

Additional benefits

- ✓ Full accidental damage cover on contents as standard for DVD players, hi-fi equipment, TVs and PCs
- ✓ All risks cover – possessions covered inside and outside the home including mobile phones, laptops, ipods and mp3 players
- ✓ Pay by interest-free monthly instalments
- ✓ New for old cover (apart from linens, clothing or bicycles)
- ✓ Students' or children's possessions covered while away at College, Summer Camp/Irish school (covered under parents' policy subject to policy conditions and exclusions)
- ✓ Extra cover over Christmas and 4 weeks before and after a wedding to cover Wedding Gifts
- ✓ All push bicycles covered to a maximum of €635
- ✓ Fire brigade charges up to €2,000

Terms and conditions apply. Please see the insurance policy document for details.

For an instant quote,
or to arrange immediate
cover, simply call
1800 528 529[^]

Important Information

Ulster Bank Home Insurance is administered by CLI Insurance Services Limited, Block 10, Galway Technology Park, Parkmore Galway. CLI Insurance Services Limited are regulated by the Financial Regulator.

[^]Ulster Bank home line is available to persons resident in the Republic of Ireland. Lines are open 8am to 8pm Monday to Friday, 9am to 5pm on Bank Holidays. Calls may be recorded. Calls from mobile phones may not be free.

Ulster Bank Home Insurance is underwritten by UK Insurance Limited (UKI), who are authorised and regulated by the UK Financial Services Authority. Their FSA Register number is 202810. You can check the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0044 845 606 1234. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk. UKI registered address: The Wharf, Neville Street, Leeds LS1 4AZ, United Kingdom. Registered number 1179980. VAT No. 243 8527 52. UKI is a Royal Bank of Scotland Group Company.

Ulster Bank Home Insurance is priced on an individual basis and differs according to circumstances. Quotations are available by phoning the customer service team on 1800 528 529. Quotations are valid for 30 days. Policies have a twelve-month period of insurance. Other taxes or costs may exist that are not paid or imposed by UKI. Premiums can be paid by direct debit, credit card or cheque. Claims are handled by CLI Insurance Services Limited, a claims handling agency whose registered address is Infinity House, South County Business Park, Leopardstown, Dublin 18. Claims are paid by cheque.

Cancelling your Insurance

Please note that should you wish to cancel your policy within 14 days of issue, then, providing no claims have been made or are pending, a full refund of premium will be returned within 30 days of cancellation. If you do not exercise your right to cancel the policy within 14 days, the Bank will assume you agree to the terms and conditions and you choose to take the policy. You may cancel the policy at any time by giving us 7 days' notice in writing to: The Manager, Ulster Bank Home Insurance, Block 10, Galway Technology Park, Parkmore, Galway. If there has been no claim during the current period of insurance, we will return premium for the unexpired period of insurance. We may also cancel the policy by sending notice by registered letter to you at your last known address. This notice is effective from midnight on the seventh day immediately following the date of the registered letter.

The Law applicable to the Contract

Under European Law, you and UK Insurance Limited may choose which law will apply to this contract. Irish Law will apply unless both parties agree otherwise. The language used in this and all other documents relating to this product is English and all our communications with you will be in English.

Complaints Procedure:

It is always the intention of Ulster Bank, UK Insurance and CLI Insurance Services Limited to provide a first class standard of service. However, any enquiries or complaints regarding this insurance cover, in the first instance should be addressed to: The Manager, Ulster Bank Home Insurance, Block 10, Galway Technology Park, Parkmore, Galway. Please quote your policy or claim number so that your enquiry can be dealt with quickly. A leaflet giving details of Ulster Bank Ireland's procedure is available in conjunction with this brochure. Should you remain dissatisfied, you should address your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo-call: 1890 882090 Fax: 01 6620890 Email: enquiries@financialombudsman.ie Website: www.financialombudsman.ie. Taking any of these options will not prejudice your right to take legal action.

Information correct at time of going to print (August 2009) and is subject to change.

Play it safe



www.ulsterbank.ie

 **Ulster Bank**

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details or Textphone 1800 924 615

Ulster Bank Ireland Limited. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh. Registered in Republic of Ireland. Registered No. 25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2. Member of The Royal Bank of Scotland Group. Ulster Bank Ireland Limited is regulated by the Financial Regulator. Calls may be recorded. ULST1888 RI August 2009

Home Insurance
Complete cover to suit you

Choose how you want to protect your home

Protecting your home and its contents is essential, but how much cover you want is a bit more flexible with Ulster Bank.

Rebuilding Costs

When determining your buildings cover you should look at the cost of rebuilding and not the actual market value of the property. If you have a new mortgage, your mortgage lender will advise you of the rebuilding cost. Alternatively, you may find it useful to check the Society of Chartered Surveyors' House Rebuilding Guide by visiting their website www.scs.ie

Contents

As you are best placed to know the true value of the contents of your home and your possessions, you can choose whatever level of cover suits your needs, subject to a minimum sum of €22,500*. Feel free to use our home contents calculator available on www.ulsterbank.ie to help you work out the total value of all your contents.

*High risk items such as televisions, jewellery and works of art are covered up to certain limits, however these limits can usually be increased if required. An additional charge may apply for this service.



Just look at what you're covered for

1. Your buildings insurance covers:

The reinstatement, replacement or repair for loss or damage to the following caused by fire, storm and flood, theft, vandalism, escape of water and subsidence.

- The structure of your home and walls, driveways and footpaths etc
- Outbuildings such as garages and sheds
- Permanent fixtures and fittings such as kitchen units, fitted wardrobes and wallpaper etc

Also included:

- Accidental breakage of glass and bathroom fittings
- Accidental damage to underground pipes and cables servicing your home
- Fire brigade charges up to €2,000
- Legal liabilities arising from home ownership and occupancy up to €3,174,345 and title deeds up to €952
- Temporary alternative accommodation following damage by an insured peril, up to 20% of the sum insured
- Accidental damage to your home such as putting your foot through the ceiling, spilling paint down the side of a wall or damaging pipes or cables whilst hammering a nail into a wall

2. Contents cover

We cover on a 'new for old' basis:

- All household goods including all non-permanent fixtures and fittings, e.g. carpets and curtains (apart from linen, clothing, or bicycles)
- Personal belongings in the home, e.g. cameras, bags, glasses
- Cash, up to the value of €635 and fraudulent use of credit/cheque cards up to a limit of €1,270 will be covered in any one insurance period

All the above are covered against theft, vandalism, fire, storm and flood.

Accidental damage:

- Accidental damage to your home contents and other belongings such as TVs, DVDs, stereo equipment and home computers. This means you are covered for circumstances such as spilling wine on the carpet or paint on the sofa during a DIY accident.

All risks cover includes:

- Contents moved temporarily from your house such as jewellery, cameras, clothing, mobile phone, laptop, ipod and mp3 players and other personal effects, are covered against theft, accident and loss or damage outside the house all year round. They are also covered for up to 60 days when travelling abroad. All risks cover includes your children's belongings while away at university, college or Irish College, etc.

(This is subject to a maximum claim of €6,350 with a single article limit of €3,174.)

Home office

Our policy covers office equipment for up to 10% of the buildings and contents sum insured, with a limit of €3,174 on any one item. It also includes legal liability to the public and to a temporary clerical employee.

Other types of cover

Along with combined home insurance, Ulster Bank can also arrange insurance to cover:

- Contents only for tenants or owners of apartments
- Investment Properties[†]
- Buildings in the course of construction or renovation[†]
- Holiday Home[†]

Our home insurance offers some of the best value and most extensive cover around to give you total peace of mind. The sums we insure are index linked to protect you against inflation and we provide a 24 hour household emergency helpline. Plus, if you need to make a claim it's fast (no forms to fill out in most cases) and hassle-free.

[†]Cover for investment properties, holiday homes and buildings in the course of erection or renovation can only be provided if your main property is already insured with Ulster Bank Home Insurance, or if you are taking out an Ulster Bank Mortgage on the property to be insured. Restrictions in cover and additional terms and conditions apply.

For a quick quote, or to arrange immediate cover, simply call 1800 528 529[^]