



HomeCare

Customer brochure



Introduction

You have invested a great deal in your home – not just financially but in terms of the time, thought and effort spent on making it your own – a place to live in, to relax and to feel safe.

So it makes sense to choose your home protection carefully. Your home insurance should provide a wide range of cover to suit your needs and your lifestyle. It should give you the comfort that if something goes wrong, you can rely on a smooth and efficient claims service, designed to put things right as quickly and easily as possible.

HomeCare offers you that reassurance and comfort in a package that we can tailor to suit you.

We can provide cover for your buildings and contents, with a list of special features included free of charge. We can also offer you a range of optional covers for a small extra charge and, we have a number of great discounts available. All this, and a unique 30% home 'no-claim discount', designed to reward customers who don't make any claims.

HomeCare - complete home insurance cover at a very competitive price!

We are here to help

- Call us on **1890 33 22 11**
- Phone or call into your **local Aviva branch**
- Log onto **www.Aviva.ie**



HomeCare standard benefits

Buildings cover

This offers protection from a wide range of dangers, and we cover not only your buildings but also other permanent fixtures on your property, such as outbuildings, fixtures and fittings, interior decorations, fences and walls.

The amount of cover you choose is very important. This is known as the sum insured. You should base this on the 'rebuilding' cost of your home and not on the 'value' of your home. (Each year the Society of Chartered Surveyors provide a guide to rebuilding costs which you can see on their website at www.scs.ie).

HomeCare buildings cover is index-linked. This means that we will increase your cover to take account of increased rebuilding costs each year, unless you tell us not to.

Contents cover

Contents include household goods and personal belongings (including personal money up to €400) while in your home, which belong to you or any member of your household. HomeCare gives you contents cover on a 'new for old' basis. This means that, in most cases, we will replace stolen or damaged items with new items. You have a choice of two options – A or B.

(A) A percentage of your buildings cover

You can choose an amount for your contents cover based on a percentage of your buildings sum insured – choose from 20%, 30%, 40% or 50%. For example, if your buildings are covered for €200,000 and you choose the 30% option, you get €60,000 contents cover.

(B) An amount for contents

Or, you can choose an amount of cover, which represents the total value of all your contents, for example, €35,000 (the minimum contents amount you can choose is €23,000).

Special features

There are a number of special events and circumstances we will cover as standard on HomeCare:

- **Christmas and weddings** – we will **automatically** increase the amount insured on your policy for contents by 10% over Christmas (for the month of December) and for family weddings (for 30 days before and after the wedding of an immediate family member). **This extra temporary cover is free.**
- **Credit and debit cards** – if your credit or debit cards are lost or stolen and you have to pay the bill as a result, we will pay up to €650.
- **Visitors' personal belongings** – we will pay up to €400 for loss or damage to your visitors' personal belongings.
- **Title deeds** – we will pay up to €1,000 to replace title deeds lost or damaged by an insured event either in your home or when lodged with a bank or solicitor.
- **Fire brigade charges** – if the Fire Brigade are called to put out a fire which is covered under your policy, we will pay up to €1,500 to cover the charges.
- **Frozen food** – we will pay up to €650 to cover the cost of replacing food damaged in your domestic freezer caused by, for example, a leakage of refrigerant.
- **Jury service** – we will pay a benefit of €40, for each day or part day that you or your partner have to go to court for jury service (up to €650 in total), with no loss of your no-claim bonus.
- **Death benefit** – we will pay a death benefit of €3,300 if you or your partner die as the result of a fire, break-in or accident in your home.
- **Pet cover** – if your cat or dog is killed by a fire or break-in in your home for which you are claiming, we will pay you up to €260 for the loss of your pet. Also, if you are forced to stay in other accommodation while damage to your property is being repaired, we will cover the cost of putting your pets in kennels or a cattery until you can live in your home again.

- **Replacing door locks** – if the keys to your home are stolen in a personal assault or break-in, we will pay up to €400 to cover the cost of replacing external locks, locks on domestic safes and alarm keys.
- **Automatically reinstating your buildings or contents sums insured** - following any claim under your policy, we will continue to insure you for the amounts we provided cover for before the claim.
- **Homecall helpline** - this is a free helpline which you can call in an emergency, to give you advice and access to repairers. If you want to take advantage of our complete Home Assist cover, see the optional extra cover section over the page.
- **Providing alternative accommodation** - if you cannot live in your home following a claim, we will pay for the cost of providing other accommodation for you and your family, until you can safely return to your home (up to 15% of the buildings and contents sums insured).

How we will help you if you need to claim

We are very proud of our claims service.

- You can contact our Property Claims Service 24 hours a day, 365 days a year.
- Our expert claims handlers will take all the details of your damage or loss.
- You do not need to fill in a form, and we settle some types of claim over the phone.
- If we need to assess the damage or loss, we will arrange with you to visit your home.
- If you cannot live in your home, we will pay for the cost of providing other accommodation for you and your family, until you can safely return to your home.

We know that this is when you need us most and we provide a speedy and efficient service to make the process as easy as possible for you.

What discounts are available?

Under HomeCare a range of premium discounts are available. In addition to our 40% Home no-claim discount (for 5 years or more consecutive claims free insurance periods) **the discounts outlined below** are also available.

If you have an alarm:	Discount:
To EN50131 – old IS199 standard (not monitored)	10%
To EN50131 – old IS199 standard (monitored)	15%
Customer Discount:	Discount:
If you have another policy with Aviva	5%
Loyalty Discount:	Discount:
Renewal Discount Only (min. 3 years claims free and 1 year min. claims free with Aviva).	6%

Increased Buildings & Contents Excess Options:	Discount:
Under HomeCare the standard Buildings & Contents policy excess is €275	
If you are willing to accept a higher Buildings & Contents excess under your HomeCare policy the following Extra Premium Discounts are available.	

Increased Buildings & Contents Excess Amount:	Extra Premium Discount Available
€500	3.5%
€750	7.5%
€1,000	11%

40% no-claim discount:
If you do not make any claims during the policy year, you will continue to receive up to 40% no-claim discount when you next renew provided your policy remains claims free.

If you are an existing HomeCare policyholder please contact us to ensure that you are currently receiving all the discounts for which you may be eligible.

If you are a new customer, we will be able to provide you with a HomeCare quotation based on either the standard excess basis or based on one of the increased voluntary excess amounts outlined above.

HomeCare optional extra covers

You can get the following cover on HomeCare for a small extra charge.

Extra accidental damage cover

This covers you for accidental damage to your property (for example, putting your foot through the bedroom ceiling while in the attic).

Premium waiver

This cover will pay the cost of your insurance premium (or refund the relevant part of your premium if you pay in full), until you next renew the policy. This will apply for the period that you may suffer a disability (aged 18 plus) or are unemployed (aged 18 to 65). If you are not in full-time employment and aged 18 or over, you will benefit from personal injury cover instead. The cover will pay up to €250 each month after 60 days of taking out this premium waiver cover for disability and 90 days for unemployment benefit.

Extra cover for jewellery, personal belongings, bicycles and money

This is designed to cover high-risk and valuable items while away from your home including jewellery, watches, cameras, binoculars and sports equipment, to name but a few. There are four options to choose from. Options (a), (b) and (c) provide cover for unspecified items up to certain limits. Option (a) gives you €5,000 of cover, option (b) gives you €7,500 and option (c) gives you €15,000 of cover. Option (d) provides cover for specific items, each for an amount you have asked for.

Legal expenses

The area of legal matters can be confusing and off-putting. Our 'legal expenses' cover gives you a number of useful services to help you with any legal questions you may have. With this cover you have access to a legal advice helpline, which you can use to get advice on any personal legal matter, no matter how big or small. The helpline advice is absolutely confidential between you and your legal advisor. You can buy legal expenses cover as an add-on feature to HomeCare for €10.

Help in a home emergency

While our free homecall helpline provides advice and access to repairers, our '**Help in a home emergency**' cover goes further by providing the

repair service you need to secure your household and prevent further loss or damage. You get access to a 24-hour comprehensive emergency service, designed to help you in a household emergency, such as the electrical supply failing. It covers storm damage or any other accidental damage to the roof, as well as outside windows or door glass breaking.

You can buy 'Help in a home emergency' cover as an add-on feature to HomeCare for €25. We cover the cost of the callout, labour and materials, which you need for the emergency repair, up to €250 for each incident (€260 for broken glass in windows). If the repairs cost more than this, you will have to pay the difference in cost but we will refund this money, less any excess, if you have a valid claim.

We also include many extra follow-up services:

- If you cannot live in your home, we will provide overnight accommodation for up to four people, at a place we choose. We will also provide transport from your home to and from the accommodation and, if you need to remove household furniture for security reasons, we will provide seven days storage for your furniture and transport to and from the storage facility up to a distance of 50km from your home.
- If you have an emergency in your home, we will relay an urgent message to a family member at home or abroad.

More optional cover

HomeCare offers you some more options for the way you live and work!

- Garden cover – items that are designed to be left permanently in the open.
- Cover for a caravan
- Childminding cover – up to two children
- Cover for an office in your home

Please ask for details.

What payment methods are available?

You can spread the cost of your yearly HomeCare premium over 10 months with our premium payment plan. We provide full details of this plan on our HomeCare proposal form. We also accept payment by cheque, bank draft, credit or laser card, or you can pay by cash at any Aviva branch.

Aviva is the world's sixth largest* insurance group, serving 53 million customers across Europe, North America and Asia Pacific. In Ireland over 1.2 million customers trust us to look after their financial and personal assets.

We are very proud of our established and trusted heritage in Ireland spanning over 100 years. We are committed to understanding our customers, recognising their individual needs and providing world-class service through our nationwide network of branches and independent brokers together with our customer contact centre and website www.aviva.ie

From our breadth of products and range of innovative benefits to our dedication to providing security, quality and value, we are continuously developing our products and services to meet our customers' requirements.

**based on gross worldwide premiums at 31 December 2010*



HomeCare cover is provided by Aviva Insurance Europe SE

For our joint protection, we may record and monitor phone calls.

Aviva Insurance Europe SE

Phone 01 898 8000 E-mail direct@aviva.ie Website: www.aviva.ie
Registered in Ireland number 3319 Registered Office: One Park Place, Hatch Street, Dublin 2.

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