



## Non-Standard Property Product Information

With Broker Solutions Ireland 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	Sum Insured
<b>Non-Standard Property</b>			
Owner Occupier / Family	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Property Let Out	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Buildings</b>			
Fire Perils	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Accidental Damage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>Contents</b>			
Fire Perils	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Accidental Damage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>Other covers</b>			
Contents—Single article limit €3000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Can be Increased
Alternative Accommodation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10% 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"/>	10% of Contents Sum Insured
Contents within detached outbuildings & garages	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500 or 2.5% of SI contents whichever is greater
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
Accidental breakage of fixed glass sanitary ware	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€750
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
Standard Excess	€250		
Subsidence	€2,500		
Snow Load	€500		
Escape of Oil / Water	€500		
Flood	€500		
Storm Damage on Non-Standard Roof Portion	€750		
Optional Voluntary Excesses	€350 / €1,000		

Notes:

The amounts above represent the maximum amount payable

\*\*Refers to loss of metered water only

**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

Munster Insurances and Financial Ltd t/a Broker Solutions Ireland is regulated by the Central Bank of Ireland.

## Important Information

**Geographical limits** mean Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.

Munster Insurance & Financial LTD T/A Broker Solutions Ireland is subject to the Consumer Protection Code 2012, which offers protection to consumers. The Consumer Protection Code can be found on the Central Bank's website at [www.centralbank.ie](http://www.centralbank.ie). Munster Insurance & Financial Ltd T/A Broker Solutions Ireland is authorised by the Central Bank of Ireland under Section 10 of the Investment Intermediaries Act 1995 (As amended). Munster Insurance & Financial LTD T/A Broker Solutions Ireland is authorised as an insurance intermediary under the European Communities (Insurance Mediation) Regulations 2005 and this can be verified by the Insurance Mediation Register which is available on [www.centralbank.ie](http://www.centralbank.ie).

Surestone Insurance dac are the insurers and Munster Insurance & Financial LTD T/A Broker Solutions Ireland are authorised to underwrite and administer this Policy on behalf of the Company.

### Claims

The Claims Manager for the purpose of the Claims Conditions is OSG Loss Adjusters Ltd.

Claim form (if required) can be obtained from OSG on 01 2611434

Mon. to Fri. 9am to 5pm

In the event of a claim we may appoint our own builder or other expert to undertake restitution work on a property or motor vehicle.

In the event of a dispute regarding a Claim please contact:

The Manager  
Broker Solutions Ireland  
62 O'Connell Street,  
Ennis,  
Co. Clare  
V95Y950  
065 6897899

Munster Insurance & Financial LTD T/A Broker Solutions Ireland in Ireland is the registered data controller in relation to personal information held by it about you for the purposes of the Data Protection Act 1988 as amended by the Data Protection (Amendment) Act 2003 or similar provision applying in any amending or replacing legislation. By providing information to us through our appointed brokers and/or agents, you acknowledge that you accept the practices and policies outlined in this Privacy Policy which apply to the personal information submitted by you through this website. It is your responsibility to ensure that you have obtained the permission of any such persons and have shown this notice to them to allow us to process their personal data for the purposes outlined in this notice.

This Product is underwritten by Surestone Insurance dac.