

Owner Occupied Home Insurance



Munstergroup insurance is dedicated to offering our customers the most relevant insurance at competitive prices. At Munstergroup our friendly insurance experts will support you every step of the way to help you to protect what is important to you.

With Munstergroup we have tailored our product suit your needs at the fairest price. See a list of the great features and benefits you can expect below.

Key Features and Benefits

| Description | Standard cover | optional cover | |
|------------------------------|-------------------------------------|-------------------------------------|---|
| Property occupied As: | | | |
| Owner Occupier / Family | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| B B (Maximum 8 guests) | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| AirBnB | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Room to Let | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Home Office | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Granny Flat | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Buildings | | | |
| Fire Perils | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| Accidental Damage | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| contents | | | |
| Fire Perils | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| Accidental Damage | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| "All Risks" | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Unspecified | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €1,275 unspecified "All Risks" incl. in standard cover (single article limit of €650) |
| specified | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| sports Equipment | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Pedal Cycles | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |

| Other covers | Standard | Optional | Sum Insured |
|--|-------------------------------------|-------------------------------------|------------------------------|
| Contents—Single article limit €3000 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Can be Increased |
| Alternative Accommodation | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 10A of Buildings Sum Insured |
| Legal Liability | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €2.6 m (incl. costs) |
| Contents Temporarily Removed | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 10A of Contents Sum Insured |
| Contents (in open) | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Damage to Pipes/Cables | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €750 |
| Trace Access | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €750 |
| Fire Brigade Costs | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €2,000 |
| Replacement Locks | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Title Deeds | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Accidental breakage of fixed glass sanitary ware | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €750 |
| Money / Credit Cards | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Christmas / Wedding Gifts * | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Freezer Contents | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Audio, TV Video (excl phones/tablets/gadgets) | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €500 |
| Loss of Oil / Water ** | <input checked="" type="checkbox"/> | <input type="checkbox"/> | €750 |
| Geo-thermal System | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Accidental Damage |
| Solar Panels | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Accidental Damage |
| Wind Turbines | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Accidental Damage |
| Water Treatment | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Accidental Damage |
| Unoccupancy Period *** | | | 30 days |
| Standard Excess | | | €250 |
| Subsidence | | | €2,500 |
| Snow Load | | | €500 |
| Escape of Oil / Water | | | €500 |
| Flood | | | €500 |
| Storm Damage on Non-Standard Roof Portion | | | €500 |
| Optional Voluntary Excesses | | | €350 / €500 |
| Unspecified All Risks | | | €100 |
| Specified All Risks | | | N/A |
| Sports Equipment | | | N/A |
| Pedal Cycles | | | N/A |
| Caravans (on tow) | | | €1,000 |

Follow these tips to protect your home!

1. A monitored home alarm system installed by a registered contractor will deter intruders from entering your home and it can also help to keep the cost of your home insurance down.
2. Set the alarm when going to bed. Make sure that your night time alarm allows you to move freely around the house.
3. Always ensure external doors are locked.
4. Leave a spare set of keys with a trusted neighbour, friend or relative and if you are going away ask them to call in to the house at random times to keep an eye on it.
5. Be Aware of the weather forecast and watch out for weather alerts and warnings.
6. Secure any potential hazards such as dead tree branches and loose slates or roof sheeting.
7. Ensure that garden furniture and outdoor toys such as trampolines are placed in a garden shed or securely fastened to prevent them blowing away.



Notes:

The amounts above represent the maximum amount payable

*Month of December and month pre/post the wedding

**Refers to loss of metered water only

***Refers to consecutive days

Basis of settlement claim: New for old under 3 years old.

Contents over 3 years old indemnity Basis of Settlement including deduction for wear and tear.

Surestone insurance dac is regulated by the Central Bank of Ireland for conduct of business rules

**We protect your home...
...from the unexpected!**