

# Home Policy Wording Changes



New Business effective 31/07/2025 Renewals effective 21/09/2025

Page in booklet	Description	Text in previous booklet	Text in new booklet
Pg. 2	CRO Details	No current wording.	Registered in Spain: Commercial Registry of Madrid, Volume 21275, Folio 45, Sheet M-377257. Registered office: Paseo de las Doce Estrellas 4, 28042 Madrid, Spain. Registered Irish Branch: 5 Town Hall Place, Farnham Street, Cavan, Co. Cavan, Ireland, H12V9F5. Registered number: 904632.
Pg. 3	Amended the definition of Buildings to include concrete as a roof material	Buildings – the private home at the address 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 clad or metal building used for storing items such as garden tools, bicycles, and other household items]).	Buildings – the private home at the address 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, concrete, tiles or asphalt unless described differently under any endorsement (other than greenhouses, summer houses and garden sheds [A small wooden, PVC clad or metal building used for storing items such as garden tools, bicycles, and other household items]).
Pg. 3	Definition of Computer data	No current wording.	Computer Data - information, facts, concepts, code, software or any other information of any kind that is solely recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Pg. 3	Definition of a Communicable Disease	No current wording.	<p>Communicable Disease – any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <p>a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p> <p>b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and</p> <p>c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.</p>
Pg. 3	Definition of a Computer System	No current wording.	<p>Computer System - any computer, hardware, communication system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud repository or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.</p>
Pg. 3	Definition of a Cyber Act	No current wording.	<p>Cyber Act - an unauthorised and malicious or criminal act or series of related unauthorised and malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.</p>
Pg. 3	Definition of a Cyber Incident	No current wording.	<p>Cyber Incident - any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System.</p>

Pg. 4	Amended the definition of Domestic Outbuildings; to include Garden in reference to sheds	Domestic Outbuildings – sheds, garages greenhouses and other buildings (but not caravans, mobile homes, log cabins/rooms or motor homes), which do not form part of the main buildings of the home and are not used for business purposes.	Domestic Outbuildings – Garden sheds, garages greenhouses and other buildings located within the boundaries of the home (but not caravans, mobile homes, log cabins/rooms or motor homes, marquees or polytunnels), which do not form part of the main buildings of the home and are not used for business purposes.
Pg. 4	Definition of a Holiday Home	No current wording.	Holiday Home – a private home which is shown in the schedule. Owned by you and is not used as your main dwelling and used by you or/and members of your household, solely for recreational private living accommodation purposes and not for short-term letting and/or business use.
Pg. 4	Definition of an Information Technology Event	No current wording.	Information Technology Event – any loss, alteration or damage to, or a reduction in the functionality, availability or operation of, a computer system, hardware, program, software, data, information repository, microchip, integrated circuit, or similar device in computer equipment or non-computer equipment, whether the property of the policyholder or not.
Pg. 4	Definition of a Paying Guest	No current wording.	Paying Guests – Where you permanently occupy the house as your main residence, and your permission is given for up to one paying guest in one room (at any one time) to stay in the private house as a long term tenant.
Pg. 5	Definition of a Rented Property	No current wording.	Rented property – the private property as shown in the schedule and its outbuildings owned by you, and is not used as your main dwelling, and is used for rental purposes, but is not used for short-term letting and/or business use

Pg. 5	Definition of a Tenant	No current wording.	Tenant(s) – Any person living at the address shown in the schedule and who are under a private rental or lease agreement with you.
Pg. 6	Amended No-Claims Discount to add clarity in terms if a claim is made during a period of insurance	<p>No-claims discount</p> <p>For the purpose of the no-claims discount, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.</p> <p>If no claim is made during a period of insurance, we will reduce the renewal premium at the renewal date in line with our no-claims discount scale. You can ask us for details of the no-claims discount scale.</p> <p>If a claim is made during a period of insurance, your no claims discount may be reduced at the renewal date and we may also load your premium. You cannot transfer your no-claims discount to anyone else.</p>	<p>No-claims discount</p> <p>For the purpose of the no-claims discount, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.</p> <p>If no claim is made during a period of insurance, we will reduce the renewal premium at the renewal date in line with our no-claims discount scale. You can ask us for details of the no claims discount scale.</p> <p>If a claim is made during a period of insurance, and if we pay for the claim, your no claims discount will be reduced at the renewal date and we may also load your premium</p> <p>You cannot transfer your no-claims discount to anyone else</p>
Pg. 8	Under Conditions which apply to the whole policy, point 1 - added Heading	No current wording.	'Payments'
Pg. 8	Under Conditions which apply to the whole policy, point 2 Cancellations	<p>You may cancel the policy at any time by contacting your broker.</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 at any other time, we will refund your premium for any remaining period of insurance, less an administration fee of €25.</p>	<p>You may cancel the policy at any time by contacting your broker.</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 at any other time, we will refund your premium for any remaining period of insurance, less an administration fee of €25.</p> <p>We require written authorisation signed by all parties to change the policy from joint cover to single cover.</p>

Pg. 8	Under Conditions which apply to the whole policy, point 3 Duty of Care	<p>Duty of care:</p> <p>4. You must take all reasonable steps to:</p> <p>a) make sure you keep the buildings in a good condition;</p> <p>b) (i) Make sure all locks on the outside doors and windows are in full and effective operation</p> <p>(ii) Ensure that, where you have received a discount for having an alarm or it is a condition on your policy, the alarm is set and working when no one is at home. (You should immediately send us copies of any letters you receive that say the Gardaí or other monitoring provider are withdrawing their response to alarms or any warning letters relating to same); and</p> <p>c) avoid injury, loss, destruction or damage.</p>	<p>Duty of Care</p> <p>You must take all reasonable steps to protect your home, including, but not limited to, the following:</p> <p>a) make sure you keep the buildings in a good condition;</p> <p>b) (i) Make sure all locks on the outside doors and windows are in full and effective operation</p> <p>(ii) Ensure that, where you have received a discount for having an alarm or it is a condition on your policy, the alarm is set and working when no one is at home. (You should immediately send us copies of any letters you receive that say the Gardaí or other monitoring provider are withdrawing their response to alarms or any warning letters relating to same); and</p> <p>c) avoid injury, loss, destruction or damage. Please note that the failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.</p>
Pg. 9	Under Conditions which apply to the whole policy, point 5 Policy Changes	<p>Policy changes</p> <p>5. You must tell us about any change of circumstances which may affect your insurance, for example:</p> <p>a) if you change your address;</p> <p>b) if your home has been unoccupied for more than 30 days in a row;</p> <p>c) if you are convicted of, or you are facing possible conviction for, any offence other than a motoring conviction;</p> <p>d) if you plan to make any structural changes to the property, including extensions; or</p> <p>e) if you let your home to tenants or share with lodgers.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• reject or reduce your claim;</li> <li>• cancel the policy from the date of the change or the last renewal date, whichever is later.</li> </ul>	<p>Policy changes</p> <p>5. You must tell us about any change of circumstances, during the period of insurance which may affect your policy, for example but not limited to:</p> <p>a) if you change your address;</p> <p>b) if your home has been unoccupied for more than 30 days in a row;</p> <p>c) if you are convicted of, or you are facing possible conviction for, any offence other than a motoring conviction;</p> <p>d) if you plan to make any structural changes to the property, including extensions; or</p> <p>e) if you let your home to tenants or share with lodgers.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• reject or reduce your claim;</li> <li>• cancel the policy from the date of the change or the last renewal date, whichever is later</li> </ul>

Pg. 12	Under Exclusions which apply to the whole policy, we have added "Information Technology Hazards and Cyber Risks to the 'exclusion 'Failure of computers and electrical equipment'".	Failure of computers and electrical equipment 2., 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.	Failure of computers and electrical equipment, information technology hazards and cyber risks 2 (i) 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; c) an information technology event. 2 (ii) Any direct or indirect loss, damage, liability, claim, cost or expense of whatsoever nature, or Time Element Loss including but not limited to any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Computer Data and any amount pertaining to the value of such Computer Data, caused solely by a Cyber Act and / or a Cyber Incident.
Pg. 13	Under Exclusions which apply to the whole policy, we have updated point a under exclusion Wear and Tear to include rust and corrosion	Wear and tear 10. Any loss or damage a) Caused by wear, tear or any gradually operating cause b) The cost of general maintenance.	Wear and tear 10. Any loss or damage a) Caused by wear, tear, rust, corrosion or any gradually operating cause b) The cost of general maintenance.

Pg. 14	Under Exclusions which apply to the whole policy, we have added a new exclusion "Communicable Diseases"	No current wording.	<p>Communicable Diseases</p> <p>13. Any loss, damage, liability, claim, cost or expense of whatsoever nature, or Time Element Loss, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with</p> <p>i) a Communicable Disease, or the fear or threat thereof (whether actual or perceived), regardless of any other cause or event contributing concurrently or in any other sequence thereto; or</p> <p>ii) any governmental or other response to a Communicable Disease or the fear or threat thereof (whether actual or perceived); or</p> <p>iii) an order of closure of businesses imposed to reduce or limit the spread of such Communicable Disease; or</p> <p>iv) a combination of the above causes.</p> <p>In case of conflict with any other provision within this policy, this clause shall prevail.</p>
Pg. 15	Under Buildings Section 1 Part A, we have combined point 2 and 9, Insured Risks on Impact and updated heading to "Impact by rail or road vehicles, animals, aircraft or other	<p>2</p> <p>What is Covered:</p> <p>Impact by aircraft or other flying objects or articles dropped from them hitting the home.</p> <p>9 What is Covered:</p> <p>The buildings being hit by any road or rail vehicle (or anything falling from them) or animal.</p> <p>What is not Covered:</p> <p>Loss or damage caused by pets.</p>	<p>2</p> <p>What is Covered:</p> <p>Impact by rail or road vehicles, animals, aircraft or other flying objects, including articles dropped from them hitting the home.</p> <p>What is not Covered:</p> <p>a Loss or damage caused by pets or/and any animal that you own, or that is in your custody and/or care</p>

Pg. 16	Under Buildings Section 1 Part A, we have: Updated "What's not covered" under point c of "Water escaping from any fixed water or heating installation or from any domestic	c) Damage caused by water leaking from	c) Damage caused by water leaking from shower units, baths and/or any sanitary fitting through seals and grouting.
Pg. 17	Under Buildings Section 1 Part A, we have updated "What's not covered" under point a of "Subsidence, heave or landslip of the site on which the buildings stand"	a) Destruction or damage caused by bedding down of any structures, faulty design, inadequate construction of foundations, demolition, structural alteration or structural repair.	a) Destruction or damage caused by bedding down of any structures, faulty design, defective materials including sulphides such as but not limited to pyrite and/or mica, inadequate construction of foundations, demolition, structural alteration or structural repair.
Pg. 23	Under Contents Section 2 Part A, we have combined point 2 and 7, Insured Risks on Impact and updated heading to "Impact by rail or road vehicles, animals, aircraft or other flying objects, including articles dropped from them hitting the home". And also updated whats not covered.	2 What is Covered: Impact by aircraft or other flying objects or articles dropped from them hitting the home. 7 What is Covered: The buildings being hit by any road or rail vehicle (or anything falling from them) or animal. What is not Covered: Loss or damage caused by pets.	2 What is Covered: Impact by rail or road vehicles, animals, aircraft or other flying objects, including articles dropped from them hitting the home.  What is not Covered: a Loss or damage caused by pets or/and any animal that you own, or that is in your custody and/or care



Pg. 24	Under Contents Section 2 Part A, we have updated "Whats not covered" under point c of " Water escaping from any fixed water or heating installation or from any domestic	c) Damage caused by water leaking from shower units and baths through seals and grouting.	c) Damage caused by water leaking from shower units, baths and/or any other sanitary fitting through seals and grouting.
Pg. 24	Under Contents Section 2 Part A, we have updated "What's not covered" under point c of "Subsidence, heave or landslip of the site on which the buildings stand"	c) Faulty design, defective materials including sulphides such as but not limited to pyrite.	c) Faulty design, defective materials including sulphides such as but not limited to pyrite and/or mica.
Pg. 26	Under Contents Section 2 Part B, we have updated point i) under TV, video, audio and computer equipment	i) Damage to tapes, cassettes, cartridges, records or discs of any kind.	i) Damage to tapes, cassettes, cartridges, records or discs of any kind and portable storage devices.
Pg. 35	Under Section 4 Part B Personal Liability, we have updated point i) under "Whats not covered".	i) owning, having or using any dangerous implement (such as chainsaws, blowtorches, welding equipment or any equipment which needs the use of protective clothing) which is being used away from the home;	i) owning, having or using any dangerous implement (such as lawn mowers, chainsaws, blowtorches, welding equipment or any equipment which needs the use of protective clothing) which is being used away from the home;

Pg. 43	Under Endorsements, we have updated HHD10 to include concrete	HHD10 – Non-standard construction excess An increased excess of €1,500 applies to any section of your building which is not built of brick, stone or concrete or roofed with slate, tiles or asphalt.	HHD10 – Non-standard construction excess An increased excess of €1,500 applies to any section of your building which is not built of brick, stone or concrete or roofed with slate, concrete, tiles or asphalt.
Pg. 44	Under Endorsements, we have updated HHD14 to include concrete	HHD14 – Roof warranty It is a condition of the policy that any part of the roof that is flat or roofed with materials other than slate or tiles is inspected and maintained in line with the manufacturer's recommendations. If you have not received maintenance recommendations, the roof must be maintained at least every five years by a qualified roofer or builder. Any work they recommend must be carried out within 30 days. There is no cover for loss or damage by storm or flood for any area of the property which is covered by a flat roof or material other than slate or tiles if you have not given us proof to confirm the roof has been maintained in line with the requirements shown above.	HHD14 – Roof warranty It is a condition of the policy that any part of the roof that is flat or roofed with materials other than slate, concrete, tiles or asphalt is inspected and maintained in line with the manufacturer's recommendations. If you have not received maintenance recommendations, the roof must be maintained at least every five years by a qualified roofer or builder. Any work they recommend must be carried out within 30 days. There is no cover for loss or damage by storm or flood for any area of the property which is covered by a flat roof or material other than slate, concrete, tiles or asphalt if you have not given us proof to confirm the roof has been maintained in line with the requirements shown above.
Pg. 46	Under Privacy, we updated wording to include MAWDY	Emergency Home Repair is administered by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros, S.A., trading as 'MAWDY'. For information on how we use and share your data, please visit <a href="http://www.mawdy.ie/PN.pdf">www.mawdy.ie/PN.pdf</a>	Emergency Home Repair is administered by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros, S.A., trading as 'MAWDY'. For information on how 'MAWDY' use and share your data, please visit <a href="http://www.mawdy.ie/PN.pdf">www.mawdy.ie/PN.pdf</a>

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