



cornmarket
group financial services ltd

Here to help you

Home Insurance

Safehome Options

Your key to great benefits



cornmarket.ie/home-insurance



Home Insurance



SAFEHOME OPTIONS

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HOW TO START YOUR POLICY: NEW CUSTOMER

Enclosed you will find your quotation, proposal form and product suitability statement.

STEP 1:

Please read the proposal form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on (01) 408 4040.

STEP 2:

Sign and date the application form and return to us with your payment before the date you want cover to commence. When returning the application form, please ensure that:

- All questions are answered fully, no blank spaces or dashes are accepted
- The application form is signed and dated by the applicant (the person who will be the policyholder)
- Payment is included: pay by post or by phone – see page 5 for details.

STEP 3:

Return all documents, including any other supporting documentation requested in the important messages box of your quotation, to:

**Cornmarket Group Financial Services Ltd.,
Christchurch Square,
Dublin 8.**

HOW TO RENEW YOUR POLICY: EXISTING CUSTOMER

CHECK YOUR COVER DETAILS

Your renewal notice is based on the most recent information supplied by you. If these details have changed, please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, opposite, to complete your renewal.

HOW TO PAY FOR YOUR POLICY



PAY BY RENEWING ONLINE: EXISTING CUSTOMER

**PLEASE NOTE:
WE ARE
UNABLE TO
ACCEPT PAYMENT
BY CASH**

Log on to www.cornmarket.ie and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the **Customer Service Helpline on (01) 408 4020**.



PAY BY POST: NEW & EXISTING CUSTOMERS

OPTION 1:

DIRECT DEBIT

Premiums will be paid from your bank account over 11 months. Charges are detailed on the enclosed direct debit mandate.

OPTION 2:

CHEQUE/BANK DRAFT

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:

**Cornmarket Group Financial Services Ltd.,
Christchurch Square,
Dublin 8.**



PAY BY TELEPHONE: NEW & EXISTING CUSTOMERS

CREDIT/CHARGE/DEBIT CARD*

Your annual premium can be paid in full by credit/charge/debit card.

DIRECT DEBIT

Premiums will be paid from your bank account over 11 months. Charges are detailed on the enclosed direct debit mandate.

Please call the relevant number to you:

Existing policies: (01) 408 4020 or New policies: (01) 408 4040.

* A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider.

MAIN FEATURES, RESTRICTIONS & CONDITIONS

This document highlights the main features, restrictions, exclusions and general conditions that apply to the product in order to help you decide if the policy is right for you. It does not contain the full terms and conditions of cover. The policy booklet sets out the extent of the cover and the benefits available.

This product is underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Ltd. is regulated by the Central Bank of Ireland. All cover is subject to eligibility. Please refer to your quotation/policy schedule for details as to whether or not this cover applies.

As with all insurance contracts there are exclusions and conditions which apply to the cover. The policy booklet sets out your rights and responsibilities and those of RSA Insurance Ireland Ltd (RSA). If you would like to see the full terms and conditions of cover please refer to the policy booklet which is available at www.rsagroup.ie.

MAIN FEATURES COMMON TO BOTH BUILDINGS AND CONTENTS

- Fire, Smoke, Explosion, Lightning and Earthquake
- Storm
- Flood
- Escape of water or oil from any fixed water or heating installation or domestic appliance
- Stealing or attempted stealing
- Malicious persons or vandals
- Subsidence or Ground Heave of the site beneath the buildings or Landslip
- Impact involving an aircraft, aerial device, or by a vehicle, train or animal
- Falling trees or branches
- Falling aerals, satellite aerals, their fittings or masts
- Riot, Civil Commotion, Strike, Labour or Political Disturbance
- Accidental breakage of glass
- Fire Brigade charges
- 24-Hour Emergency Helpline Service
- Cooling off Period: If the policy does not meet your needs you can send it back to RSA within 30 days of the commencement date and RSA will refund you any premium paid provided no claim has been made during this period.

LIABILITY COVER UNDER THE POLICY

BUILDINGS SECTION:

Owner's Liability to the Public.

CONTENTS SECTION:

Third Party Liability which includes cover for domestic employees.

POLICY RESTRICTIONS

The following is a brief summary of the main product restrictions which may influence your decision about whether this policy meets your needs. This list is not exhaustive, for full details please refer to the policy booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy as other restrictions may apply which you may deem more relevant to you and your circumstances.

RSA does not insure the following:

- Excess: this is the first amount of any claim that you must pay
- Wear & tear as this policy is not a maintenance contract
- For certain cover to apply, for example, burst water pipes, stealing and attempted stealing there are requirements which must be satisfied.
- Certain policy restrictions apply when the property is unoccupied
- Where the property is let to tenants, loss or damage by stealing or attempted stealing is excluded unless force and violence is used to gain entry into or exit from the property
- Matching of items: RSA will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture
- Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- Faulty workmanship or defective design or the use of defective materials

- Loss or damage caused deliberately by you or any member of your household or person(s) lawfully in the property
- Accidental bodily injury, death, disease or illness of any member of your household
- In the event of a claim under the policy, RSA will make a deduction for wear, tear and depreciation in respect of items such as clothing, TVs, and floor coverings
- If in the event of a claim under the policy the sum insured is less than the cost of rebuilding or replacement, the Under Insurance Clause may apply which will reduce the settlement amount proportionate to the level of under insurance
- Loss or damage caused by Storm or Flood to roofs constructed with flexible weathering membrane exceeding 10 years of age or other felt exceeding 5 years of age.

Note: In the event of a claim covered under the policy, RSA reserves the right to use its Managed Repair Network of Building Contractors to complete the works and RSA will take responsibility for the satisfactory completion of such works. Where RSA agrees to pay you, it reserves the right to make staged payments as works progress and to withhold final payment until all works are complete, final invoice submitted and final inspection completed by it or its Representatives. The percentage of final payment withheld will not exceed 30% of the overall settlement amount.

GENERAL CONDITIONS

The following is a brief summary of the general conditions which apply to the whole policy. For full details please refer to the policy booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy:

Notification of a Claim: This condition sets out your obligations in relation to notification of a claim, such as, the requirement to notify the Gardaí in the event of theft or malicious damage, what to do when legal documentation and /or correspondence is served on you and not to dispose of damaged items until RSA has had the opportunity to inspect them.

Conduct of a Claim: This outlines your obligations throughout the claims process, for example, you must give RSA whatever information or assistance it reasonably requests and it/its representatives may enter your building where loss or damage has occurred.

Fraud: This sets out RSA's rights in respect of fraudulent claims or if any fraudulent means or devices are used to obtain benefit under the policy.

Alteration in Risk: This condition outlines your obligations to notify RSA of any material alteration in your risk and how this change may affect you and your cover. It also sets out the minimum premium amendment amount which RSA will not collect from you or refund to you following such alteration.

Precautions: This condition requires that you take all reasonable steps to prevent or minimise loss and maintain the property in sound condition and good repair. It also requires that the electricity supply and wiring system are properly installed so as to comply with acceptable safety standards and maintained in a safe condition.

Annual Premium Cancellation: This sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.

Monthly Premium Cancellation: This applies to RSA Direct Debit customers and sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.

Other Insurances: This outlines how RSA will pay a claim that is covered under this policy but is also covered under another policy.

Subrogation: This condition allows RSA to take all the steps needed to enforce your rights in your name in the event of a claim (including the name of any member of your household) and includes the defence or settlement of any claim or the pursuit of a claim in any person's name.

POLICY FEATURES AND BENEFITS

The features and benefits listed here are only a sample of the cover available under this policy. For full cover details, conditions and exclusions please refer to your Policy Schedule and Booklet.

Your booklet reference is RS/HH2124 (02/14).

BUILDINGS AND CONTENTS COVER

In addition to the main features noted, your buildings section covers:

- Trace and access – €750
- Loss of rent & alternative accommodation up to 15% of buildings sum insured.

In addition, your contents section covers:

- Door locks – €500
- Contents in the garden – €500
- Clean up expenses – €2,000
- Loss of money – €150
- Loss of oil – €1000
- High risk items – maximum of 20% of contents sum insured, single article limit 10% of contents sum insured
- Third party liability – €3,000,000 (inclusive of costs)
- Domestic employees liability – €3,000,000 (inclusive of costs).

POLICY EXCESSES

- Standard Policy Excess – €500
- Subsidence Excess – €1,000
- Escape of water/damage to underground services (water pipes)/water and heating installations Excess – €1000.

Devised and administered by Cornmarket Group Financial Services Ltd. Underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print (August 2015). The Insurers reserve the right to amend policy terms and conditions available on renewal date. For full policy terms and conditions, please refer to policy guide/membership certificates.

DATA PROTECTION NOTICE OF RSA INSURANCE IRELAND LIMITED

RSA Insurance Ireland Ltd recognises that protecting personal information including sensitive personal information, is very important and we recognise that you have an interest in how we collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

WHAT DOES RSA DO WITH YOUR PERSONAL DATA

Information you provide will be used by RSA for the purposes of processing your application and administering your insurance policy. RSA may need to collect sensitive data relating to you (such as medical or health records or convictions) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by RSA and will not be disclosed to any third parties except (a) to our agents, sub-contractors and re-insurers (b) to third parties involved in the assessment, administration or investigation of a claim, (c) where your consent has been received or (d) where permitted by law. In order to provide you with products and services this information will be held in the data systems of RSA or our agents or subcontractors.

RSA may pass your information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA will ensure that its transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided.

Calls to RSA may be recorded for quality assurance or verification purposes.

FRAUD PREVENTION, DETECTION & CLAIMS HISTORY

In order to prevent and detect fraud and the non-disclosure of relevant information RSA may at any time:

- Share information about you with companies within the RSA Insurance Group, other organisations outside the RSA Group including where applicable private investigators and public bodies including An Garda Síochána;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

RSA may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies with RSA
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

INSURANCE LINK DATABASE

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self insurers or statutory authorities.

Insurance companies share claims data:

- (a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- (b) to check that claims information matches what was provided when insurance cover was taken out

(c) and, when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers.

Guidelines for sharing your information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at www.dataprotection.ie

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held on Insurance Link. If you wish to exercise this right then please contact us at the address below.

HOW TO CONTACT US

On payment of a small fee you are entitled to receive a copy of the information we hold about you and to seek rectification of any inaccurate data. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Officer, RSA Insurance Ireland Ltd, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

www.cornmarket.ie/home-insurance



SAFEHOME OPTIONS

HOME INSURANCE

Existing Policies: (01) 408 4020

New Policies: (01) 408 4040

home.insurance@cornmarket.ie



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Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd.

Telephone calls may be recorded for quality control and training purposes.