

**PROPOSED POLICY**

<b>PERILS/EXTENSIONS</b>	<b>HomeSure "Silver"</b>	<b>HomeSure "Gold"</b>
• Fire, Smoke, Lightning and Explosion	✓	✓
• Aircraft Damage	✓	✓
• Riot, Strikes, Locked-out Workers	✓	✓
• Malicious Damage	✓	✓
• Earthquake or Volcanic Eruption	✓	✓
• Hurricane, Typhoon, Tornado, Cyclone or Storm	✓	✓
• Flood	✓	✓
• Falling of Trees or Branches	✓	✓
• Escape of Water or Oil from any Water Tank, Apparatus or Pipes caused by Bursting or Overflowing of such Installations	✓	✓
• Frost damage to or the bursting of any pipes and plumbing installation	✓	✓
• Impact by any Third Party Road Vehicle or Animal	✓	✓
• Theft ( <i>following forcible entry/exit</i> )	✓	✓
• Electrical Appliances Short Circuit	✓	✓
• Extension of cover for "Hurricane/Typhoon/Tornado/Cyclone/Storm" for Items installed in the Open as itemized below		
(a) Water Towers, Solar Panels & Antennas	<b>€2.000</b>	<b>€5.000</b>
(b) Pergolas and Awnings	<b>€2.000</b>	<b>€5.000</b>
• Unoccupancy	✓ <b>60 days</b>	✓ <b>60 days</b>
• Alternative Accommodation	✓ <b>up to 10%</b> <i>of Total Sum Insured</i>	✓ <b>up to 15%</b> <i>of Total Sum Insured</i>
• Loss of Rent	✓ <b>up to 10%</b> <i>of Total Sum Insured</i>	✓ <b>up to 15%</b> <i>of Total Sum Insured</i>
• Removal of Debris	✓ <b>up to 10%</b> <i>of Sum Insured of Building</i>	✓ <b>up to 15%</b> <i>of Sum Insured of Building</i>
• Architects and Surveyors' Fees	✓ <b>up to 10%</b> <i>of Sum Insured of Building</i>	✓ <b>up to 15%</b> <i>of Sum Insured of Building</i>
• Temporary Removal ( <i>for Contents only</i> )	✓ <b>up to 15%</b> <i>of Sum Insured of Contents</i>	✓ <b>up to 15%</b> <i>of Sum Insured of Contents</i>
• Accidental Damage to Fixed Glass & Windows and Fixed Sanitary Ware	<b>€500</b>	<b>€1.000</b>
• Accidental Damage to Drains/Pipes/Cables And Underground Tanks on your land providing services to or from the home	<b>€500</b>	<b>€1.000</b>
• Detection and Repair of Leakage ("Track and Trace")	<b>€1.500</b>	<b>€2.000</b>
• Frozen Foods *	<b>€200</b>	<b>€300</b>
• Guest Belongings *	<b>€300</b>	<b>€500</b>
• Security Watch	<b>€80 per day</b> <i>(up to 3 days)</i>	<b>€ 120 per day</b> <i>(max 3 days)</i>
• Rehabilitation Expenses	<b>€5.000</b>	<b>€7.500</b>
• Death of the Insured	<b>€25.000</b>	<b>€50.000</b>
• Public Liability ( <i>as Owner or Occupier</i> )	<b>€200.000</b>	<b>€250.000</b>
• Liability For Use Of Lifts ( <i>as Owner</i> )	✓	✓
• Reinstatement Value Basis ( <i>New for Old</i> ) **	✓	✓
<b>Optional Coverages</b>		
• Employers Liability for Domestic Staff		
• "All Risks" on Valuables and Personal Possessions		
• Escalation Clause **		
<b>*Only applicable when Contents are also insured with the building or Valuables      ** Not applicable on Clothing, Personal Effects and Household Linen</b>		