



HomeChoice Value **Customer brochure**

Important Information
Please read and keep safe

Retirement
Investments
Insurance



Introduction

HomeChoice Value is a new option available under Aviva's HomeChoice home insurance offering from August 2009.

It is designed to continue offering protection from a wide range of risks to your home and contents, but offers premium savings compared to the standard HomeChoice product, due to its cover restrictions and higher standard excess of €750.

The table below summarises the key cover differences between HomeChoice and the HomeChoice Value option. Your Broker will be able to discuss these cover differences with you:

HomeChoice / HomeChoice Value Policy Differences		
Events Insured	HomeChoice	HomeChoice Value
Buildings & Contents Cover (Section 1 of Policy)	Yes	Yes
Cost of Alternative Accommodation (due to an event insured)	Yes	Yes
Standard Policy Excess	€275	€750
Accidental Damage Cover option available	Yes	No
Other Optional Covers available	Yes	No
Trace & Access Cover (water or oil leak)	€1,000 cover limit	No Cover
Loss of oil	€1,000 cover limit	No Cover
Accidental Breakage of Glass including Sanitary ware and Ceramic Hobs	€650 cover limit	No Cover
Death Benefits for Policyholder or Partner	€3,000 cover limit No Excess applies	No Cover
Death Benefits for Pet Dog	€260 cover limit No Excess applies	No Cover
Replacing Door locks if keys stolen	€400 cover limit No Excess applies	No Cover
Jury Service Daily Benefit	€40 per day No Excess applies	No Cover
Visitors' belongings temporarily in the home	€400 cover limit No Excess applies	No Cover
Loss of Credit Card or Debit Card costs	€650 cover limit No Excess applies	No Cover
Contents temporarily in the open within house boundary	€650 cover limit No Excess applies	No Cover
Loss or Damage to Frozen Food in Domestic Freezer	€650 cover limit €75 excess	No Cover
Loss of Personal Money within Home	€400	€400
Title Deeds preparation if lost or damaged	€1,000 cover limit No Excess applies	No Cover
Cost of Fire Brigade Charges	€1,500 cover limit No Excess applies	€1,500 cover limit No Excess applies
Personal & Public Liabilities	€3m No Excess applies	€3m No Excess applies
Liabilities to Employees - Domestic	€3m No Excess applies	€3m No Excess applies

HomeChoice Value standard benefits

Buildings cover

This offers protection from a wide range of risks, and we cover not only your buildings but also other permanent fixtures on your property, such as outbuildings, fixtures and fittings, interior decorations, fences and walls.

The amount of cover you choose is very important. This is known as the sum insured. You should base this on the 'rebuilding' cost of your home and not on the 'value' of your home. (Each year the Society of Chartered Surveyors provide a guide to rebuilding costs which you can see on their website at www.scs.ie).

HomeChoice Value buildings cover is index-linked. This means that we will increase your cover to take account of increased rebuilding costs each year, unless you tell us not to.

Contents cover

Contents include household goods and personal belongings (including personal money up to €400) while in your home, which belong to you or any member of your household. HomeChoice Value gives you contents cover on a 'new for old' basis. This means that, in most cases, we will replace stolen or damaged items with new items. You have a choice of two options – A or B.

(A) A percentage of your buildings cover

You can choose an amount for your contents cover based on a percentage of your buildings sum insured – choose from 20%, 30%, 40% or 50%. For example, if your buildings are covered for €200,000 and you choose the 30% option, you get €60,000 contents cover.

(B) An amount for contents

Or, you can choose an amount of cover, which represents the total value of all your contents. For example €35,000 (the minimum contents amount you can choose is €23,000).

Special features

There are a number of special events and circumstances we will cover as standard on HomeChoice Value:

- Christmas and weddings – we will automatically increase the amount insured on your policy for contents by 10% over Christmas (for the month of December) and for family weddings (for 30 days before and after the wedding of an immediate family member). This extra temporary cover is free.
- Fire brigade charges – if the Fire Brigade are called to put out a fire which is covered under your policy, we will pay up to €1,500 to cover the charges.
- Automatically reinstating your buildings or contents sums insured – following any claim under your policy, we will continue to insure you for the amounts we provided cover for before the claim.
- Homecall helpline – this is a free helpline which you can call in an emergency, to give you advice and access to repairers.
- Providing alternative accommodation – if you cannot live in your home following a claim, we will pay for the cost of providing other accommodation for you and your family, until you can safely return to your home (up to 15% of the buildings and contents sums insured).

How will we help you if you need to claim?

We are very proud of our claims service.

- You can contact our Property Claims Service 24 hours a day, 365 days a year.
- Our expert claims handlers will take all the details of your damage or loss.
- You do not need to fill in a form and we settle some types of claim over the phone.
- If we need to assess the damage or loss, we will arrange with you to visit your home.
- If you cannot live in your home, we will pay for the cost of providing other accommodation for you and your family, until you can safely return to your home.

We know that this is when you need us most and we provide a speedy and efficient service to make the process as easy as possible for you.

What discounts are available?

HomeChoice Value offers discounts off your premium plus a unique 40% home no-claim discount:

If you have an alarm	Discount
Alarm discount - alarm must be installed and maintained in accordance with manufacturer's guidelines	12.5%

Customer discount	Discount
If you have another policy with Aviva	5%

Loyalty discount (Renewal discount only)	Discount
Min 3 years claims free and 1 year min. claims free with Aviva	6%

Increased Buildings & Contents Excess options

Under HomeChoice Value the standard Buildings & Contents policy excess is €750.

If you are willing to accept a higher Buildings & Contents excess amount under your HomeChoice Value policy the following Additional Premium Discounts are available:

Increased Excess Amount	Additional Premium Discount Available
€1,000	3.5%
€2,000	13.5%
€5,000	30%

40% No-Claim Discount

If you do not make any claims during the policy year, you will continue to receive up to 40% no-claim discount when you next renew provided your policy remains claims free.

If you are an existing HomeChoice policyholder please contact your Broker to ensure that you are currently receiving all the discounts for which you may be eligible.

If you are a new customer, your Broker will be able to provide you with a HomeChoice quotation based on either the standard excess basis or based on one of the increased voluntary excess amounts outlined above.

Aviva Insurance Ireland DAC

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A private company limited by shares.

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