

HomeChoice Policy



Important Information: Policy Wording Update and Changes to Your Policy Terms and Conditions

This document outlines the changes which will apply to your policy from your renewal date. Payment of your renewal is deemed to be an acceptance of your revised policy terms and conditions. It is important that you refer to a copy of the revised policy wording to obtain full details of covers, limits, terms, conditions, and exclusions which can be found here www.aviva.ie/home2022. Alternatively, please contact your insurance broker / intermediary for a copy of same.

Policy Benefits	Event Insured	Existing Limit	New Limit
	Credit & debit cards	€650	€2,000
	Fire brigade charges	€1,500	€3,500
	Frozen food	€650	€1,000
	Replacing door locks	€400	€1,200
	Death benefit	€3,300	€5,000

Policy Section	Change
Definitions	<p>Buildings - the definition has been updated to:</p> <ul style="list-style-type: none"> provide cover for electronic vehicle charging points up to a limit of €2,500 provide cover for outdoor spas or hot tubs which are fixed or fitted to the premises exclude cover for wind turbines and poly tunnels <p>Contents - the definition has been updated to:</p> <ul style="list-style-type: none"> provide cover for Home Office Equipment. A new definition has been added outlining what is defined as Home Office Equipment provide cover for ride on mowers
Section 1 - Buildings & Contents	<p>4) Falling trees or branches has been updated to exclude cover unless the home is damaged at the same time</p> <p>8) Leaking or overflowing of water has been updated to:</p> <ul style="list-style-type: none"> clarify that we exclude the gradual leaking or seepage of water from any bath, shower, wash hand basin and/or other sanitary fittings clarify we exclude cover for the component or appliance caused by escape of water, oil or gas unless the damage is caused by freezing include escape of gas under trace and access <p>9) Theft or attempted theft has been updated to exclude cover unless the incident is reported to the Gardaí within 24 hours of discovery</p> <p>10) Riot, civil unrest, strikes, labour or political disturbances, vandalism or malicious acts has been updated to exclude cover unless the incident is reported to the Gardaí within 24 hours of discovery</p> <p>21) Alternative accommodation has been updated to confirm that all payments made under this section are subject to prior approval by us</p> <p>22) Architects', surveyors', legal and other fees, and associated costs -has been updated to clarify we will only pay for 'vouched architects', surveyors', and legal fees'</p> <p>23) Contents in the open has been updated to clarify that we exclude cover:</p> <ul style="list-style-type: none"> for bicycles where they are not securely locked to an immovable structure/object or bike rack whilst parked by theft or attempted theft from any unattended vehicle unless all windows, including the sunroof, and doors are securely locked, and the property is completely concealed within a closed compartment or locked boot and the vehicle is broken into using force or violence <p>25) Public and personal liabilities has been updated to:</p> <ul style="list-style-type: none"> include cover where members of the household are working from home exclude cover for the transmission of disease to any person by member of the household clarify that we exclude cover where there is a child-minding facility in place for more than 2 children in return for payment

Section 1 - Buildings & Contents (continued)	<p>The following new events insured / benefits have been added to the policy:</p> <p>Emergency access to buildings - provides cover for damage caused by the emergency services accessing your property up to a limit of €1,000</p> <p>Ride on mowers are covered as part of the contents for theft (or attempted theft) from a locked shed or fire damage when in a locked shed up to a limit of €5,000</p> <p>Rebuild house to A3 rating - in the event that that the private house needs to be totally rebuilt following damage by an insured event, we will cover the cost of rebuilding to a minimum BER 'A3' rating, as long as the sums insured are adequate</p> <p>Baby's contents - we will automatically increase your contents sum insured by 10% per new baby for 30 days before the due date and after the birth of a child to any member of your household</p> <p>Students' possessions – we will cover contents temporarily removed from the home for the purpose of members of the household attending a college, university, institute of technology or boarding school. The most we will pay is up to 20% of your contents sum insured.</p> <p>Rooms let to Lodgers / Paying Guests You are permitted to let up to a maximum of 2 rooms with a maximum of up to 4 paying lodgers / paying guests in total. This cover only applies where your policy schedule notes that the property is owner occupied and the property is occupied on a fulltime basis by members of the household at the same time.</p>
Section 5 – No-claim discount	<p>The wording has been updated to clarify:</p> <ul style="list-style-type: none"> • how your no claim discount is applied where a claim is settled during your renewal invite period • that while some claims will not impact your no-claim discount on this policy you may still be required to disclose them in the course of applying for another insurance policy as any claim(s) may impact your ability to obtain another insurance policy. • your no-claim discount is not transferable to another person
General policy conditions - all sections	<p>1) Keeping to the policy terms has been updated to include examples of things you should tell us about to ensure your cover is suitable for your needs e.g., changes in occupancy, property renovations, damage, or deterioration of your buildings</p> <p>2) Cancelling the policy has been updated to confirm you may cancel the policy by e-mail, in writing or via recorded telephone call.</p> <p>10) Financial institution noted on policy has been added to clarify what actions we may take in respect of an interested party / mortgage provider being noted on your policy including indemnifying them in respect of claim and/or notifying them of the policy being cancelled.</p> <p>11) Sanction Limitation and Exclusion Clause outlines that neither we nor any reinsurer will be deemed to provide any cover or benefit or pay any claim that 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.</p>
General policy exclusion - all sections	<p>9) Legal liability has been updated to:</p> <ul style="list-style-type: none"> • include liability cover in respect of dogs specified under the <i>Control of Dogs Regulations 1998</i> provided the ownership, possession, being in charge of, use or control is in accordance with the provisions of the <i>Control of Dogs Act 1986</i> • to include liability cover in respect motorised wheelchairs & mobility scooters • exclude all liability cover in respect of the usage of e-scooters <p>15) Illegal actions or activities outlines that the policy excludes loss, damage or liability arising from same</p> <p>16) Consequential loss has been added to clarify that the policy only covers the events insured and covers listed in the policy.</p> <p>17) Wear and tear, maintenance, breakdowns and gradually operating causes has been added to clarify that we will exclude cover for any damage or loss caused by wear and tear and / or a gradually operating cause; chewing, scratching, tearing, or fouling, by pets or animals; electrical or mechanical breakdown; maintenance, or routine repair; atmospheric or weather conditions; wet or dry rot, fungus, mildew; action of light; any process of cleaning or defrosting; any process of dyeing; any process involving restoration; tree root action.</p>

	18) Insects and vermin - we will not cover any loss, damage or liability caused by or resulting from damage caused by vermin and insects
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