



Suitability of the product

This product is suitable for tenants of rented houses and apartments as well as for homeowners, who insure their building under a group policy or otherwise, and would like to protect their contents against specific perils. The home must be occupied solely by the insured and his/her family as a permanent resident and he/she must be the owner of such contents.

Purpose of insurance

This policy will provide you cover for household goods, personal possessions, pedal cycles and money whilst in your home, which you or any member of your family own or are legally responsible for, against loss or damage from specific perils summarized below and detailed in your policy wording.

1. Fire, lightning, explosion, earthquake, or smoke
2. Storm or flood
3. Escape of water, oil or liquid
4. Riot, strike, civil commotion, labour disturbance
5. Malicious damage or vandalism
6. Theft or attempted theft from your home
7. Impact from aircrafts, animals, falling trees or branches, falling aerials
8. Money up to €200
9. Contents in the open up to €1,000 covered against specified perils (1-7)
10. Contents temporarily removed up to 20% covered against the above specified perils (1-7)
11. Rent and alternative accommodation up to 10% of the contents sum insured for any causes insured under contents cover
12. Liability as the occupier of the property up to €5,000

In addition your cover is extended to include:

Limits and excesses

- First loss cover of contents up to €15,000 (Without applying average clause)
- Total high risk items and personal possessions up to €5,000 and up to €1,000 per item, set or collection
- Excess €100 under every cover

General exclusions

Unfurnished and unoccupied property, Radioactive Contamination, Pollution or Contamination, War and Similar Risks, Terrorism, Rot, Defective construction, Gradual deterioration, Existing and deliberate damage, Confiscation and forced entry, Deception, Business property and legal responsibility, Matching sets or items, Matching carpets, Loss of value, Indirect loss.

For full details of the conditions and exclusions that apply to this insurance contract please read the Policy Wording together with your Policy Schedule



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This insurance is underwritten by AIG Europe Limited.
AIG Europe Limited is registered in England and Wales.
Company number: 01486260.

Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom
AIG Europe Limited is registered in the Republic of Cyprus as an oversea company.

Company number: AE 2631.

Registered office: 26 Esperidon street, 2001 Strovolos, Cyprus.

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