



Insurance Product Information Document

Commented [IE1]: Company logo

Commented [IE2]: This is required under Article 20(7)(f) of IDD.



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.

Commented [IE3]: This is based on the requirement under Article 20(7)(g) of IDD.

Commented [IE4]: Certain flexibility should be left to the design and colour of icons at national level. For example, the euro symbol may be replaced with other currency symbols appropriate to the national market.

Commented [IE5]: This covers Article 20(8)(a) (information about the type of insurance)

Commented [IE6]: The content within each of the different sections of this document is included for illustrative purposes only.

Commented [IE7]: The information icon allows for a layered approach where more detailed explanations can be provided for the different sections.

Commented [IE8]: This covers Article 20(8)(b) (main risks insured and the insured sum).

This section should remain flexible both in terms of the length of the section and how the information regarding the contents is best presented to consumers, depending on national requirements and preferences. This may also include the use of icons for the different types of coverage.

Commented [IE9]: This covers Article 20(8)(b) (summary of the excluded risks) and (d) (main exclusions where claims cannot be made)

This section should remain flexible both in terms of the length of the section and how the information regarding the contents is best presented to consumers, depending on national requirements and preferences. This may also include the use of icons for the different types of coverage.

Commented [IE10]: This optional section offers the flexibility to include any additional relevant information about the product that may be useful or helpful to draw consumers' attention to.

Commented [IE11]: This covers Article 20(8)(c) (means and duration of payments)

Commented [IE12]: This covers Article 20(8)(e)(f) and (g) (obligations at the start of the contract, during the contract and in the event of a claim)

Commented [IE13]: This covers Article 20(8)(h) (term of the contract) and (i) (means of terminating the contract). As this is intended as a pre-contractual and non-personalised document it is not possible to include specific start and ends. It may, however, state that the contract will be of 12 months duration and will begin on the date stated in the consumer's policy.



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. ^①



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. ^①



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. ^①



Please note

Text of note: most common question, complaint or misunderstanding, or additional information to highlight. ^①



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. ^①



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. ^①



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. ^①