

# RedC(ick



## Broker Guide Home Insurance

2026

### Contents

About RedClick .....	3
About Generali .....	3
About this guide .....	3
Home Insurance .....	3
Dedicated Broker Team .....	3
Acceptance Criteria .....	4
• General Rules .....	4
• Cover Options .....	5
Proposer Acceptance .....	6
• Property Details .....	6-9
• Insured Items Elsewhere .....	10
• Claims Acceptance .....	10
No Claims Discount .....	11
Policy Benefits, Minimum/Maximum Sum Insurance and Policy Limits .....	11-14
Excesses .....	15
• Compulsory Excess .....	15
• Voluntary Excess .....	15
• Premium Override .....	15
Mid Term Adjustment Specific Rules .....	16
Endorsements .....	17
• Automatic Endorsements .....	17
• Manual Endorsements .....	17
Endorsement Wording .....	18-21
Cancellations .....	21
• General .....	21
• Cancellation Refunds .....	21
• Reinstatement of a Cancelled Policy .....	21
Claims Process, Webchat, Useful Contacts .....	22

### About RedClick

We're RedClick, part of the Generali Group, one of the world's largest insurance companies, present in over 50 countries and taking care of more than 70 million customers worldwide.

We are a team of more than 400 professionals across our offices in Dublin, Cavan, and Enniskillen taking care of over 250.000 customers within Ireland helping them spend more time doing the things they love. We deliver this by placing individual care at the centre of what we do, with immediacy and efficiency.

### About Generali

Generali is one of the largest global insurance and asset management providers. It is a global insurance group, founded in 1831, over 190 years ago!

### About this guide

This document is designed to provide an overview of the RedClick Home product. It is not a comprehensive defined specification of all underwriting, product rules and procedures as a significant proportion of these are driven by inbuilt system rules. If in doubt about any aspect of risk acceptance or administration, please contact our Broker Support team via Webchat by visiting [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the webchat icon, call **1800 90 76 79** or email your home insurance query to [householdbroker@redclick.ie](mailto:householdbroker@redclick.ie).

### Home Insurance

At RedClick, we offer top quality products and always strive to provide outstanding support for your customers.

### Dedicated Broker Team

As well as competitive cover for your clients, you also get the added benefit of having a dedicated Broker Team on hand to provide the best-in-class service to you.

To speak to your Broker Support Team today, call **1800 90 76 79**.

**NOTICE:** The information and data contained in this document should not be copied or disclosed outside of RedClick Insurance and your agency. The information is prepared by RedClick Insurance specifically for the purposes of the intended recipients and should only be used in the context of their work for RedClick Insurance.

### Acceptance Criteria

This section provides an overview of our acceptance criteria. This is not a complete list and additional rules may apply. All rules are screen driven unless marked with an\* (asterix)

### General Rules

<b>Product</b>	Home Insurance		
<b>Policy Period</b>	12 Months		
<b>Quote Guarantee</b>	(G) Broker New Business quotations are valid for 45 days from the date of initial quotation. The inception date of the policy must also be within 45 days of the date of quotation. Cover may not be backdated without authorisation.		
	(G) Broker Renewal quotations are valid for 60 days prior to the renewal date.		
<b>Geographical Area</b>	Republic of Ireland		
<b>Minimum Premiums (incl 4% levies)</b>	<b>Buildings and Contents Combined</b>	<b>Buildings Only</b>	<b>Contents Only</b>
	€306.80	€239.20	€119.60

# Broker Guide

## Home Insurance

### Cover Options

Risk Type	Buildings	Contents	Accidental Damage	All Risks Specified / Unspecified+
Private Residence (Owner Occupied)	✓	✓	✓	✓
Holiday Home	✓	✓	✗	✗
Rented Accommodation - Landlord	✓	✓	✗	✗
Rented Accommodation - Tenant	✗	✓	✓	✓
Apartments / Duplex / Flats / Maisonettes	✗	✓	✓	✓

+ All Risks is only available if Contents cover is selected. Certain categories of items will be referred / declined if selected for All Risks cover We do not offer cover for Caravans or Boats.

### Proposer Acceptance (including Joint Proposers)

The following applies to the proposer, joint proposers and any other person living with them.

Age of Policyholder	Policyholders must be 18+ years old
Non Motoring Convictions*	Must be referred with details of offence
Previous insurance cancelled, declined or any terms or conditions imposed.	Refer to RedClick with details – Note this will normally be declined and will generally only be accepted as accommodation business only

\*A conviction which qualifies as a spent conviction under the terms of the Children Act 2001 or Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 can be ignored.

### Property Details

Flat Roof	<p>At New Business stage we will accept up to 20% flat roof (which is made of Asphalt or Felt on Timber) of the total roof area including outbuildings. The Flat roof percentage and material type should always be captured at inception; the percentage should include the main property and the outbuildings. (This percentage should be entered on Relay when selecting the non-standard roof material).</p> <p>We may consider risks which are 21-40% flat, which are maintained in line with HHD14 - Roof Warranty. These cases should be referred to RedClick for review. We will not usually accept risks with a flat roof percentage over 40%. These will only be considered as accommodation business for instance if the client has other supporting business. Apartments/flats which are not on the top floor, whose roof or part there off is not flat, can be accepted for contents only. Flat roofs on other contents only policies should be treated in line with the above.</p> <p><b>We will require the following information in order to consider flat roof cases.</b></p> <ul style="list-style-type: none"> <li>• What percentage of roof is flat?</li> <li>• What part of the property is the flat roof section over e.g. garage, kitchen etc?</li> <li>• What material is the flat roof section made of?</li> <li>• How old is the flat roof?</li> <li>• When was the flat roof last maintained?</li> <li>• Is there a guarantee/maintenance agreement in place for the flat roof? If so for how long?</li> <li>• Any history of leaks in the roof?</li> </ul>
-----------	--

# Broker Guide

## Home Insurance

### Property Details continued...

<b>Properties built before 1850</b>	Properties built prior to 1850 should be declined
<b>Timber framed houses built before 1985</b>	Timber framed houses built before 1985 should be declined
<b>Listed Buildings</b>	Listed buildings or buildings which are subject to preservation orders should be declined at new business stage and referred at MTA stage
<b>Thatched buildings</b>	Decline due to roof type
<b>Log Cabins</b>	Log Cabins should be declined
<b>Buildings in course of construction</b>	Cover is not available for buildings in course of construction
<b>Properties in the course of renovation or extension</b>	<p>Properties which are in the course of renovation or extension should be declined at new business. If the property is undergoing only minor renovations e.g. internal non-structural alterations where the property remains secure, occupied, and the works are scheduled for a short period of time, and works do not pose an increase in liability exposure refer to RedClick for acceptance with the following information:</p> <ul style="list-style-type: none"> <li>• Details of the work being undertaken including the construction and type of work.</li> <li>• Expected timescales for completion</li> <li>• Who is carrying out the work i.e. labourers, contractor etc. and what insurance do they have</li> <li>• Will the property remain occupied during the work</li> <li>• Will the property remain secured during the work</li> </ul> <p>Please refer to RedClick for existing customers.</p>
<b>Property not in a good state of repair</b>	Cover is not available for properties in a poor state of repair
<b>Property of non standard construction</b>	Properties built of brick, stone or concrete and roofed with slate, tiles or asphalt are considered standard construction. We will accept properties with up to 10% non standard construction of the overall square footage of the property including the main structure and its outbuildings. Properties with a non standard element above 10% should be declined at NB stage and referred at MTA stage. Risks which have had previous claims which relate to a non-standard area of the property should be referred.

### Property Details *continued...*

<b>Subsidence, Landslip or Heave History/Area</b>	The following risks should be declined; <ul style="list-style-type: none"> <li>• Properties with a history of subsidence, landslip or heave</li> <li>• Properties in an area subject to subsidence, landslip or heave</li> <li>• Properties previously underpinned or being monitored</li> </ul>
<b>Flood History</b>	Properties with a history of flood or in an area prone to flooding are not normally acceptable.
<b>Property Type</b>	Non standard properties e.g. mansion, chalet, church conversion, lighthouse conversion, commercial property to private property conversions should be referred. These are not normally accepted and will generally be accepted on an accommodation business basis only.
<b>Property is rented out - Landlord</b>	The following is acceptable: Properties rented to families, couples, retired persons, or persons in full time employment. With no more than 4 adult tenants living in the property at any one time. The property must be used for rental purposes, and not used for short-term letting and/or business use.
<b>Property is not self-Contained</b>	Cover is not available
<b>Business Use</b>	<p>Cover is not available for any business purposes other than paperwork, phone calls and computer work or childminding up to 3 children. We may also consider other sedentary occupations which do not have callers to the property or industrial style equipment an example would be a home baker who delivers their produce and uses standard kitchen appliances. These should be referred for consideration on a case by case basis. Risks which have any of the following characteristics should be declined:</p> <ul style="list-style-type: none"> <li>• Any business use which involves joinery, welding or any other hazardous process, for instance compressed gas cylinders or highly combustible materials.</li> <li>• High levels of stock or high-risk stock.</li> <li>• Employees working at the premises connected with the business.</li> <li>• More than occasional callers to the home.</li> <li>• Any business which callers come to the property by appointment e.g. hairdresser, beautician, medical profession such as physiotherapist, physiatrist etc.</li> <li>• Mechanics/motor trade workers who have their business at the property.</li> </ul>



# Broker Guide

## Home Insurance

### Property Details *continued...*

Childminding	Paid childminding in the home is acceptable subject to a maximum of 3 children. Please refer to the Broker Support Team for rating. Endorsements HHD6 to apply.
Unoccupied Properties	Properties, other than holiday homes, unoccupied for more than 30 consecutive days should be referred.
Unoccupied Following Purchase	<p>If a person has recently bought a property and is updating the décor during which time the property will be unoccupied. We accept the risk subject to the following:</p> <ul style="list-style-type: none"><li>• Property is unoccupied for a maximum of 30 days.</li><li>• The property is in a good state of repair.</li><li>• Works are purely cosmetic i.e. decorating, carpets etc. and no major structural works are being carried out.</li></ul>
Holiday Homes	Holiday homes are acceptable (subject to all other acceptance criteria). We do not accept holiday homes on a let basis. We do not accept properties rented via Air B n B
Fire Arms	The policyholder should have a firearm certificate as required by law They should also comply with the rules in relation to safe firearm storage as set out in S.I. No. 307/2009 - Firearms (Secure Accommodation) Regulations 2009
Properties that contain Pyrite or Mica	We do not accept new business where the property has currently tested positive for Pyrite or Mica. Where we are advised of this mid term, please refer to Broker Support Team.

You should refer any cases which you feel we should consider as accommodation business on a case-by-case basis for review to the Broker Support Team.

### Items Insured Elsewhere

The contents sum insured should represent the full replacement value of the property in the home. If a customer advises that they have an item or collection of contents that they have insured elsewhere and therefore has not been included in the contents/all risks value, this should be referred to RedClick with details. This would not apply to items that are not defined as contents/personal belongings e.g. pets, cars, boats etc.

### Claims Acceptance

<b>One closed claim</b>	We will quote for a client who has had one closed claim excluding flood, earthquake or liability.
<b>Two or more claims</b>	Should be referred regardless of type <ul style="list-style-type: none"> <li>• Decline 2 or more claims in the last 3 years</li> <li>• Refer 2 claims in the last 5 years</li> <li>• Decline 3+ claims in the last 5 years</li> </ul>
<b>Previous claim for flood, subsidence, earthquake or liability.</b>	Any claim for flood, subsidence, earthquake or liability claims should be referred.
<b>Previous claims totalling over €99,999</b>	Claims over €99,999 should be referred.
<b>Outstanding claim damage</b>	If the property is still subject to corrective works and is as such not in a good state of repair, you should decline to quote.
<b>More than 2 theft claims in the last 5 years</b>	More than 2 theft claim in the last 5 years, decline to quote.
<b>More than 2 Accidental Damage or loss away from the home claims in the last 5 years</b>	More than 2 Accidental Damage or loss away from the home claim in the last 5 years, decline to quote.

### No Claims Discount

- A no claims discount is available to all types of residences and is discounted from the buildings and contents premium only. All Risks cover premium is not discounted.
- The no claims discount is determined on a scale of 0-9 years and in the event of a claim (other than Emergency Home Repair) the NCB is reduced to zero at renewal.
- Evidence of No Claims Bonus is not required however a referral is required when the number of years since the last claim is less than the years NCB

### Policy Benefits, Minimum/Maximum Sum Insurance and Policy Limits

Section	Minimum	Maximum
Buildings	€125,000	€1,200,000*
Contents (single item limit of €3,000 for valuables)	€10,000	€200,000* **
High Value Contents (Valuables)	limit of 33% of the total contents sum insured* Refer any item > €10,000	
All Risks (Unspecified)	€2,000 Single item limit €1,500	€10,000
All Risks (Specified)	-	€15,000* limit per item
Specified Items Total	-	€63,500*
Specified Pedal Cycles	-	€1,500 per bicycle

Items marked as \* may have limits extended upon referral \*\* Policies with a CSI of €90,000 or above will be subject to the application of HHD3 Minimum Security Warranty.

# Broker Guide

## Home Insurance

continued...

Benefit	Minimum	Buildings	Contents
Money within the home	€500 standard policy limit	-	✓
Credit Cards within the home	€1,500 standard policy limit	-	✓
Freezer Contents	€700 standard policy limit	-	✓
Unspecified Pedal Cycles	€600 (per bicycle) standard policy limit under contents section	-	✓
TV, Video, Audio and Computer equipment	Accidental damage, while in the home, to TV, video, audio and computer equipment. €2,000 limit per item	-	✓
Visitors Personal Belongings	€1,000 standard policy limit	-	✓
Breaking Glass	Accidental breakage of mirrors, ceramic glass in cooker hobs, plate-glass tops to furniture and fixed glass in furniture while in the home.	-	✓
Access for Repairs	€650 standard policy limit (no excess)	✓	-
Home Office Equipment	€3,500 standard policy limit	-	✓
Loss of Rent and Alternative Accommodation	up to 15% of the Buildings sum insured (no excess)	✓	✓

# Broker Guide

## Home Insurance

continued...

Benefit	Minimum	Buildings	Contents
Tenant's Liability	up to 10% of the Contents sum insured. (no excess)	-	✓
Contents in Outbuildings	€5,000 standard policy limit	-	✓
Contents Temporarily Removed from the Home	up to 15% of the Contents sum insured	-	✓
Contents in the Garden	€650 standard policy limit	-	✓
Replacement Locks	€650 standard policy limit	-	✓
Escape of Heating Oil	€750 standard policy limit	-	✓
Jury Service	€25 per day €700 limit any one claim (no excess)	-	✓
Weddings and Christmas Gifts	The Contents Sum Insured is temporarily increased by 10% during the month of December and for 1 month before and 1 month after a wedding day in the household.	-	✓
Reinstatement of Title Deeds	€750 standard policy limit (no excess)	✓	✓
Fatal Injury Benefit	€5,000 standard policy limit (no excess)	-	✓

# Broker Guide

## Home Insurance

continued...

Benefit	Minimum	Buildings	Contents
<b>Emergency Home Repair</b>	24 hours access to a network of approved contractors and up to €260 to cover the cost of call out, labour and parts for emergency repairs involving, plumbing, blocked drains, electrics, locks and keys, roof damage and external glazing.	✓	✓
<b>Fire Brigade Charges</b>	up to €2,000 standard policy limit if there is a valid claim under the policy	✓	✓
<b>Public Liability</b>	up to €2.6m any one event	✓	-
<b>Personal Liability</b>	up to €2.6m any one event	-	✓
<b>Liability to Domestic Employees</b>	up to €2.6m any one event	✓	-
<b>Home Electric Vehicle Charging Points</b>	Applies to Building cover and covers accidental damage to charging points up to €1,500.	✓	-

Items marked as \* may have limits extended upon referral. The following questions should be asked regarding items over the limits above and as they are required based on the rules.

1. Where is the item kept when not being worn?
2. Is there a safe at the property?
3. Has the item been insured before with no incidents? If client has had the item for a number of years and never insured it before please decline to quote.
4. Does the client have a recent valuation, i.e. the valuation is less than 2 years old and dated prior to the date of loss?

### Excesses

The table below specifies the applicable excesses per section. If any single event results in a claim under more than one section of the policy, only the highest excess will apply for that event.

#### Compulsory Excess

Section(s)	Excess	Amount
Buildings and Contents	Standard Policy Excess	€250
Buildings and Contents	Escape of Water Excess	€500
Buildings	Subsidence Excess	€1,000
Contents	Pedal Cycles Excess	€125
All Risks	Specified and unspecified items	€125

No excess applied to claims under the following covers;

- Access for repairs
- Title deeds
- Tenant Liability
- Temporary accommodation and rent
- Fatal injury benefit
- Jury service

#### Voluntary Excess

We also offer additional voluntary excess in the following amounts:

€250, €500, €750 and €1,000.

If selected these excess will apply in addition to the standard policy, escape of water and subsidence excess noted above.

Pedal Cycle and All Risk Excess remain €125.

#### Premium Override

Refer to the broker support team.

### Mid Term Adjustment Specific Rules

All new business rules apply unless specified differently below. This section gives an overview of midterm adjustment specific rules (this is not a complete list). Most rules are screen driven other than those marked with a \*\*

<b>Start Date</b>	Maximum 30 days forward dating allowed Back dating of adjustments is only permitted if referred and authorised.
<b>Minimum Charge</b>	No charge or refund is made for any amount under €25.
<b>Change of policyholder</b>	A change of interest is not permitted other than when the policyholder is deceased **
<b>Change of address</b>	The full risk information is required and clarify that the new risk meets all relevant policy acceptance criteria (assumptions). A new statement of fact is to be issued in the event of a change of address.
<b>Addition of specified All Risk items</b>	A receipt / valuation will be required in the event of a claim for specified All Risks items in excess of €3,000 and must be dated within 2 years to the date of loss. Refer where any individual specified All Risks item(s) valued in excess of €15,000 and/or where the total specified All Risks sum insured exceeds €63,500
<b>Unoccupied Properties</b>	If a property becomes unoccupied during the period of insurance stage refer to Broker Support Team. Please Note: When a property has been unoccupied for 30 days in a row or more the Unoccupancy Clause will take effect (Refer to Policy Booklet).
<b>Home office / Business Use</b>	Any change in the use of the building during the period of insurance must be referred. Refer to the New Business - Business Use acceptance criteria above.
<b>Buildings in course of renovation / extension</b>	<p>If a property is in the course of renovation or extension the risk should be referred. It may be necessary to reduce cover to a fire only basis, dependent on the nature and extent of the work.</p> <p>If the property is undergoing major works they should be referred to RedClick for consideration.</p> <p>Refer to the Broker Support Team with details of the extent of the works being carried out Including:</p> <ul style="list-style-type: none"> <li>• Details of the works i.e. extension of property?</li> <li>• New sum insured required?</li> <li>• Will the property be secured during construction?</li> <li>• Are the contractors fully insured and qualified?</li> <li>• Schedule for completion?</li> </ul>



## Endorsements

### Automatic Endorsements

The following endorsements are automatically applied: HHD3 – Minimum security warranty (Automatically applies to policies with a Contents sum insured of €90,000 or more)

### Manual Endorsements

The following endorsements may be applied manually as a result of a referral:

Endorsement Code	Description
HHD1	Valuables limit 40%
HHD2	Valuables limit 50%
HHD3	Minimum Security Warranty
HHD4	Alarm Warranty
HHD5	Safe Warranty
HHD6	Childminding
HHD7	Fire Only Cover
HHD8	Flood Exclusion
HHD9	Commercial Use of Outbuildings
HHD10	Non Standard Construction Excess
HHD11	Jewellery Settings
HHD12	Theft Restriction Clause
HHD13	Subsidence Exclusion
HHD14	Roof Warranty
HHD15	Holiday Homes
HHD16	Increased Escape of water excess
HHD17	Outbuildings of non-standard construction
HHD18	Increased Flood Excess

### Endorsements Wording

The following wording will be printed for RedClick specific endorsements.

<b>HHD 1 – Valuables limit 40%</b>	The valuables limit shown in Section 2 Contents is replaced with 40%.
<b>HHD 2 – Valuables limit 50%</b>	The valuables limit shown in Section 2 Contents is replaced with 50%.
<b>HHD 3 – Minimum security warranty</b>	<p>There is no cover for loss of or damage to the insured property at the home caused by theft, malicious damage or vandalism unless the following or other security devices as agreed in writing by us apply.</p> <ol style="list-style-type: none"> <li>1.All outside doors are fitted with a 5 lever mortice deadlock, deadlocking rim latches, or key-operated security devices fitted to the top and bottom, as well as the existing locks, or a multi-point locking system that includes a lever or cylinder deadlock.</li> <li>2.All patio or French doors must be fitted with a multi-point locking system that includes a lever or cylinder deadlock.</li> <li>3.All windows on the ground floor and other windows that are easily accessible must be closed and secured.</li> </ol> <p>You must lock all locking devices, take all keys out of the locks and keep them in a safe place whenever you leave the property unattended.</p>
<b>HHD 4 – Alarm Warranty</b>	<p>We have allowed a discount on your policy as you have told us that you have a burglar alarm fitted to your home. The burglar alarm must;</p> <ol style="list-style-type: none"> <li>1.be in full working order and is set at all times when no person is home</li> <li>2. have been fitted by an approved installer and</li> <li>3.meet EN50131 or IS199 standard.</li> </ol> <p>You must tell us immediately if you receive notice from the garda or monitoring company warning that they are withdrawing their response to alarm calls. Otherwise we will not pay for any loss or damage by theft or attempted theft.</p>
<b>HHD 5 – Safe Warranty</b>	<p>We will not pay for loss or damage to items of jewellery specifically referred to in the schedule under Sections 2 or 3 unless:</p> <ol style="list-style-type: none"> <li>1.you are wearing or carrying them at the time; or</li> <li>2.you keep them in a locked safe and you take all the keys out of your home, whenever there are no responsible adults in your home.</li> </ol>

## Endorsements Wording *continued...*

<b>HHD 6 – Childminding</b>	We have amended, for the purposes of this section, the definition of ‘home’ to: Home – the insured property as shown in the schedule and its outbuildings (and which is not used for any business purposes other than paperwork, phone calls, computer work or childminding of up to three children). We have amended the exclusion of ‘your trade, profession, business (other than as owner of the property) or employment’ under Section 4 Part A of the policy to ‘your trade, profession, business or employment (other than as owner of the property or for childminding of up to three children)’. We have amended the exclusion of ‘your trade, profession, business or employment’ under Section 4 Part B of the policy to ‘your trade, profession, business or employment (other than for childminding of up to three children)’.
<b>HHD 7 – Fire Only Cover</b>	The cover under this policy is limited to Section 1 and Insured risk 1 - Fire (including smoke), lightning, earthquake and explosion only until the home is permanently occupied.
<b>HHD 8 – Flood Exclusion</b>	There is no cover for loss or damage to your buildings or contents (or both) which is caused by flood.
<b>HHD 9 – Commercial Use of Outbuildings</b>	There is no cover for loss or damage to any outbuilding or its contents used for commercial use.
<b>HHD 10 – Non Standard Construction Excess</b>	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.
<b>HHD 11 – Jewellery Settings</b>	There is no cover for loss or damage to jewellery with a value of more than €10,000, unless their settings are assessed and serviced at least every two years by a qualified professional jeweller. We will also need written confirmation from the jeweller that the settings are in order.
<b>HHD 12 – Theft Restriction Clause</b>	There is no cover for theft or attempted theft, malicious acts or vandalism unless there is evidence that force and violence were used to get into or out of the property covered under this policy.
<b>HHD 13 – Subsidence exclusion</b>	There is no cover for loss or damage to your buildings or contents (or both) which is caused by subsidence, heave or landslip.

## Endorsements Wording *continued...*

<b>HHD 14 – Roof Warranty</b>	<p>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.</p> <p>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.</p>
<b>HHD 15 – Holiday Homes</b>	<p>While the property is unoccupied for more than 30 days, there is no cover for valuables, money or credit cards. The exclusions of loss or damage while a property is unoccupied for more than 30 days will not apply if you keep to the following conditions.</p> <ol style="list-style-type: none"> <li>1. Locks and bolts to outside doors and windows are put into operation.</li> <li>2. Intruder alarms where installed are put into operation.</li> <li>3. Weekly inspections of the house are carried out by you, your relatives, your neighbours or the managing agents.</li> <li>4. During the months of October to March, you must make sure: <ol style="list-style-type: none"> <li>a. the water supply is turned off at the mains and the water and heating system drained; and</li> <li>b. the gas supply and, if no intruder alarm is installed the electricity supply, are turned off at the mains unless you have an automatically controlled heating system, as long as the mains water system is in constant operation maintaining a temperature of 150C</li> </ol> </li> </ol>
<b>HHD 16 – Increased Escape of water Excess</b>	<p>An increased excess of €1,000 applies to any claim made for damage caused as a result of an escape of water.</p>
<b>HHD 17 – Outbuildings of non-standard construction</b>	<p>There is no cover for loss or damage to any outbuildings or its contents which is built of non-standard construction.</p>
<b>HHD 18 – Increased Flood Excess</b>	<p>An increased excess of €5,000 applies to any loss or damage to your buildings or contents (or both) caused by Flood.</p>

### Notice of Interest Letters

Standard Notice of Interest letters can be issued by the broker where Interested Party is noted on Relay, however where the Notice of Interest letter requires claims cheques to be issued in the joint name of the Insured and the Interested Party then refer to the Broker Support Team.

## Cancellations

### General

Maximum 30 days forward dating allowed - Back dating of adjustments is only permitted if referred and authorisation given.

### Cancellation Refunds

Cancellation Type	Description	Refund
Not taken up	Cancellation prior to inception	Full Refund
Client Request within first 14 working days of New Business or Renewal	Cancellation within cooling off period	Pro-Rata Refund of remaining period of insurance.
Client Request after 14 working days of New Business or Renewal	Cancellation after cooling off period	Pro-Rata Refund of remaining period of insurance plus €25 cancellation fee
Cancellation by Insurer	Enforced cancellation with 10 days written notice to customer.	Pro-Rata Refund of remaining period of insurance.

### Reinstatement of a Cancelled Policy

If necessary a new backdated policy will be required (subject to authorisation).

### Claims - Process

We're here 24/7,365 days a year with exceptional Claims support.


At RedClick, we understand that insurance should not only mean providing best-in-class products but also offering top class support in the event of a claim. When your customer needs to report a motor or home claim, get Emergency Home Repair assistance or find out more about the progress of a claim, they, and you, can take confidence in knowing that we're with you every step of the way.

- Customers are provided with a dedicated 24-hour claims notification line.
- We appoint a dedicated claims representative to manage all aspects of our customers' claim from notification to settlement and closure.
- Customers are contacted within 24 hours of claim notification, or the next working day.
- We strive to settle all claims as quickly and as cost effectively as possible to prevent costs escalating.

### Webchat

We have a webchat service designed to make life easier for brokers. This addition to the RedClick dedicated broker website, **RedClick Connect**, provides an extra channel for communication, complementing our existing phone and email support. The launch of webchat is part of our commitment to providing Brokers with simple effective resources that will help you deliver outstanding service to your customers.

We understand the busy nature of Brokers work and webchat is an additional tool, not a replacement for the traditional support channels. Webchat is accessible via **RedClick Connect** and is serviced by experienced Broker Support Team staff where a variety of queries be resolved in real time. Brokers can access the webchat service now via RedClick Connect, the dedicated broker website. Please visit: [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the icon;

 Live Chat

### Useful Contacts



Tel: 1800 90 76 79

Email: [HouseholdBroker@redclick.ie](mailto:HouseholdBroker@redclick.ie)



Tel: 1800 90 76 79

Email: [PrivateMotorBroker@redclick.ie](mailto:PrivateMotorBroker@redclick.ie)



Tel: 1800 90 76 79

Email: [cvbroker@redclick.ie](mailto:cvbroker@redclick.ie)

#### Emergency Home Repair

091 501 688

#### Claims

1800 77 18 00

#### Breakdown

091 560 636

#### Windscreen Repair

1800 94 44 35

# Broker Guide

Home Insurance

RedClick, 5 Town Hall Place,  
Farnham Street, Cavan, Co. Cavan,  
Ireland, H12V9F5

Tel: 1800 90 76 79  
[householdbroker@redclick.ie](mailto:householdbroker@redclick.ie)  
[www.connect.redclick.ie](http://www.connect.redclick.ie)