Product Benefits

Home Insurance



What you are covered for:

- Fire
- Theft
- Vandalism
- Malicious Acts
- Storm or Flood
- Escape of Water or Oil
- Falling Trees or Branches
- Subsidence

Excess

€250 Standard€500 Escape of Water€1,000 Subsidence

Additional Voluntary Excess available: €250, €500, €750 or €1,000

These will apply to the standard policy excesses noted above if selected.

Emergency Home Repair

24hr access to a network of approved contractors for emergency repairs. In each policy year you are covered for four visits up to €260 per visit. Only available when purchasing building and contents insurance together.

Does not impact no claims discount.

Multi Policy Benefits

Customers that already have a motor, van or motorbike insurance policy with us can avail of up to 10% lower rate. Terms and conditions apply.

Buildings - Other Benefits

Fire Brigade charges up to €2,000

Access to repairs of up to €650 in the event of a leak, no excess

Public liability cover of up to €2,600,000

Loss of rent and the cost of alternative accommodation (15% of sum insured)

Accidental damage to pipes, cables, fixed glass or sanitary fittings.

Home Electric Vehicle Charging Points for up to €1,500

Contents - Other Benefits

Fire Brigade charges up to €2,000

Money in the home up to €500 & Credit Card up to €1,500

Loss of heating oil up to €750

Frozen foods up to €700

€5,000 for contents in outbuildings

Tenants Liability

Home office equipment up to €3,500

Accidental damage to TV, video, audio and computer equipment

Replacement locks up to €650.

Optional Extra Benefits

Accidental Damage

All Risks (Specified & Unspecified)

Please check the policy booklet as full terms and conditions of the above benefits apply.

Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

