

Home Policy Wording Changes

January 2021



Page in booklet	Description	Text in old booklet	Text in new booklet
2	Signature	On behalf of Liberty Insurance Tom McIllduff CEO Western European Markets	On behalf of Liberty Insurance Stuart Trotter Ireland Country Manager, Western European Markets
3	Definition - Home Office Equipment	Home office equipment – business computers, fax machines, photocopiers, typewriters and business phone equipment.	Home office equipment – business computers, fax machines, photocopiers, typewriters and business phone equipment excluding mobile phones .
3	Definition - Domestic Employee	Domestic Employee – Any employee of the insured carrying out solely private domestic work at the insured address. This excludes any involvement in farming, building, grounds-work, electrical, plumbing, structural or roofing work.	Domestic Employee – Any employee of the insured carrying out solely private domestic work at the insured address. This excludes any involvement in farming, building, grounds-work, electrical, plumbing, structural or roofing work.
3	Definition - Material Change	Material fact – any fact that would influence the decision of an insurer in deciding whether to accept an insurance risk and/or the terms including the premium level at which the insurance company would be willing to grant cover.	Material Change – any change to this policy which changes any of the details that you provided to us at the start of the policy, relating to the property, the contents, or any accident, claims or convictions details.
3	Definition - Insurable Interest	N/A	Insurable Interest – the legal requirement for you as the policyholder to be able to demonstrate an economic loss where the property you are insuring on this policy is lost, destroyed or damaged.
4	Definition - Terrorism	N/A	Terrorism is defined as any act, or the use or threat of force, including but not limited to: a) threat of or actual endangerment of the life of a person(s); (b) threat of or actual serious violence against any person(s); (c) threat of or actual damage to any form of property; (d) creating a serious risk to the health and safety of the public; which is committed by any person(s) for political, religious or ideological purposes to influence any government or to intimidate, bully,

			pressurise or to put any member of the public in fear.
7	Basis of contract	<p>Where we refer to 'you' for the purpose of these conditions it includes your personal representatives.</p> <p>1 We will only have to make a payment under this policy if:</p> <p>a all the answers in the proposal and declaration for this insurance are true and complete; and</p> <p>b you meet the terms, conditions and endorsements of this policy.</p> <p>The proposal and declaration form the basis for this contract.</p>	<p>We will only have to make a payment under this policy if:</p> <p>a all the answers in the proposal and declaration for this insurance are true and complete (the proposal and declaration form the basis of this contract between us and you); and</p> <p>b you or any insured person meets the terms, conditions and endorsements of this policy</p> <p>c you or any insured person has proven you have an insurable interest in the property being insured.</p>
7	Cooling off period; short period rates	<p>If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.</p> <p>If you cancel your policy in the first year of insurance after the first 14 days, we will work out your refund based on our cancellation rates as shown below.</p> <p>If your policy is cancelled after the first year, we will refund your premium for any period of insurance remaining, less an administration fee of €25.</p>	<p>If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.</p> <p>If you cancel your policy in the first year of insurance after the first 14 working days, we will work out your refund based on our cancellation rates as shown below.</p> <p>If your policy is cancelled after the first year, we will refund your premium for any period of insurance remaining, less an administration fee of €25.</p>
7	Short period rates	(Short period rates table)	(Short period rates table)
7	Cancellation reason	We may choose to cancel the policy, without giving you a reason, by sending you 10 days' written notice to your last known address	We may cancel the policy, giving you a reason , by sending you 10 days' written notice by post or email.
8	Refund for cancellation after claim	We will only refund premiums as long as there has been no claim or loss during the current period of insurance.	We will only refund premiums as long as there has been no claim or loss during the current period of insurance.
8	Policy Changes	If you are not sure whether you should tell us about any change, you should tell us anyway. When you tell us about a change, we may then review your premium and your cover. If you do not tell us	If you are not sure whether you should tell us about any change, you should tell us anyway. When you tell us about a change, we may then review your premium and your cover. If you do not tell us about any relevant changes, we may: <ul style="list-style-type: none"> • reject or reduce your claim.

		<p>about any relevant changes, we may:</p> <ul style="list-style-type: none"> • reject or reduce your claim; or • cancel the policy and treat it as though it has never existed. 	<ul style="list-style-type: none"> • cancel the policy from the date of the change
9	Refund for cancellation after claim	<p>If you are paying by instalments, you must pay the full yearly premium if you make a claim during the current period of insurance. We have the right to take the outstanding premium you owe from any claim amount we may pay you.</p>	<p>If you are paying by instalments, you must pay the full yearly premium if you make a claim during the current period of insurance. We have the right to take the outstanding premium you owe from any claim amount we may pay you.</p>
9	Fraud and Misrepresentation	<p>Fraud</p> <p>14. You and anyone else acting for you or insured under this policy may lose all rights under the policy if you or they:</p> <ul style="list-style-type: none"> a provide fraudulent or misrepresentative information for example, an incorrect address, no-claims bonus, date of birth, licence, occupation and so on when applying for, renewing or amending a policy; b act fraudulently or exaggerate a claim; c provide information to support a claim that is not true and complete; d provide false or stolen documents; e deliberately fail to tell us of some or all facts relating to a policy or claim; or f make a claim for loss or damage caused by your or their deliberate act or with your knowledge or involvement. <p>We may also attempt to obtain a prosecution against you or any person acting for you or insured under this policy. If you provide fraudulent or misleading information, misrepresent or exaggerate a claim or provide false or stolen documents, we may also tell An Garda Siochana, other law-enforcement agencies, other companies in the Liberty</p>	<p>Fraud and Misrepresentation</p> <p>9. You and anyone else acting for you or insured under this policy may lose all rights or partial rights under the policy if you or they:</p> <ul style="list-style-type: none"> a provide fraudulent or misrepresentative information when applying for, renewing or amending the policy; b makes or attempts to make a fraudulent claim or exaggerate a claim; c provide information to support a claim that is not true and complete; d provide false or stolen documents; e deliberately fail to tell us of some or all facts relating to a policy or claim; f make a claim for loss or damage caused by your or their deliberate act or with your knowledge or involvement; or g if, after a claim has been made under this policy, you become aware of information that would either support or impact the validity of that claim you must disclose such information to us. <p>We may also attempt to obtain a prosecution against you or any person acting for you or insured under this policy. If you provide fraudulent or misleading information, misrepresent or exaggerate a claim or provide false or stolen documents, we may also tell An Garda Siochana, other law-enforcement agencies, other companies in the Liberty Mutual Insurance Group, other insurers and their agents, credit-reference agencies, fraud-prevention agencies, government agencies, regulatory authorities and other organisations concerned with fraud.</p>

		Mutual Insurance Group, other insurers and their agents, credit-reference agencies, fraud-prevention agencies, government agencies, regulatory authorities and other organisations concerned with fraud.	
18	How we settle claims	If we have agreed to pay your claim and the total amount to be paid under this section is more than €3,000, we may keep up to 30% of the payment until the reinstatement work is complete. We will consider the work as complete when we have received and checked the final invoices and, if necessary, carried out a final inspection of the work. The inspection may be carried out by us or a representative we appoint.	If we agree to pay your claim, we may keep a portion of the payment until the repair work is complete. We will not keep more than 5% of the payment for a claim less than €40,000 or more than 10% of the payment for a claim above €40,000. We will consider the work complete when we have reviewed final invoices and carried out a final inspection of the work. The inspection may be carried out by a representative appointed by us.
34	Part C Liability to domestic employees	e farming, building, grounds-work, electrical, plumbing, structural or roofing work.	e farming, building, grounds-work, electrical, plumbing, structural or roofing work by independent contractors, consultants or their employees where loss or damage is specifically related to the work for which have been employed.
39	Endorsements	<p>HHD3 – Minimum security warranty</p> <p>There is no cover for loss of or damage to the insured property at the home caused by theft, malicious damage or vandalism unless the following or other security devices as agreed in writing by us apply.</p> <p>1 All outside doors are fitted with a 5 lever mortice deadlock, deadlocking rim latches or key-operated security devices fitted to the top and bottom, as well as the existing locks, or a multi-point locking system that includes a lever or cylinder deadlock.</p> <p>2 All patio or French doors must be fitted with a multi-point locking system that includes a lever or cylinder deadlock.</p> <p>3 All windows on the ground floor and other windows that are easily accessible must be fitted with key-operated</p>	<p>HHD3 – Minimum security warranty</p> <p>There is no cover for loss of or damage to the insured property at the home caused by theft, malicious damage or vandalism unless the following or other security devices as agreed in writing by us apply.</p> <p>1 All outside doors are fitted with a 5 lever mortice deadlock, deadlocking rim latches or key-operated security devices fitted to the top and bottom, as well as the existing locks, or a multi-point locking system that includes a lever or cylinder deadlock.</p> <p>2 All patio or French doors must be fitted with a multi-point locking system that includes a lever or cylinder deadlock.</p> <p>3 All windows on the ground floor and other windows that are easily accessible must be closed and secured.</p> <p>You must lock all locking devices, take all keys out of the locks and keep them in a safe place whenever you leave the property unattended.</p>

		<p>window locks. You must lock all locking devices, take all keys out of the locks and keep them in a safe place whenever you leave the property unattended.</p>	
44	Summary Data Protection Notice	Full Summary Data Protection Notice	<p>Privacy Liberty Seguros, Compañía de Seguros y Reaseguros, S.A., (trading in Ireland as Liberty Insurance), is the data controller of your personal data, which will be processed in order to provide our insurance services to you, as well as to comply with our legal obligations. In addition, where you have told us that you are happy to receive marketing information from us (or that you don't object to it), we will process your personal data in order to send you marketing communications about Liberty Seguros' products. You may exercise your rights to access, rectify, erase, restrict, object to the processing of your data or revoke your consent, among other data protection rights, by sending an email to DataProtectionOfficer@libertyinsurance.ie. You can find more information on the processing of your personal data, as well as regarding data recipients in our Customer Data Privacy Notice, which you may either request by email to DataProtectionOfficer@libertyinsurance.ie or find it on our website.</p>

If you have any questions, please contact your dedicated Broker Distribution Representative.

Liberty Seguros, Compañía de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

