

Arachas recommends Zurich as your Holiday Home Insurance provider



Arachas has partnered with Zurich, a leading global insurer, to offer competitively priced Holiday Home Insurance, ensuring you have complete peace of mind with outstanding cover when it comes to insuring your property.

We are dedicated to offering our customers the most relevant insurance at competitive prices while at the same time ensuring we partner with a financially secure insurer.

THE ZURICH COMMITMENT

- Providing a 24 hour Emergency and Claims Assistance Helpline **1890 208 408**, with access to a friendly, experienced team based in Ireland, providing local support and assistance.
- Paying claims within 10 working days of settlement.
- Settling all claims directly with approved repairers- this means you don't need to pay & reclaim the costs.
- Keeping you updated throughout the process of your claim. You will be assigned a dedicated claims advisor who will provide a full and clear explanation of the process.

FINANCIAL STRENGTH

Zurich combines strong international market positions in personal, commercial and corporate insurance across the globe. Among Zurich's strengths are its extensive customer knowledge and risk insights, global network, local expertise and financial stability.

With Zurich you will benefit from:

- The strength and scale of a global insurer.
- A global brand that is trusted and respected by customers and brokers.
- Skills and expertise across specialised markets.
- Outstanding financial strength¹.

¹Rated "AA-/ stable" by Standard & Poor's as at 31 December 2018

With Zurich you can tailor your Home Insurance to protect your property, your belongings or a combination of both.

Policy Benefits and Covers

POLICY BENEFITS

This includes cover against Theft, Fire, Smoke, Lightning, Explosion, Earthquake, Storm, Flood, Escape of Water/Oil, Riot, Vandalism, Malicious Damage, Subsidence, Impact.

COVERS

BUILDINGS COVER	Optional
ACCIDENTAL DAMAGE	Optional Extra
UNOCCUPIED HOUSE	<p>It is noted that the home will be unoccupied for periods during the year. When this house is unoccupied for more than 14 days, anytime from 1st April to 31st October, it is a condition of the insurance that:</p> <ol style="list-style-type: none"> a) The water supply is turned off at the mains (or from its supply if not on mains) and the water system and tank (but not heating system) must be drained. b) The gas supply is turned off at the mains unless required for the central heating. Failure to comply with this condition will result in loss or damage as a result of escape of water from or the bursting of any fixed domestic water or heating installation being subject to an excess of €1,000. 2. You or a person authorized by you must enter and inspect the home internally at least every 30 days. 3. All external doors and windows must be securely locked and all locks and bolts put into full and effective use.
WINTER MONTHS	<p>If the home is unoccupied anytime from 1st November to 31st March each year then the water must be turned off at the mains (or from its supply if not on mains) and the water system and tank (but not heating system) must be drained or the property must be fitted with a thermostatically controlled heating system which maintains a temperature of not less than 5 degrees centigrade. Failure to comply with this condition will result in loss or damage as a result of escape of water from or the bursting of any fixed domestic water or heating installation being excluded from this insurance.</p>
REPLACEMENT OF LOCKS	Up to €500
FIRE BRIGADE CHARGES	Up to €2,500
TRACE & ACCESS	Up to €750
POLICY EXCESS	Policy Excess €250 / Water Damage Excess €500; Policy Excess €500 / Water Damage Excess €750; Policy Excess €1000 / Water Damage Excess €1250
LIABILITY COVER	Up to €3,000,000 Third Party Liability Up to €3,000,000 Domestic Employees Liability
SATELLITE DISHES/AERIALS	Covered as Standard
LOSS OF OIL	Covered as Standard
BLOCKAGE OF SEWER PIPES	Covered as Standard
24 Hr EMERGENCY ASSISTANCE	If you are in need of assistance day or night you can contact Zurich on 1890 208 408

Terms and conditions apply. Please refer to your Insurance Schedule and Policy Document for full details of your cover.

HC July 20

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