



Insurance Product Information Document



Home Contents Insurance

[Name of company] [Name of specific product]

What is and what is not covered by this home contents insurance policy?

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.



What is this home contents insurance?

This home contents insurance policy provides cover against damage to, or loss of, the contents of your home and garage. ⓘ



What is insured?

The policy covers damage or loss caused by fire, theft, water leakage, floods, storms and lightning. It covers your household items and personal belongings such as furniture, electrical items, clothes, money and jewellery, up to a maximum of €3000 per single item.

You may also optionally insure additional items, such as higher value jewellery items. ⓘ



What is not insured?

We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear and tear, poor maintenance, negligence or fraud. ⓘ



Please note

Text of note: most common question, complaint or misunderstanding, or additional information to highlight. ⓘ



How and when to pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, direct debit or debit/credit card. ⓘ



What are your obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible and within 72 hours. ⓘ



When does the cover start and end?

Your cover will take effect on the date stated in your policy. After the first year, you can cancel your insurance by notifying us in writing. ⓘ