

What's Changed HomeWorks Insurance Policy 09/2021 to 01/2022



For Republic of Ireland Residential Building Works insurance policy wording reference:
HWKI/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 HWKI/0921/PW, and the January 2022 policy wording, with a wording reference of HWKI/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
Under definition of Contents amend ' Contents includes' (page 7)	<i>paintings or other bespoke or unique works of art or craft, gold, silver, gold and silver plated articles, jewellery and furs up to €2,500 in total per claim</i>	<i>paintings or other bespoke or unique works of art or craft, gold, silver, gold and silver plated articles, jewellery, watches, gemstones and furs up to €2,500 in total per claim</i>	Greater clarity in the event of a loss and consistency with our other products.
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	<p>Flood <i>Water from any source external to a building, which enters a building:</i> <i>a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and</i> <i>b) does so with a volume, weight or force which is substantial and abnormal</i></p> <p><i>whether resulting from storm or otherwise.</i></p> <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> <i>d) water escaping from a water main, drain, sewer, pipe</i></p>	Greater clarity in the event of a loss.



		<i>or other thing inside a building, unless such escape was solely the consequence of a flood falling in the above definition.</i>	
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	Storm <i>A period of violent weather which may incorporate:</i> <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.
Under General Conditions, point 2 (Your Duty of Care) add in as the fourth bullet point reference to contractor(s) having a minimum public liability cover of €2,000,000 (page 11).	N/A	<i>Ensure that all contractor(s) working at the risk address have a public liability insurance policy in place with a sum insured of no less than €2,000,000, both prior the start date of this policy and throughout the period of insurance. You must record and retain details of such insurance policies and make these available for our inspection upon our request.</i>	Requirement of the policy to ensure adequate protection in the event of a loss.
Add into general exclusion 11 for damage caused by mica (page 18)	<i>11. Any loss, damage or liability caused by or resulting from the presence of pyrite or iron pyrite within the existing structure or used with the contract works.</i>	<i>11. Any loss, damage or liability caused by or resulting from the presence of mica, pyrite or iron pyrite within the existing structure or used with the contract works.</i>	Any damage to the existing structure or that of the contract works caused by MICA is excluded.
Add general exclusion 15 (Infectious Diseases Exclusion) (pages 18 & 19).	N/A	<i>15. This insurance policy does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:</i> <i>a) infectious or contagious disease;</i> <i>b) any fear or threat of a) above; or</i> <i>c) any action taken to minimise or prevent the impact of a) above.</i> <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>	Greater clarity in the event of a loss.
Under Section 1 – Your Property, Special Extension 6 (Alternative Accommodation	N/A	<i>c) any alternative accommodation for your</i>	We will not pay alternative accommodation

and Loss of Rent) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 23)		<i>lodgers/paying guests unless we specifically agree.</i>	including for your lodgers/paying guests unless we otherwise agree.
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End of 'Homeworks 09/2021 to 01/2022 - What's Changed?' Document.

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