

## Important Notice: Changes to Your Policy Terms & Conditions

This document is attaching to and forming part of your policy.

Below you will find details of the changes made to your policy wording. You should read this document carefully to ensure you are satisfied with the level of cover provided. This is a summary of the main changes and some examples of where we have improved the language to make your policy wording easier to read and understand. You should refer to your schedule and policy wording for the full description of the cover in place.

Definitions	Changes
Contents	The limits for High Value items have now been removed.
Flood	A sudden and rapid build-up of water on the ground level which comes from an external source and/or an extremely heavy or persistent downpour of rain.
Holiday Home	This is a premises which is owned by you and is used: <ul style="list-style-type: none"> <li>▪ by you or members of your family and personal guests for personal and domestic use as a holiday residence</li> <li>▪ as a seasonal rental to which we have agreed and is noted on your schedule.</li> </ul>
Insured event	An insured event is loss or damage arising from the following: <ol style="list-style-type: none"> <li>1. Fire/explosion/lightning</li> <li>2. Smoke</li> <li>3. Storm &amp; flood</li> <li>4. Water damage</li> <li>5. Theft or attempted theft</li> <li>6. Oil damage</li> <li>7. Impact</li> <li>8. Falling objects</li> <li>9. Riot or other disturbances</li> <li>10. Malicious damage and vandalism</li> <li>11. Subsidence, heave and landslip</li> </ol>
Misrepresentation	This is when someone provides fraudulent, inaccurate, false, misleading or incomplete information.
Owner occupied	This means the premises is lived in by you on a permanent and full time basis as your principal private residence.
Premises	The following cover has been added to this definition: <ul style="list-style-type: none"> <li>• hot tubs,</li> <li>• wind turbines covered up to €1000 each,</li> <li>• polytunnel (s) covered up to €1000 each</li> </ul>

	<p>The following exclusion has been removed from this definition:</p> <ul style="list-style-type: none"> <li>• wind turbines,</li> </ul>
Schedule	An insurance schedule sets out the details specific to your policy.
Visitor	Any person who visits and/or stays at your private house who is not a paying guest or a tenant.
<b>Section 1 Premises:</b>	<b>Changes</b>
5) Theft and attempted theft	<p>The following exclusion has been added:</p> <p><b>Your policy does not cover loss or damage:</b></p> <ul style="list-style-type: none"> <li>• where the theft/attempted theft is not reported to the Gardaí immediately upon discovery.</li> </ul>
10) Malicious Damage and vandalism	<p>The wording has been updated to define this cover as:</p> <p>Your policy covers damage to the premises which is caused by a person who is not a member of your household and which is intentional and deliberate.</p>
11) Subsidence, heave, landslip	<p>The wording has been updated to define this cover as :</p> <p>Your policy covers damage caused by the gradual movement of the land within the boundaries on which the private house and any structure that forms part of your premises stands.</p> <p>The following exclusions have been updated:</p> <ul style="list-style-type: none"> <li>• resulting from demolition, structural alteration or structural repair <b>nor the use of heavy machinery or drilling equipment,</b></li> <li>• <b>to domestic outbuildings, walls (except of the private house),</b> gates, fences, terraces, patios, decking, driveways, footpaths, swimming pools and tennis courts unless the private house is damaged at the same time by the same event.</li> </ul>

The following benefits have been added under **Section 1 Premises:**

<b>Emergency services</b>
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Your policy covers loss or damage to the premises caused when a fire brigade, the Gardai or the ambulance service have to make a forced entry to gain access in the event of an emergency to you or a member of your household. The most will pay is €1,000 for any one claim.

**Loss of income and electricity costs from damage to PV Solar System**

Your policy covers the loss of income and/or the additional cost of electricity following damage to your PV solar system located on the premises as a result of an insured event. The most we will pay is €150 per month for a maximum of 6 months.

<b>Alternative Accommodation</b>	<p>The wording for this benefit has been updated:</p> <p>(a) Where the premises is occupied as your main residence and you are the owner of the premises</p> <p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>• the cost of alternative accommodation and/or rent payable if you are a tenant renting at the premises.</li> </ul>
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The following benefit has been removed from **Section 1: Premises:**

**House rebuild to A3 energy standard**

In the event that we are satisfied that the private house needs to be totally rebuilt following damage by an insured event, we will cover the cost of rebuilding it to a BER 'A3' rating, as long as the sums insured are adequate.

<b>Section 2 Contents:</b>	<b>Changes</b>
5) Theft and attempted theft	<p>The following exclusion has been added:</p> <p><b>Your policy does not cover loss or damage:</b></p> <ul style="list-style-type: none"> <li>• where the theft/attempted theft is not reported to the Gardaí immediately upon discovery.</li> </ul>
10) Malicious Damage and vandalism	<p>The wording has been updated to define this cover as :</p> <p>Your policy covers damage to the premises which is caused by a person who is not a member of your household and which is intentional and deliberate.</p>
11) Subsidence, heave, landslip	<p>The wording has been updated to define this cover as :</p> <p>Your policy covers damage caused by the gradual movement of the land within the boundaries on which the private house and any structure that forms part of your premises stands.</p> <p>The following exclusions have been updated:</p>

	<ul style="list-style-type: none"> <li>• resulting from demolition, structural alteration or structural repair <b>nor the use of heavy machinery or drilling equipment,</b></li> <li>• <b>to domestic outbuildings,</b> walls (<b>except of the private house</b>), gates, fences, terraces, patios, decking, driveways, footpaths, swimming pools and tennis courts unless the private house is damaged at the same time by the same event.</li> </ul>
12) Accidental Damage (optional cover)	<p>The following exclusion has been removed:</p> <ul style="list-style-type: none"> <li>• to any part of the private house which is lent, let, sub-let, or accommodating Paying Guests,</li> </ul> <p>The following exclusions have been updated:</p> <ul style="list-style-type: none"> <li>• when repairing, adjusting or dismantling any part of the contents,</li> <li>• to records, console games and to any medium on which audio and/or visual contents and/or electronic data is stored,</li> </ul>
Alternative Accommodation	<p>The wording for this benefit has been updated:</p> <p>(a) Where the premises is occupied as your main residence and you are the owner of the premises</p> <p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>• the cost of alternative accommodation and/or rent payable if you are a tenant renting at the premises.</li> </ul>

Section 3: Liability	Changes
	<p>The following exclusion has been updated:</p> <ul style="list-style-type: none"> <li>• work of a construction or reconstruction nature or structural alterations or demolition, <b>or any damage caused by heavy machinery,</b></li> </ul>

Section 5: Caravan/mobile home	Changes
Geographical limits	<p>The Geographical limits have been updated and the cover is now as follows:</p> <p>Cover is limited to 60 days in any more period of insurance worldwide.</p>

The following limits have been amended under **Section 5: Caravan/mobile home**

Cover	Old Limit	New Limit
Removal/delivery costs	€320	€500
Liability	€2,540,000	€2,500,000

Section 6: Small Craft	Changes
Small Craft	<p>The cover for theft or attempted theft has been amended to include:</p> <ul style="list-style-type: none"> <li>• theft or attempted theft, by forcible means <b>(including the threat of violence to a person)</b>.</li> </ul>
Liability to others	<p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>• no claim will be allowed under this policy arising from theft of the outboard motor(s) unless it is securely locked to the vessel by means of an anti-theft device in addition to the normal method of attachment,</li> </ul>

Holiday home special terms and conditions Landlord special terms and conditions	Changes
Holiday home terms and conditions	Under point (2), the number of days to inspect the holiday home has been increased from 30 days to 35 days.

How we settle claims	Changes
Section 1 Premises	Under Section 1 Premises, in the event the property has to be rebuilt following a total or partial loss, the property will be rebuilt in line with current building regulations.
Section 4 All Risks (Extended Cover for your personal effects and belongings)	The application of wear, tear and depreciation now does not apply.

Claims Terms and Conditions	Changes
Disagreement over a claim	<p>The paragraph titled “Disagreement over a claim” has been removed and replaced with:</p> <p><b>Dispute resolution</b></p> <p>If a dispute arising out of this policy cannot be settled between us, you will refer the dispute to the Financial Services and Pensions Ombudsman– please refer to the Important Information section of this policy for contact details. If the Financial Services and Pensions Ombudsman is unable to investigate the dispute it shall be referred to an Arbitrator in accordance with the law at the time. The</p>

	Arbitrator will be jointly agreed by you and us. If we cannot agree on the choice of arbitrator, then we will ask the Chairperson of the Bar Council of Ireland to appoint the arbitrator. The making of an award shall be a condition precedent to any right of action against us. Differences not referred to arbitration within 12 calendar months from the date on which the Financial Services and Pensions Ombudsman confirmed that they were unable to investigate the dispute will be deemed to have been abandoned
<b>Your duties</b>	The failure to comply with the duties, terms and conditions outlined will result in the declinature of your claim.

<b>Terms and Conditions</b>	<b>Changes</b>
<b>Fraud</b>	<p>The paragraph titled "Fraud" has been removed and replaced with:</p> <p><b>Claims Fraud</b></p> <p>If you, or any other person insured under this policy:</p> <ul style="list-style-type: none"> <li>• make a claim which is in any way false, inflated, exaggerated, or fraudulent or;</li> <li>• support a claim with any false, inflated, exaggerated, or fraudulent documentation or;</li> <li>• provide any with fraudulent document or fraudulent verbal or written statement,</li> </ul> <p>you will forfeit all rights under this policy and you will lose all rights to pursue the claim.</p> <p>In addition, we may:</p> <ul style="list-style-type: none"> <li>• invoke cancellation of your policy and withhold any return premium due to you and/or;</li> <li>• reduce the payment under a claim in proportion to the breach of a policy condition and/or;</li> <li>• recover from you the total amount of any claim already paid under the policy and/or;</li> <li>• seek payment from you for the costs involved in recovering our loss and/or;</li> <li>• inform An Garda Siochana/Police Authorities of the circumstances.</li> </ul>
<b>Change to your material facts</b>	<p>The paragraph titled "Change in risk or circumstance" has been removed and replaced with:</p> <p><b>Change to your material facts</b></p> <p>You have an ongoing obligation to update us if any of your material facts changes during the lifetime of this policy. If you tell us about the change, it may result in a change to your policy conditions and premium.</p>

<b>Joint insured/multiple insured</b>	<p>The paragraph titled “Joint insured” has been removed and replaced with:</p> <p><b>Joint insured/multiple insured</b></p> <p>If your property is jointly insured with one or more other people, all parties can ask for changes to the policy cover or to cancel the policy.</p> <p>We require written authorisation signed by all parties to change the policy from joint/multiple cover to single cover or from single cover to joint/multiple cover.</p> <p>We will pay any premium refunds or claims payments to all policyholders. If any financial institution has their interest noted on the policy, then claim payments may be made in the joint names of the financial institution and the policyholders.</p>
<b>Maintenance and security</b>	<p>The paragraph titled “Maintenance and security” has been removed and replaced with:</p> <p>You must keep the premises in good repair and take all reasonable precautions to ensure the safety of property insured and to prevent accidents. This includes but is not limited to making sure that all rooms, windows, doorways and exits are not blocked by an excessive accumulation of contents.</p>
<b>Misrepresentation</b>	<p>The paragraph titled “Misdescription” has been removed and replaced with:</p> <p><b>Misrepresentation</b></p> <p>You have a duty provide all material facts asked of you. When arranging this insurance over the phone, by email, via our website or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations. You acknowledged the importance of answering all questions honestly and taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy and/or your claim not being paid at all or alternatively only part of your claim being paid to you. If you are in any doubt about whether or not a fact is material, you must contact us or your intermediary for clarification.</p> <p>You must also have asked all the other drivers covered by this insurance policy all the relevant questions to get the information we need about them.</p> <p>You have an ongoing obligation to update us if any of your material facts changes during the lifetime of this policy. If</p>

	<p>you tell us about the change, it may result in a change to your policy conditions and premium.</p> <p>Examples of misrepresentation:</p> <ul style="list-style-type: none"> <li>• Not answering questions truthfully;</li> <li>• Failing to notify us of any changes to information we previously asked you;</li> <li>• Deliberately misleading us in order to obtain a cheaper premium or more favourably policy terms;</li> <li>• Making a false verbal or written statement to us;</li> <li>• Providing us with false or forged documents.</li> </ul> <p>This is not an exhaustive list and if we identify any misrepresentation by you or any other person insured under your policy, we may:</p> <ul style="list-style-type: none"> <li>• apply a policy loading or recalculate your premium. In either case, an additional premium will be due to us and/or;</li> <li>• apply further terms and conditions to your policy or reduce your cover and/or;</li> <li>• invoke cancellation of your policy and/or;</li> <li>• declare your policy void from the start date – we will treat the policy as if it never existed and/or;</li> <li>• withhold any return premium due to you.</li> </ul> <p>If we take any of these actions, you may lose all rights to pursue a claim under this policy.</p> <p>The above is in addition to any other rights we have, as outlined in this document.</p>
<b>Sanctions Clause</b>	<p>The following term and condition has been added to the wording:</p> <p><b>Sanctions clause</b></p> <p>Your policy will not cover you for any business or activity where such cover or payment of any claim would expose us to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations</p>

<b>General Exclusions</b>	<b>Changes</b>
<b>Cyber Risk</b>	<p>The exclusion titled “Cyber risk” has been removed and replaced with:</p> <p><b>Cyber Risk</b></p> <p>Your policy does not cover any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with cyber security risks including but not limited to:</p>



	<ul style="list-style-type: none"> <li>• hacking</li> <li>• phishing, smishing or other types of social engineering</li> <li>• loss of, alteration of or damage to or</li> <li>• access, change, transfer or disclosure or</li> <li>• inability to access or</li> <li>• reduction in the functionality, availability, operation or</li> <li>• unauthorised access, compromise and misuse or</li> <li>• infection with malicious code, virus or worm of computer systems, hardware, data, components or peripherals. This extends to third parties who may be either directly or indirectly affected as a consequence of such cyber security risks.</li> </ul>
<b>Indirect Loss</b>	<p>The exclusion titled “Consequential loss” has been removed and replaced with:</p> <p><b>Indirect loss</b></p> <p>Your policy does not cover any loss or damage that is not directly covered by the terms and conditions of this policy.</p>
<b>Sulphides and/or mica</b>	<p>The exclusion titled “Sulphides” has been updated and now reads as follows:</p> <p><b>Sulphides and/or mica</b></p> <p>Your policy does not cover any loss, damage, cost, expense or liability of any nature directly or indirectly caused by, resulting from or in connection with the presence or the alleged presence of mica or/any sulphides including but not limited to pyrite and/or their derivatives.</p>

The following exclusions have been added to the policy wording:

<p><b>Existing damage</b></p> <p>Your policy does not cover any loss or damage which occurred or resulted from an event that happened before cover on this policy started.</p>
<p><b>Illegal substances</b></p> <p>Your policy does not cover any loss, damage or liability directly or indirectly caused by the:</p> <ul style="list-style-type: none"> <li>• growing,</li> <li>• manufacturing,</li> <li>• processing,</li> <li>• storing,</li> <li>• possession,</li> <li>• distribution.</li> </ul> <p>by anyone of any drug narcotic or illegal substance or any items associated with this.</p>

<p><b>Endorsements</b></p> <p><b>(Only applicable if these appear on your schedule)</b></p>	<p><b>Changes</b></p>
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<b>E03 – Special security precautions for jewellery</b>	<p>The endorsement E03 – Special security precautions for jewellery now applies on your policy as a term and condition.</p> <p>It is a condition of your policy that all items of jewellery valued in excess of €12,000 are locked in a safe that is certified to EN 1143-1 or EN1143-2 safe ratings and European standards when not being carried or worn by you or another authorised adult. The key(s) and/or codes to the safe must be removed to a secure place whilst the building containing the safe is vacant or unoccupied. Certified safes with a weight of less than one tonne must be adequately anchored or secured to a suitable wall or floor</p>
<b>F01- Flood Exclusion</b>	<p>The endorsement F01 – Wet storm &amp; flood exclusion has been updated and now reads as:</p> <p><b>F01 - Flood exclusion</b></p> <p>Your policy does not cover loss or damage caused by flood. Flood is defined as an accumulation of water which occurs from a sudden and rapid build-up of water on the ground level which comes from an external source or by an extremely heavy or persistent down pour of rain.</p>

<b>Important information in relation to your Allianz policy</b>	<b>Changes</b>
<b>Regulatory status</b>	<p>The paragraph Regulatory Status has been amended and now reads:</p> <p><b>Regulatory status</b></p> <p>Allianz p.l.c is regulated by the Central Bank of Ireland.</p>
<b>Governing law</b>	<p>The paragraph Governing law has been amended and now reads:</p> <p>You and we may choose the law applicable to this contract. It is hereby agreed that this contract is governed by Irish Law unless we agree with you otherwise in writing. The courts of the Republic of Ireland will have jurisdiction to hear any dispute other than any dispute which must be referred to arbitration under the dispute resolution clause of this policy.</p>