

# Home Shield

## Summary



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# This is a summary of the cover provided by our Home Shield Insurance policy.

It highlights the main features and benefits and significant exclusions and limits of the policy. A significant exclusion is something that may affect your decision on whether the policy is suitable for you; it may also be unusual compared to other home insurance products in the market.

## The policy document

This summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document.

We will send your policy document to you after you have taken out the policy. If you wish, we can send you a copy before you take out the policy or you can see it on our website at [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)

## Your policy schedule

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

### The policy offers you insurance cover for

- The buildings of your home (including your garages and outbuildings).
- Your household contents and personal belongings whilst they are in your home.

### In addition

#### Accidental damage

You can extend your buildings and contents cover to include accidental damage. Accidental damage includes cover for damage caused by accidents such as if you put your foot through your ceiling while you are in the loft or you spill paint on your carpet.

#### Contents cover

If you choose our contents cover, you can extend it to include cover for personal belongings and valuables that you have with you when you're away from home.

#### Touring caravans and boats

You can also take out cover for your touring caravan or boat.

### Duration of your policy

Your Home Insurance policy will be for 12 months from the start date shown on your policy schedule.

# Home Shield buildings cover

## Features and benefits

You choose your own sum insured

Cover for your home, including garages and outbuildings, against damage by a range of events such as fire, theft, subsidence, storm or flood and escape of water.

*See the policy document for the full list of events that we cover.*

Accidental breakage of fixed glass (which includes double-glazing) sanitaryware and ceramic hobs or tops.

Accidental damage to underground services including the cost of clearing blockages.

Cost of locating the source of a leak of oil or water at your home.

## Significant exclusions and limitations

The most we will pay is the sum insured you have chosen.

- We include storm damage to gates, hedges and fences if your main building, garage or outbuilding is damaged at the same time. Otherwise we exclude storm damage to gates, hedges and fences.
- If your home is left unoccupied for more than 90 consecutive days, we exclude theft, vandalism and damage caused by escape of water.
- If your home is left unoccupied for more than 90 consecutive days, we exclude cover.

### Limit

Up to the limit or the sum insured you have selected.

### Limit

€10,000



### Features and benefits

Landscaping costs.

### Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs. Both of these are on a new for old basis.

### Excess

We will discount your premium if you choose an additional voluntary excess.

### Significant exclusions and limitations

#### *Limit*

€10,000 any one claim.

You will have to pay the first €95 of each claim or the first €1,300 for claims for subsidence.

### Optional cover

#### **Accidental damage**

This provides you with extra cover for damage caused by accidents such as if you put your foot through your ceiling when you are in the loft.

# Home Insurance contents cover

## Features and benefits

You choose the sum insured.

You must make sure that the sum insured is the full cost of replacing all your contents as new.

Cover for your home contents against damage by a range of events such as fire, storm or flood, theft, vandalism and escape of water.

*See the policy document for the full list of events that we cover.*

Cover for accidental damage in your home to:

- audio and visual equipment
- business equipment which includes personal computers, keyboards, monitors, modems, printers, facsimile machines, telecommunications equipment, photocopiers and other office equipment
- mirrors, glass tops, fixed glass in furniture, ceramic hobs and tops.

Cover for valuables such as jewellery, gold or silver, clocks, watches, furs, works of art, stamp, coin or medal collections whilst in your home.

## Significant exclusions and limitations

The most we will pay is the sum insured you have chosen.

If the sum insured you choose is not adequate we will reduce any claim you make in proportion to the amount you are under-insured by.

- If your home is left unoccupied or unfurnished for more than 90 consecutive days we exclude theft, vandalism and damage caused by escape of water.

Limit for business equipment €15,000.

- We exclude accidental damage to office furniture.
- If your home is left unoccupied or unfurnished for more than 90 consecutive days we exclude accidental damage.

Standard limit for any one item or collection is €5,000, or 10% of the contents sum insured, whichever is the less.

Higher valuable limits are available on request.

### Features and benefits

Gifts and provisions in connection with a family celebration or religious festival.

Guests' personal belongings whilst in your home.

Contents of your immediate family in care homes.

### Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs. Both of these are on a new for old basis.

### Excess

We will discount your premium if you choose an additional voluntary excess.

### Significant exclusions and limitations

#### *Limit*

Up to an additional 20% of the sum insured.

#### *Limit*

€3,750 any one claim.

#### *Limit*

€1,500 for any one claim and €7,500 in total for all claims in any one period of insurance.

You will have to pay the first €95 of each claim.

## Optional extensions

### Accidental damage

This provides you with extra cover for damage caused by accidents such as if you spill paint on your carpet.

### Portable possessions

Accidental loss or damage to valuables, personal belongings and clothing that you take away from your home.

## Features and benefits

You should make sure that the sum insured covers the maximum amount of property that you are likely to take away from home at any one time.

## Settling your claim

We will repair, replace or pay the cost of replacing your portable possessions on a new for old basis.

### Excess

## Significant exclusions and limitations

### Limit

90 days worldwide cover in any one period of insurance.

The limit or the sum insured you choose will be the most we will pay.

You must itemise any single items worth over €5,000.

We make a deduction for wear and tear of clothing.

- We include property left in an unattended vehicle provided all windows, hoods, covers and sunroofs are securely closed and the boot and all doors locked and the property is concealed in a glove or luggage compartment or boot.

Limit €1,125 any one pedal cycle.

Higher limits are available on request.

- We include theft of pedal cycles provided they are locked when unattended.

You will have to pay the first €95 of each claim.



## Touring caravans

Accidental loss or damage to touring caravans including trailer tents and luggage trailers.

### Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the caravan. If the caravan is less than 12 months old, you should insure it for the cost of replacement as new.

### Settling your claim

We will repair, replace or pay the cost of replacing your touring caravan, trailer tent or luggage trailer. If we know that you are still paying for the caravan, trailer tent or luggage trailer under a hire purchase or leasing agreement, we will pay the hire or lease company if the caravan, trailer tent or luggage trailer is lost or it would not be economical to repair the damage.

### Excess

### Significant exclusions and limitations

#### *Limit*

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

- We exclude cover for caravans which are hired out.
- We exclude storm damage cover to trailer tents and awnings.

You will have to pay the first €95 of each claim

## Boats

Accidental loss or damage to crafts (including surfboards and sailboards) up to six metres in length with a maximum speed of 17 knots – covers the craft, its equipment, trolleys, lifejackets, outboard motors and trailers.

### Features and benefits

You choose the sum insured.

You should make sure that the sum insured is the current market value of the boat. If the boat is less than 12 months old, you should insure it for the cost of replacement as new.

### Settling your claim

We will repair, replace or pay the cost of replacing your boat.

### Excess

### Significant exclusions and limitations

#### *Limit*

90 days worldwide cover in any one period of insurance.

The sum insured will be the most we will pay.

- We exclude boats which are lent or hired out.

You will have to pay the first €95 of each claim.

# General information

## Security requirements

The location of your property may mean that we need to apply security requirements. If this is the case, we will let you know before you take out the policy. You may be able to choose to comply with the security requirements in return for a discount to your premium.

If security requirements do apply but you do not put them in place or use them as agreed, an increased theft excess may apply.

## What if I want to cancel the policy?

You may cancel this policy by giving us 7 days' notice in writing. If you cancel the policy, you will be entitled to a refund of a part of your premium as long as you have not made a claim during the current period of insurance.

## What if I need to make a claim?

**If you need to report a claim you can call us on**

**0044 161 833 9696**

24 hours a day 7 days a week

## Law applicable

This policy shall be governed by and construed in accordance with the law of the Republic of Ireland.

## Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

### For all complaints other than Legal expenses complaints

Methodist Insurance plc  
St Ann's House  
St Ann's Place  
Manchester  
M2 7LP  
United Kingdom

Tel: **+44 161 833 9696**

Email: [enquiries@micmail.com](mailto:enquiries@micmail.com)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Services & Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin 2  
D02 VH29

Tel: **01 567 7000**

Email: [info@fspo.ie](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)

The Financial Services & Pensions Ombudsman can investigate complaints from all customers, except limited companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

## The Insurance Compensation Fund & the Financial Services Compensation Scheme (FSCS)

Irish resident policy holders of Methodist Insurance may be in a position to claim from either the Insurance Compensation Fund or the FSCS. Brief details of each of these is outlined below:

### The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorized in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual. For further information on the scheme you can visit the Central Bank website at [www.centralbank.ie](http://www.centralbank.ie)

### The Financial Services Compensation Scheme

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000.

It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA. The Financial Services Compensation Scheme (FSCS) is an independent body, set up by the UK Government, which may be able to compensate you in the unlikely event we are unable to meet our obligations to you. Some restrictions apply to the FSCS and further information is available from their website

**[www.fscs.org.uk](http://www.fscs.org.uk)**

or by writing to:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London, EC3A 7QU

Tel: 0044 207 741 4100

Fax: 0044 207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

# Notes

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This contract is underwritten by:  
Methodist Insurance plc.

Our FCA register number is 136423.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0044 207 066 1000**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0044 161 833 9696**.

You can also tell us if you would like to always receive literature in another format.



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