

# Mobile Home Insurance



## Insurance Product Information Document

**Company:** OBF Insurance Group Ltd., on behalf of certain Underwriters at Lloyd's

**Product:** Mobile Home Insurance Policy

Registered in Ireland. OBF Insurance Group Ltd. is regulated by the Central Bank of Ireland. Authorisation number C5168.

This insurance is managed and provided by OBF Insurance Group Ltd. and underwritten by Certain Underwriters at Lloyds.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

This is a Mobile Home Insurance contract which can provide the customer with cover for the Structure and Contents, if purchased by you. Unless we say otherwise in your schedule of insurance you are covered for fire, storm, flood, theft, vandalism and falling trees or aerials. This document should be read in conjunction with your Schedule of Insurance and Policy Wording



#### What is insured?

##### Structure:

- ✓ Damage to the structure (up to sum insured noted in your schedule)
- ✓ Temporary accommodation costs up to €100 a day (up to a maximum of €500)
- ✓ Legal liability to others (up to €3,000,000)
- ✓ Debris Removal up to €750
- ✓ Fire Brigade Charges (up to €2,000)

##### Contents:

- ✓ Damage to or theft of belongings in the unit (up to sum insured noted in your schedule)
- ✓ Money in the unit (up to €75.00)
- ✓ Fire Brigade charges (up to €2,000)

##### Optional Extras:

- ✓ All risks cover for items outside of the unit including jewellery, hearing aids and bicycles (only available where the unit is your permanent residence)



#### What is not insured?

- ✗ General wear and tear
- ✗ Any deliberate acts by you, a member of your household, your domestic employees or any other person living in the building
- ✗ Failure of computers and electrical equipment
- ✗ Damage caused by domestic pets
- ✗ Escape of water during the period 1<sup>st</sup> October to 31<sup>st</sup> March annually
- ✗ Storm Damage unless the structure is securely anchored or stayed



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage



#### Where am I covered?

- ✓ Structure and contents cover applies at the risk address declared in your policy schedule



### What are my obligations?

- You must make sure that your sum insured for structure and contents is adequate.
- You must inspect your unit regularly
- You must pay your premium(s) on time and in full
- You must ensure that all protections are maintained in good working order and are in full and effective operation whenever you are absent from the structure
- You must take all reasonable steps to keep the structure in good condition and take all reasonable steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example if you change site address or if you make changes to your structure
- As soon as you know about any loss, damage or accident you must contact our claims handlers OSG Vericlim straight away by calling +353 1 261 1529 and provide them with all relevant information
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify An Garda Síochána or the Police immediately
- You must ensure the water system is fully drained down (including water heater) and turned off by a stopcock during the period 1<sup>st</sup> October to 31<sup>st</sup> March



### When and how do I pay?

- You can pay for your insurance in full when taking out the policy over the phone, online or through your broker (if applicable).
- You can pay the premium by credit card, debit card, cheque or bank transfer



### When does the cover start and end?

- The contract starts from the date selected by you.
- The start and end date of your policy will be outlined in the policy schedule.
- The term of the policy is 12 months unless otherwise agreed with us.



### How do I cancel the policy?

You can cancel the policy at any time by telling us in writing. If you want to cancel your policy within the first 14 days, we will refund your premium in full, however please note if a claim has occurred during that policy period we will not refund any premium.

If you cancel your policy in the first year of insurance but after the first 14 days, we will calculate your refund on a pro-rata basis less our administration fee of €30 and €1 stamp duty, however please note if a claim has occurred during that policy period we will not refund any premium.

If your policy is cancelled after the first year, we will refund your premium for any period of insurance not used, less an administration fee of €30 however please note if a claim has occurred during that policy period we will not refund any premium