

SPECIFICATION A Limits & Excesses

Policy Limits

Section 1 - Buildings

1.	Professional Fees and Debris Removal	10% of Buildings Sum Insured
2.	Temporary Alternative Accommodation	10% of Buildings Sum Insured
3.	Air-Conditioning and Energy Saving Equipment	Replacement Value
4.	Trace and Access	€1,500 any one period of insurance
5.	Sale of Your home	Buildings Sum Insured as noted in the current schedule
6.	New Fixtures and Fittings	Replacement Value
7.	Damage by the Emergency Services	Buildings Sum Insured as noted in the current schedule

Section 2 - Contents

1.	Temporary Alternative Accommodation	10% of Contents Sum Insured
2.	Contents not in Your Home	
	a. property in the open	€ 1000
	b. temporary removal	10% of Contents Sum Insured subject to maximum of €15,000
3.	Christmas, Wedding and Graduation Gifts	10% of Contents Sum Insured subject to maximum of €15,000
4.	Lock and Keys	€ 250
5.	Metered Water and Oil	€ 250
6.	Newly Acquired Contents	10% of Contents Sum Insured
7.	Food in Freezer	€ 750
8.	Personal Money	€ 500
9.	Pedal Cycles & Sports Equipment	€ 750.00
10.	Legal Expenses	€ 1,500
11.	Fatal Accident	€ 12,000 per injured party

Policy Excesses

Section 1 - **Buildings** and 2 - **Contents**, applicable to the Standard Cover only, are subject to the following **excesses**

Loss or damage resulting from:

i)	earthquake	€ 250
ii)	storm or flood	€ 100
iii)	any other cause	€ 50