Altius Home Insurance Options

Life can be unpredictable.
ALTIUS Home Insurance Options give you the freedom to choose.

Every home is different.
Different owners, different lifestyles, different belongings,
and different needs.

With five home insurance options, you can choose cover
that fits your needs.

ALTIUS Home Insurance Options
Five insurance options.

Because every home is different.



AltiusInsurance
You're insured here.

Altius Home Insurance Options

Cover / Extension	Option 1	Option 2	Option 3	Option 4	Option 5
Fire and lightning	✓	✓	✓	✓	✓
Explosion	✓	✓	✓	✓	✓
Impact	✓	✓	✓	✓	✓
Riot, civil commotion, strikes, labour or political disturbances	-	✓	✓	✓	✓
Malicious acts or vandalism	-	✓	✓	✓	✓
Earthquake	✓	✓	✓	✓	✓
Storm or flood	-	✓	✓	✓	✓
Escape of water from tanks, pipes, equipment or fixed heating systems	-	✓	✓	✓	✓
Leakage of heating fuel from a fixed heating system	-	✓	✓	✓	✓
Theft or burglary	-	-	✓	✓	✓
Falling trees or branches	-	✓	✓	✓	✓
Home Assistance Service*	-	✓	✓	✓	✓
Loss of rent	-	12 months 10%**	12 months 10%**	12 months 10%**	12 months 10%**
Removal of debris	-	5%**	5%**	10%**	10%**
Architects' and surveyors' fees	-	5%**	5%**	10%**	10%**
Accidental damage to mirrors, sanitary fittings and glass	-	-	€1,000	€2,000	€5,000
Alternative accommodation	-	€1,000	€1,000	10%**	10%**
New for old	✓	✓	✓	✓	✓
Contents temporarily removed	-	-	-	€1,000	€2,000
Solar water heaters and photovoltaic panels	-	€1,500	€3,000	€5,000	€10,000
Mortgage clause	✓	✓	✓	✓	✓
Cables, underground pipes and drains	-	-	-	€1,500	€3,000
Personal accident	-	-	-	€20,000[1]	€20,000[1]
Food in freezers or refrigerators	-	-	-	-	€500
Garden furniture	-	-	-	-	€2,000
Credit and debit cards	-	-	-	-	€1,000
Trace and access for leaks	-	-	-	€1,500	€3,000
Domestic heating oil and mains water	-	-	-	-	€750
Accidental damage to TV aerials, satellite dishes and outdoor security systems	-	-	-	€1,000	€2,000
Storage costs	-	-	-	-	€1,500
Underinsurance protection	-	-	-	-	✓
Property owner's liability	-	€10,000	€50,000	€200,000	€250,000
Occupier's liability	-	€5,000	€25,000	€50,000	€100,000
Unoccupied home extension	✓	✓	60 days	90 days	180 days
Reinstatement of the sum insured	-	-	✓	✓	✓
Mitigation of damage	-	-	€1,000	€2,000	€3,000
Frost cover	-	-	✓	✓	✓
Short-circuit cover	-	€1,000	€2,000	€3,000	€5,000
Capital additions	-	-	✓	✓	✓
Home office equipment	-	-	-	-	€1,000
Personal money	-	-	-	-	€500
Automatic increase in the sum insured (index linking)	✓	✓	✓	✓	✓
Smoke cover	✓	✓	✓	✓	✓
Contents in the garden	-	-	-	-	€1,000
72-hour clause	✓	✓	✓	✓	✓
Cyber cover	-	-	-	-	€5,000

*✓ Included in the plan | - Excluded from the plan | * See the next page for cover details.*

*** Percentage of the insured value | [1] Personal accident: €20,000 per person, up to €80,000 in total.*

Altius Home Insurance Options

HOME ASSISTANCE SERVICE

Cover and how to request assistance

FREE 24/7 Home Assistance

Immediate assistance, 24 hours a day, 365 days a year, for up to five incidents per year.

Emergency repair assistance

- Plumber for burst pipes and leaks. The company pays €150 per incident, up to three times per year.
- Electrician for power outages caused by an electrical installation fault. The company pays €150 per incident, up to three times per year.
- Locksmith for lost keys or faulty locks. The company pays €150 per incident, up to three times per year.
- Rescue of a person trapped inside the home. The company pays €520 per incident.
- Glass or glazing in doors and windows. The company pays €150 per incident, up to three times per year.

In the event of fire, explosion, flood or theft

- Security for the home if it is left unsecured, for up to three days and up to twice per year.
- Cleaning of the damaged area. The company pays €205 once per year.
- Transport of furniture for up to 15 km.
- Safekeeping of furniture or personal belongings for up to seven days.
- Hotel accommodation if the home is uninhabitable, for up to two days and five people, at €60 per person per day.
- Ambulance dispatch.
- Emergency return from abroad for an insured person. The company pays €600 per person.
- Relay of urgent messages.

Additional assistance services for a fee

- Coordination of tradespeople.
- Ongoing monitoring of work.
- Quality checks.
- Cost checks.
- Six-month guarantee on work.
- Dispatch of tradespeople for non-urgent work, for a fee.

Call the helpline on 80005656

To use the services above, call 80005656 and speak to a customer service representative.

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