

What's Changed Retreat - Holiday Home Insurance Policy 09/2021 to 01/2022



For Republic of Ireland holiday home insurance policy wording reference: RETI/0122/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the September 2021 policy wording, with a wording reference of RETI/0921/PW, and the January 2022 policy wording, with a wording reference of RETI/0122/PW.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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Change Description	Old Wording	New Wording	What This Means for You
Increase contents in garages and outbuildings limit from €2,500 to €5,000 (page 7).	<i>contents in garages and outbuildings up to €2,500 in total per claim</i>	<i>contents in garages and outbuildings up to €5,000 in total per claim</i>	Increased level of cover.
Under definition of Contents under 'Contents does not include' update motor vehicles bullet point (page 8).	<i>motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers, boats or vessels or their accessories other than those defined as watercraft</i>	<i>motor vehicles (other than domestic gardening equipment, electrically assisted pedal cycles, motorised mobility scooters, electric wheelchairs and powerchairs), caravans, trailers, boats or vessels or their accessories other than those defined as watercraft</i>	Correction to confirm that electrically assisted pedal cycles are covered under contents .
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	Flood <i>Water from any source external to a building, which enters a building: a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and b) does so with a volume, weight or force which is substantial and abnormal</i> <i>whether resulting from storm or otherwise.</i>	Greater clarity in the event of a loss.

		<p><i>For the avoidance of doubt the following do not constitute a Flood:</i></p> <p><i>c) the gradual seepage or percolation of water into a building (such as rising damp); and</i></p> <p><i>d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence of a flood falling in the above definition.</i></p>	
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<p>Storm</p> <p><i>A period of violent weather which may incorporate:</i></p> <ul style="list-style-type: none"> <i>• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</i> <i>• torrential rain, falling at a rate of at least 25mm per hour</i> <i>• snow to a depth of at least one foot (30 centimetres) in 24 hours</i> <i>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</i> 	Greater clarity in the event of a loss.
Add into general exclusion 11 for damage caused by mica (page 16)	11. Loss or damage caused by or resulting from the presence of pyrite or iron pyrite within the buildings .	11. Loss or damage caused by or resulting from the presence of mica, pyrite or iron pyrite within the buildings .	Any damage to the buildings caused by MICA is excluded.
Add general exclusion 14 (Infectious Diseases Exclusion) (page 16).	N/A	<p>14. This insurance policy does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:</p> <p>a) infectious or contagious disease;</p> <p>b) any fear or threat of a) above; or</p> <p>c) any action taken to minimise or prevent the impact of a) above.</p> <p><i>Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.</i></p>	Greater clarity in the event of a loss.
Amend Building Works exclusion 5 (page 17)	resulting from theft or attempted theft from the home whilst building works are being undertaken at the premises other than as a result of violent and forcible entry or exit.	resulting from theft or attempted theft from the home whilst building works are being undertaken at the premises other than as a result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.	Greater clarity in the event of a loss.

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End of 'Retreat 09/2021 to 01/2022 - What's Changed?' Document.

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