

Aviva Home Insurance



Contents

New customer – how to start your policy	4
How to renew your policy	5
How to pay for your policy	7
Household policy summary	8
Policy features and benefits	10

How to start your policy: New customer

Enclosed you will find your quotation, statement of fact and product suitability statement. The statement of fact has been completed on the basis of the information you have provided to us.

Step 1

Please read the attached statement of fact carefully & 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

Please return the following:

- Any documentation that may be required as stipulated in the Important Messages section of your quotation.
- Payment: Pay by post or phone. See payment options listed on page 7.

Step 3

Return all documents to:

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

How to renew your policy:

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, overleaf, to complete your renewal.



How to pay for your policy

Pay by renewing online:

Log on to **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.

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**.

Payment methods:

Option 1: Pay by direct debit

Premiums will be paid from your bank account over 10 months. Charges are detailed on the enclosed direct debit mandate.

Option 2: Pay by post

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:

Credit/charge/debit card*

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

Household policy summary

This document outlines the main benefits and restrictions associated with the Cornmarket Home Insurance – AVIVA policy. This product is available for the following risk types:

- Owner Occupied House – Buildings & Contents, with optional cover for All Risks and/or Small Craft
- Owner Occupied Apartments – Contents only, with optional cover for All Risks
- Properties Let to Tenants – Buildings & Contents
- Holiday Home (own use and/or let) – Buildings and Contents.

This document is only a summary of some of the benefits and cover provided by the policy. It should be noted that not all benefits and/or covers are available for all occupancy types. For full Terms, Conditions & Exclusions you must consult the Policy Document and Schedule. If you have any questions regarding any of the benefits of the Cornmarket Home Insurance – AVIVA policy, please call one of the Helpline numbers for full details.

Premises section

This section covers:

- The structure of your home including domestic outbuildings, garages, swimming pools and tennis courts

Contents section

This section covers:

- Your possessions whilst they are in your home
- Your personal legal liability to third parties as owner of the premises, up to a limit of €3m and domestic employees, up to a limit of €3m, inclusive of all legal fees and other expenses.

Premises and contents

Standard cover

The following perils are covered: Fire, Smoke, Storm, Flood, Leaking or Overflowing of water or oil from within any plumbing, heating or drainage system or fixed domestic appliance, Theft or Attempted Theft, Impact damage, Falling trees, Falling aerials, masts and satellite dishes, Riot, Civil Unrest, Strikes, Labour or Political Disturbances, Vandalism or Malicious Acts.

These are the main restrictions and exclusions that may apply to your Cornmarket Home Insurance – AVIVA policy. Please read the Policy Document for full details.

Excesses

The amount of the excess may vary depending on the excess amount you have selected and on the section under which you are claiming. We draw your attention, in particular to higher excesses that apply to Freezing, Escape or Overflow of water and Subsidence claims.

Please refer to your Quotation/Renewal Pack/Schedule to see what excess amount is applicable.

Limits

Maximum limits apply in respect of certain covers e.g. Unspecified All Risks and in respect of certain additional benefits e.g. Fire Brigade Charges.

Change in risk

You must contact us immediately if the occupancy or use of your Premises changes, as this may affect your cover.

Claims settlement basis

How your claim is settled is based on the relevant section of your Policy.

Policy features and benefits

This guide is only a summary of some of the benefits and cover provided by the policy. It should be noted that not all benefits and/or covers are available for all occupancy types. For full Terms, Conditions & Exclusions you must consult the Policy document & Schedule. If you have any questions regarding any of the benefits of the Cornmarket Home Insurance – AVIVA policy, please call one of the Helpline numbers for full details.

Policy features & benefits

- Automatic reinstatement of buildings or contents sum insured, without extra charge, following a claim
- Christmas and weddings – contents increase by 10% over the Christmas period and for weddings of immediate family members
- Credit and debit card cover up to €1,300
- Door locks replacement up to €1,000
- Death benefit up to €3,300 for yourself or your partner/spouse following your death or your partner/spouse's death as a result of an accident in the house
- Pet Cover up to €260 for your cat or dog if killed by fire or thieves
- Frozen food cover up to €1,000
- Fire brigade charges up to €2,000
- Index-linking
- Jury service – €40 per day up to a maximum of €650, with no loss of No Claims Bonus
- Alternative accommodation up to 15% of buildings and contents sums insured
- New for old cover on contents
- Title deeds lost or damaged by an insured event up to €1,000
- Visitors' personal belongings up to €1,300.

Optional covers:

Owner Occupied Main Residence & Owner Occupied Apartment only:

- Accidental Damage cover on buildings and contents
- Cover for jewellery, personal belongings, bicycles and money.

Policy excess

Owner Occupied Main Residence:

- Buildings – €275
- Contents – €275
- Water Leakage – €1,000
- Frozen foods – €75
- Subsidence – €1,000.

Property Let to Tenants, Holiday Homes (own use and/or let):

- Buildings – €715
- Contents – €715
- Water Leakage – €1,000
- Subsidence – €1,000

For full Policy Limits, Terms, Conditions & Exclusions you must consult the Policy Document & Schedule.

Home rescue: Emergency service –

Cover applies for main residence policies only

- HomeRescue is a 24 hour, 365 days-a-year nationwide emergency service which will complement your household insurance policy by providing an immediate solution to your emergency with a single telephone call.

HomeRescue assists you in an emergency situation as a result of:

- Damage due to flooding
- Overflowing water tanks
- Blocked drains
- Electrical failure within the home
- Non-security of locks, doors and windows
- Broken glass.

Summary of policy features & benefits

Perils/Events Insured	Limit	Owner Occupied Excess	Property Let to Tenants/ Holiday Home Excess
Fire, explosion, lightning, earthquake	Sum Insured		
Storm or flood	Sum Insured		
Falling trees or branches	Sum Insured	€275	€715
Falling aerials, masts, satellite dishes or security cameras	€1,300		
Subsidence, heave or landslip	Sum Insured	€1,000	€1,000
Leaking or overflowing of water or oil	Sum Insured	€1,000	€1,000
Trace and access	€1,000		
Loss of oil	€1,000		
Theft or attempted theft	Sum Insured		
Riot, civil unrest, strikes, labour or political disturbances, vandalism or malicious acts	Sum Insured	€275	€715
Breakage of glass	€650		
Replacing door locks	€1,000	Nil	Nil
Alternative accommodation	15% of the Building & Contents Sum Insured combined	€275	€715
Architects', surveyors', legal and other fees and associated costs	Buildings Sum Insured		

Summary of policy features & benefits continued

Perils/Events Insured	Limit	Owner Occupied Excess	Property Let to Tenants/ Holiday Home Excess
Frozen Food*	€1,000	€75	€75
Public and Personal Liabilities	€3 million	Nil	Nil
Liability to Employees	€3 million	Nil	Nil
Title Deeds	€1,000	Nil	Nil
Fire Brigade Charges	€2,000	Nil	Nil
Optional Accidental Damage Cover**	Sum Insured	€275	€715
Optional Caravan Cover	Sum Insured	€75	N/A

For full details of your insurance cover please read your Statement of Fact, your Schedule and your Policy Terms and Conditions, as together they form the basis of your contract with Aviva Insurance Limited who is the underwriter of your policy.

*Frozen Food Cover is provided as standard on Owner Occupied Policies and Holiday Home Own Use Only Policies.

** Accidental Damage Cover is an optional extra available on Owner Occupied Policies and Holiday Home Own Use Only Policies.

How we'll treat your personal information

Aviva Insurance Limited ("we", "us" or "our"), as data controller, will keep the information you provide about yourself and about third parties confidential.

We may use it to advise on, provide and administer insurance products and financial services provided by us or other Aviva companies and sometimes with our affiliates and/or commercial partners, in order to comply with legal obligations imposed on us.

We may share the information both inside and outside of the European Economic Area, in confidence, for these purposes with agents or service providers we have appointed, private investigators, regulatory organisations, other insurance and financial services companies (directly or via a central register), other Aviva group companies, those to whom we outsource certain business operations and as required by law. We will process this information and store it on our computer and manual record systems.

To assist in preventing, detecting and/or protecting our customers and ourselves from theft and fraud, we may use your information to

make searches of our or other Aviva companies' records. If you give us false information or fail to disclose information and we suspect fraud, we will record this. We also participate in industry databases such as those operated by Insurance Ireland for the purpose of sharing of information among insurance companies as a check against non-disclosure.

From time to time, we may record your telephone calls for verification and training purposes.

If you would like a copy of the details we hold about you, please write to the Data Protection Officer, Aviva Insurance Limited, One Park Place, Hatch Street, Dublin 2. Please enclose the correct fee (€6.35). You also have the right to correct any errors in the information held about you, block certain uses or object to the processing of your personal data.

Important

Some of the questions within the online quote process may ask for details about your health and convictions and the health and convictions of third parties material to this risk – please do not send us any genetic test results. This information is important for underwriting and claims purposes and will remain confidential.

For details on what is covered, consult the HomeRescue information sheet. Underwritten by Mapfre Assistance Agency, Ireland. Mapfre Asistencia Comania De Seguros Y Reaseguros S.A., trading as Mapfre Assistance Agency Ireland, is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is subject to the Central Bank of Ireland's conduct of business rules.

The policy is underwritten by Aviva Insurance Ireland Limited. Aviva Insurance Limited, trading as Aviva, is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Registered Branch Office in Ireland No. 900175. Registered Branch Address One Park Place, Hatch Street, Dublin 2. Registered in Scotland No 2116. Registered Office Pitheavlis, Perth, PH2 0NH.

Existing Policies: Call us on **(01) 408 4020**

New Policies: Call us on **(01) 408 4040**

or visit **cornmarket.ie**

Christchurch Square, Dublin 8 Tel: (01) 408 4000 Web: cornmarket.ie

Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.