last 20 years? | No |
| Have you or any member of your household ever been convicted of or charged with any criminal offence (other than spent convictions)? | No |
| Does the area have a neighbourhood watch? | No |
| Have you or any member of your household ever had a home insurance policy cancelled? | No |
| Have you or any member of your household ever had any special home insurance terms imposed? | No |
| Do you have an Ivernia Private Car Policy? | Yes |
| Ivernia Private Car Policy Number | IVCH010000012 |

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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.

**DECLARATION**

I confirm that this Statement of Fact accurately records the information which I or anyone acting on my behalf provided in advance of the inception, alteration or renewal of this Policy. All questions asked in connection with this insurance have been answered honestly and with reasonable care and any information voluntarily provided was provided honestly and with reasonable care.

I confirm that I have read or had explained the Data Protection Notice and accept the terms contained in it. I confirm the Data Protection Notice will be made known to any party related to the insurance.

I confirm that the vehicle(s) described is owned and registered in the Proposer’s name and/or the Proposer’s

partner/spouse’s name and in roadworthy condition and undertake that the vehicle(s) described shall not be driven by any person who to my knowledge has been refused any Motor Vehicle Insurance or has had insurance cover cancelled.

**PREMIUM BREAKDOWN:**

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

**POLICY PREMIUM LOADING AND DISCOUNTS:**

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| --- | --- |
| **Loadings:** | **Amount** |
| Claims: |  |
| Convictions: |  |
|  |  |
| **Discounts:** |  |
| Alarm Discount: |  |
| Smoke Alarm Discount: |  |
| No Claims Discount: |  |
| Voluntary Excess Discount: |  |
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| **Optional Extras:** |  |
| Protected No Claims Bonus |  |

**IMPORTANT INFORMATION FOR IVERNIA CUSTOMERS**

**Law applicable to Contract**

Under relevant European (Third EU Non-life Insurance Directive) and Irish law, the parties to a proposed contract of insurance are free to choose the law applicable to the contract. We propose that Irish law will apply to the contract.

**"Cooling-off Period" Right to Cancel**

You, the consumer, have the right to cancel your policy within 14 working days of the inception or renewal date or the date you receive the policy documents without penalty and without giving any reason. To do this, you must advise us (or your insurance Broker) and return the Certificate of Motor Insurance and Insurance Disc. If you choose to cancel your policy during the “cooling-off period”, you will have to pay a proportional amount of premium for the period of time you had insurance cover, provided no claim has occurred.

**Insurers**

This policy is arranged by Ivernia Insurance Ltd and underwritten by Accredited Insurance (Europe) Limited who are regulated by the Malta Financial Services Authority, Malta and by the Central Bank of Ireland for Conduct of Business Rules (Reference C124640). More details on Accredited Insurance (Europe) Limited Insurer are available on www.accredited-eu.com. Home Emergency Assistance is provided by Mapfre Assistance who are regulated by Direccion General de Seguro y Fondos de Pensiones del Ministerio de Economia y Hacienda, Spain and by The Central Bank of Ireland for Conduct of Business Rules (Reference C781). Legal Expense Insurance is provided by ARAG Legal Protection Limited which is registered in Republic of Ireland number 639625. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland (Reference C191422). Personal Accident Insurance is provided by AIG Europe SA which is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for Conduct of Business Rules (Reference. C186562). Registered in Ireland No. 908876.

**Complaints Procedure**

We are committed to providing all our customers with a high standard of service at all times. We realise that things can go wrong and there may be times when you feel our service has let you down. As a valued customer, you have the right to complain.

You may complain directly to your intermediary or Ivernia Insurance Ltd in connection with any element of cover. In respect of Section 3 Home Emergency Assistance, Section 4 Family Legal Expenses and Section 5 Personal Accident, We will forward your complaint directly to the insurance company or you may wish to make a complaint directly to them as listed below.

Please contact your intermediary first to register any complaint with them.

If you are not happy with their response, you can send your concerns in writing to Our Customer Service Manager at:

* Ivernia Insurance Ltd, Ivernia House, Ravenscourt Office Park, Sandyford, Dublin 18, Ireland
* E-mail: feedback@Ivernia.ie

We will telephone you to let you know we have received your complaint.

Our staff will try to resolve your complaint immediately. If this is not possible, We promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days of receiving it, we will write and let you know why and what further action we will take.

Within 40 working days of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when you will receive a final response.

At this point, if you are unhappy with the delay, you may refer your complaint to the Financial Services Ombudsman’s Bureau.

**Terrorism Exclusion**

Unless amended by endorsement or substituting legislation under the Road Traffic Act (RTA) or any other relevant Act; We will not cover You for loss, damage, death injury, illness, cost or expense of any kind is such loss, damage, death, injury, illness, cost or expense is directly or indirectly results from or is in connection with any Act of Terrorism. This also excludes loss, damage, death, injury, illness, 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.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) working, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, through fear.

**Quotation Period**

Quotes given are valid for the day on which they are given only.

**Main Characteristics of the Policy**

The main characteristics of your (the customer's) insurance policy are, as explained to you by your Broker and as set out in your Policy Terms and Conditions which you have been given and which are available on request from your intermediary.

**Period of Insurance**

Subject to cancellation, the period of insurance is respect of any policy held with Ivernia Insurance Ltd will be the period specified by Ivernia Insurance Ltd as such in the Policy Schedule / Renewal Notice.

**Cancellation**

You, the Customer can cancel your policy by notice in writing at any time. Please note that if you should cancel your policy (outside the Cooling-off Period referenced above), you will be entitled to a proportionate return of the premium for the unexpired period of insurance provided that no incident giving rise to a claim has occurred in the current period of insurance.

Ivernia Insurance Ltd may cancel policies at any time by giving you, the Customer 10 days notice by letter, to your last known address.

**Data Protection Notice**

It is important that you read this Data Protection Notice or that someone explains it to you. The notice must be shown to any party related to the insurance. It explains how we may use your details and tells you about the systems and registers that we and others have in place, which allow us to detect and prevent fraudulent applications and claims.

You must tell us about any incident whether or not a claim is likely to result. When you tell us about such an incident, information relating to it will be passed to the registers. We may search these databases when you apply for insurance, at renewal or in the event of an incident or claim. If you give us false or inaccurate information and/or make or attempt to make a fraudulent claim, this information will be recorded on the registers. All telephone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. We and other organisations may also use and search these agencies and databases to help make decisions about the provision and administration of insurance and credit related services for you and members of your household. Also, to trace debtors, recover debt, prevent fraud, manage your accounts and insurance policies, check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity and undertake credit searches and additional

fraud searches.

The information you give us will be used by us and we may share this information with other organisations.

Subject to the provisions of Article 15(3) of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, you are entitled, free of charge, to receive a copy of the information we hold about you.