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QUINN direct

# Householders Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

## Name of the insurer

The insurer of this policy is QUINN-*direct* Insurance. Registered address: Dublin Road, Cavan, Co. Cavan, Ireland.

## Type of insurance and cover

The QUINN-*direct* householders policy is designed to offer protection for your home and/or contents and will run for a period of 12 months. Your policy schedule will show which of the following sections of cover you have requested.

## Significant features and benefits

For full details, please refer to the policy booklet.

| Buildings | Contents |
|---|---|
| **What is covered** | |
| The home shown on the schedule including domestic outbuildings, garages, greenhouses, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings. | Household goods, valuables*, sports equipment, personal belongings (not including mobile phones and accessories. If you are a tenant we also cover fixtures and fittings and interior decorations (owned by you). |
| **What you are covered for:** | |
| • Fire<br>• Theft or attempted theft<br>• Storm or flood<br>• Subsidence<br>• Vandalism or malicious acts<br>• Falling trees or aerials<br>• Escape of oil or water | • Fire<br>• Theft or attempted theft<br>• Storm or flood<br>• Subsidence<br>• Vandalism or malicious acts<br>• Falling trees or aerials<br>• Escape of oil or water |

**Extra Benefits included as standard**

| | Buildings | Contents |
|---|---|---|
| Property owners liability | ✓ | |
| Accidental damage to pipes, cables, fixed glass or fixed sanitary fittings | ✓ | |
| Trace and access in the event of a leak up to £500 | ✓ | |
| Alternative accommodation (up to 15% of sum insured) | ✓ | ✓ |
| Money & credit cards up to £275 | | ✓ |
| Frozen Foods up to £500 | | ✓ |
| Pedal Cycles up to £200 per bicycle | | ✓ |
| Public Liability, Tenants liability and liability to domestic employees | | ✓ |
| Accidental damage cover for TV, video, audio & computer equipment (max £1500 per item) | | ✓ |
| Accidental breakage of mirrors, ceramic glass in cooker hobs, plate-glass tops to furniture and fixed glass in furniture | | ✓ |
| Wedding and Christmas gifts (increased by 10% of contents sum insured) | | ✓ |
| Fatal Injury - £2500 | | ✓ |

## Optional cover

The following cover is available in addition to the standard cover

| | Buildings | Contents |
|---|---|---|
| **Accidental Damage**<br>Extends cover to include accidental damage to the buildings &/or contents (whichever selected) within the home. | Optional | Optional |
| **All Risks**<br>Provides cover for specified items cover for loss or damage to contents outside of the home (anywhere in Europe and up to 30 days in a row for the rest of the world). | | Optional |

QUINN-*direct* and QUINN-*direct* Insurance are registered business names of QUINN-*Insurance* Limited (Under Administration). QUINN-*Insurance* Limited (Under Administration) is regulated by the Financial Regulator in Ireland and regulated by the Financial Services Authority for the conduct of UK business.

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## Significant exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

- The first £250 of each claim (known as 'the excess') except for subsidence claims where the excess is £500.
  (Refer to Section 1 for buildings and Section 2 for contents)
- After your home has been unoccupied for 30 days or more we will not pay for:
  - Theft or attempted theft
  - Water or oil leaking from any fixed heating installation
  - Vandalism and malicious damage
  - Loss of or damage to valuables* and money

  (Refer to General Exclusions)
- Floor coverings over 5 years old, household linen (towels, bed and table linen) and clothing are excluded from new for old cover. (Refer to Section 2 contents)
- We will not pay more than 30% of the contents sum insured for valuables* and no more than £1500 for any one item of valuables* unless it has been specified on the schedule and a valuation supplied. If a valuation was not received prior to cover then it must be produced at the time of the claim. (Refer to Section 2 Contents)

*Valuables - Jewellery, items of gold, silver or other precious metals, timepieces, photographic equipment, binoculars, works of art, antiques, furs, musical instruments, collections of stamps, coins or medals, TV, video, audio and computer equipment.

## Cancellation rights

You may cancel your policy at any time by notifying us. If you cancel your policy within the first 14 days, you will be charged an administration fee of £20 and a charge for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

## Making a claim

In the event of any accident or loss you should call our claims department on 0845 351 1210.

## How to complain

We want to give you a high standard of service at all times. If at any time we fail to achieve this and you want to complain, you should write to the Customer Services Manager at: 3 Lawnakilla Way, Carran Business Park, Enniskillen, BT74 4RZ.

If we cannot resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR Phone: 0845 080 1800.

## Financial Services Compensation Scheme

QUINN-*direct* Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information is available on the FSCS website at www.fscs.org.uk.

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