

Home Policy Wording Changes

March 2022



Page in booklet	Description	Text in old booklet	Text in new booklet
3	Definition: Domestic Outbuildings	Domestic Outbuildings – sheds, garages greenhouses and other buildings (but not caravans, mobile homes or motor homes), which do not form part of the main buildings of the home and are not used for business purposes.	Domestic Outbuildings – sheds, garages greenhouses and other buildings (but not caravans, log cabins/rooms, mobile homes or motor homes), which do not form part of the main buildings of the home and are not used for business purposes.
3	Definition: Buildings: Electric vehicle charging points and garden sheds wording extension.	Buildings – the private home at the address as shown in the schedule. This includes domestic outbuildings, solar panels, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings all within the boundaries of the home. Your home must be built of brick, stone or concrete and roofed with slate, tiles or asphalt unless described differently under any endorsement (other than garden sheds, greenhouses and summer houses).	Buildings – the private home at the address as shown in the schedule. This includes domestic outbuildings, solar panels, swimming pools, tennis courts, hot tubs, septic tanks, fuel tanks, terraces, patios, decked areas, driveways, footpaths, walls, fences, gates, hedges and fixtures and fittings including home electric vehicle charging points, all within the boundaries of the home. Your home must be built of brick, stone or concrete and roofed with slate, tiles or asphalt unless described differently under any endorsement (other than greenhouses, summer houses and garden sheds [A small wooden, PVC cladded, or metal building used for storing items such as garden tools, bicycles, and other household items]).
3	Definition: Home office equipment	Home office equipment – business computers, fax machines, photocopiers, typewriters and business phone equipment (excluding mobile phones).	Home office equipment - personal computers, monitors, laptops, tablets, printers, phone equipment (excluding mobile phones and equipment supplied by or at the request of an employer or in relation to any business purpose)
11	General Exclusions 2. Failure of computers and electrical equipment	Any loss or damage caused directly or indirectly from: a) any computer, other electrical equipment, part or program failing to correctly	Any loss or damage caused directly or indirectly from: a) any personal and business computer, other electrical equipment, part or program failing to correctly

		recognise any date as its true calendar date; or b) computer viruses	recognise any date as its true calendar date; or b) computer viruses
13	General Exclusions 9. Defective and faulty causes	Defective and faulty causes 9 Any loss or damage caused by; a) faulty workmanship b) defective and or faulty materials c) defective and or faulty design.	a) faulty workmanship. b) defective and or faulty design. c) defective and or faulty materials including sulphides such as, but not limited to, pyrite.
17	Part B Additional cover - Buildings: Loss of rent and the cost of alternative accommodation	Loss of rent and the cost of alternative accommodation If you cannot live in your home because of loss or damage caused by any of the insured risks, we will pay: i) the amount of rent you would have received if your home was let; or ii) the reasonable cost of renting similar accommodation for the period you cannot live in your home What is not covered: We will not pay more than 15% of the buildings sum insured	Loss of rent or the cost of alternative accommodation If your private home or rented property becomes uninhabitable because of loss or damage caused by any of the insured risks, we will pay: i) the amount of rent you would have received if your home was let; or ii) the reasonable cost of renting similar accommodation for the period you cannot live in your home What is not covered: a) We will not pay more than 15% of the building sum insured b) Loss of rent if your home is not rented at the time of loss c) Any rent owed by tenants to you prior to the loss or after the home is fit to let The excess will not apply to claims under this section.
16	Buildings: Subsidence, heave, or landslip of the site on which the buildings stand.	What is not covered a) Destruction or damage caused by bedding down of any structures, faulty design, inadequate construction of foundations, demolition, structural alteration or structural repair.	What is not covered a) Destruction or damage caused by bedding down of any structures, faulty design, defective materials including sulphides such as, but not limited to, pyrite, inadequate construction of foundations, demolition, structural alteration or structural repair.
18	Part B) Additional Coverages: Buildings	New cover	h) Home Electric Vehicle Charging Points We will cover accidental damage to your home electric vehicle charging point once installed within the boundaries of your home. What is not covered

			<p>a) We will not cover loss or damage as a result of electrical breakdown.</p> <p>b) We will not cover for loss or damage to charging points installed for commercial use.</p> <p>c) We will not provide cover for loss or damage to any accessories required for use including electric vehicle charging leads.</p> <p>d) We will not pay more than €1500 for any one claim.</p>
21	Section 2 Contents: What is not covered	c) Motor vehicles (other than ride-on lawnmowers), boats, aircraft (other than hand-propelled or model aircraft), caravans, trailers and accessories in or on them, pets, livestock, plants, trees or shrubs, hearing aids, or mobile phones and accessories for them.	c) Motor vehicles (other than ride-on lawnmowers), electric bicycles and e-scooters, boats, aircraft (other than hand-propelled or model aircraft), drones, caravans, trailers and accessories in or on them, pets, livestock, plants, trees or shrubs, hearing aids, or mobile phones and accessories for them.
22	Contents: What is not covered: Fire peril	Anything that happens gradually	Loss or damage caused by smog, agricultural, forestry or industrial operations, or anything that happens gradually
22	Theft: What is not covered.	Theft to contents in domestic outbuildings unless violence or force are used to get into them.	Theft of contents including pedal cycles from domestic outbuildings unless violence or force are used to get into them.
23	Contents: Subsidence, heave, or landslip of the site on which the buildings stand	What is not covered c) Faulty design.	What is not covered c) Faulty design, defective materials including sulphides such as, but not limited to, pyrite,
24	Pedal Cycles: Heading change, clarity around coverage and Add on. Update to the exclusion section	<p>Pedal Cycles This extension covers pedal cycles and accessories on them up to €600 for each cycle unless we say otherwise in the schedule.</p> <p>What is not covered: Any bicycle left unattended and unlocked away from the home, outbuildings, or boundary.</p> <p>The first amount of the claim, as shown in the schedule as 'Pedal cycles' excess.</p>	<p>Pedal Cycle Cover away from the home This extension covers pedal cycles and accessories on them up to €600 for loss or damage away from the home for each cycle unless we say otherwise in the schedule. If you have purchased additional pedal cycle cover, this limit is increased up to €1500 with full details shown in your schedule.</p> <p>What is not covered: i) Any bicycle left unattended and unlocked away from the home. ii) Electric bicycles and e-scooters are excluded from loss or damage under this section.</p>

			The first amount of the claim, as shown in the schedule as 'Pedal cycles' excess of €125 applies to this section of the policy.
27	Alternative Accommodation	<p>k) Alternative accommodation If you cannot live in your home because of loss or damage caused by any of the insured risks, we will pay:</p> <p>i) the rent for which you are legally responsible; or ii) the reasonable cost of other similar accommodation for the period you cannot live in the home.</p> <p>We will not pay more than 15% of the contents sum insured under this section. The excess will not apply to claims under this section.</p> <p>What is not covered a) We will not pay more than 15% of the contents sum insured under this section. The excess will not apply to claims under this section.</p>	<p>k) Loss of rent or the cost of alternative accommodation If your private home or rented property becomes uninhabitable because of loss or damage caused by any of the insured risks, we will pay:</p> <p>i) the rent for which you as a tenant are legally responsible; or ii) the reasonable cost of other similar accommodation for the period you cannot live in the home. iii) the amount of rent you would have received if your home was let;</p> <p>What is not covered: a) We will not pay more than 15% of the building sum insured b) Loss of rent if your home is not rented at the time of loss c) Any rent owed by tenants to you prior to the loss or after the home is fit to let The excess will not apply to claims under this section.</p>
28	Contents in the garden: What is not covered	n/a	iii) Any pedal cycle left unattended and unlocked within the boundaries of your home
31	Section 3: All risk	h) Motor vehicles (including ride-on lawnmowers), boats, aircraft, pedal cycles, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones and accessories, money, contact lenses or hearing aids.	h) Motor vehicles (including ride-on lawnmowers), boats, aircraft (to include hand-propelled or model aircraft), drones, pedal cycles, camping equipment, caravans, trailers and accessories, pets, livestock, mobile phones and accessories, money, contact lenses or hearing aids.
33	Public Liability: What is not covered	g) owning, having or using any aircraft (other than hand-propelled or model aircraft) or watercraft (other than manually operated rowing boats, punts or canoes	g) owning, having or using any aircraft (other than hand-propelled or model aircraft), drones or watercraft (other than manually operated rowing boats, punts or canoes, electric bicycles and e-scooters;
33	Part A) Public Liability	e) transmitting Aids or HIV-related illnesses or any sexually transmitted diseases;	e) Liability arising from transmission of any communicable disease.

34	Personal Liability: What is not covered	g) owning, having or using any aircraft (other than hand-propelled or model aircraft) or watercraft (other than model watercraft, manually operated rowing boats, punts or canoes);	g) owning, having or using any aircraft (other than hand-propelled or model aircraft), drones or watercraft (other than manually operated rowing boats, punts or canoes, electric bicycles and e-scooters);
34	Personal liability	If the schedule shows that Section 2 Content applies, we will cover damages that you are legally liable for: 1) as occupier or owner of the buildings	If the schedule shows that Section 2 Content applies, we will cover damages that you are legally liable for: 1) as occupier or property owner
36	Part C) Liability to Domestic Employees	We will cover your legal liability for damages, claimants' costs and expenses for bodily injury or disease which any domestic employee suffers while in your employment in connection with your Home or any temporary residence in the Republic of Ireland or Northern Ireland. It must also be caused while the policy is in force.	We will cover your legal liability for damages, claimants' costs and expenses for bodily injury or illness which any domestic employee suffers while in your employment in connection with your Home or any temporary residence in the Republic of Ireland or Northern Ireland. It must also be caused while the policy is in force. What is not covered: e) Liability arising from transmission of any communicable disease.
37	Part C) Liability to domestic employees	If the schedule shows that Section 1 Buildings applies, we will cover the following.	If the schedule shows that Section 1 Buildings and/or 2 Contents applies, we will cover the following.

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

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