

Home Insurance

Insurance Product Information Document



**Company: Aviva Insurance Ireland Designated Activity Company
(risks situated within the EEA)**

Product: Private Clients Ultra High Net Worth - Principality of Monaco

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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a Home Insurance policy designed for high value homes and possessions.

It can cover your buildings, contents and valuables, depending on those sections purchased by you, and includes as standard liability cover, your property and personal emergencies.

French law applies to the contract.



What is insured?

Your Buildings, Your Contents and Your Valuables

- ✓ Your buildings, your contents and your valuables (whichever you select) against all risks of loss and damage.

Your Liability

- ✓ Your Worldwide third party liability up to £20,000,000 per occurrence with defence costs of up to £10,000,000 per occurrence.
- ✓ Legal claims for damages which you are legally obliged to pay to domestic employees for injury, sickness, disease or death up to £10,000,000.

Your Property Emergencies

- ✓ We cover you in a number of emergency situations where we provide protection for you and your residence.

Your Personal Emergencies

- ✓ We cover you for accidental injury and for emergency events including aggravated assault, car jacking, road rage and stalking.



What is not insured?

Your Buildings, Your Contents and Your Valuables

- ✗ Your excess which will be shown in your policy schedule or your policy wording.
- ✗ Loss to any valuables held or used for any trade, business or profession.

Your Liability

- ✗ Liability arising from your domestic employees' work in the United States of America or Canada after they have been in either or both of these countries for 90 days in total at any time during the period of insurance.

Your Property Emergencies

- ✗ For claims in respect of living expenses, you must agree all expenses in advance with us.

Your Personal Emergencies

- ✗ Events caused by you or by individuals known to you or people acting on your behalf.

General Exclusions applicable to all Sections

- ✗ Wear and tear, breakdown and routine maintenance costs.
- ✗ Coastal or river bank erosion.
- ✗ Dishonest, intentional acts and misappropriation.
- ✗ Losses which occurred prior to the start of the period of insurance shown in your policy schedule.
- ✗ Nuclear hazard, radioactive, chemical or biological contamination.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! You must tell us about any building work that is intended to take place which costs more than £500,000 at least 30 days before they start.



Where am I covered?

- ✓ At the home you are insuring - as long as it's within the Principality of Monaco (or another country shown on the schedule).
- ✓ If you take out Contents cover they will be covered anywhere in the world.



What are my obligations?

- Take care to give us the right information. This is because in deciding to accept this policy, and in setting the terms including the premium, we will rely upon the information which you have provided to us.
- If you think a crime has been committed, you must: call the police; and get a crime number; and give us the crime number.
- Please tell your insurance advisor about any new circumstances which have the effect of either aggravating the risks or of creating new ones and which means information previously given is now inaccurate or incomplete.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'How to claim' section in the policy booklet.



When and how do I pay?

- You can pay your premium all at once or monthly by Direct Debit. Payment options should be discussed with your insurance adviser.



When does cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your insurance adviser. If you cancel and your cover hasn't started, you will be entitled to a full refund of the premium paid. If you cancel after your cover has started, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time spent on cover. If you are cancelling because you have discovered that you already have insurance covering the same risk, we will refund you the full premium paid, provided you have not made a claim.