



SAFEHOME CHOICE

THE RIGHT CHOICE FOR ALL YOUR HOME
INSURANCE NEEDS

ABOUT SAFEHOME CHOICE

WHO IS IT FOR?

Safehome Choice is RSA's flexible home insurance product with options for owner occupied, let to tenants, and holiday home . It provides protection for buildings, contents, or both.

Safehome Choice offers significant levels of cover as standard and includes the option to add extras and adjust excess amounts in line with the needs of your clients



COVER HIGHLIGHTS

BUILDINGS

- Cover up to €750,000 for main private dwellings & €600,000 for residential investment properties or holiday homes without referral
- Cover for finding a leak of up to €700
- Fire brigade charges up to €2,000
- Landscaping costs following damage by storm or flood of up to €2,000
- Alternative accommodation of up to 15% of the Building Sum Insured

OPTIONAL EXTRAS

- Unspecified personal possessions
- Specified personal possessions
- Option to specify pedal cycles
- Add on caravan or home office cover

CONTENTS

- Cover up to €210,000 for main private dwelling & €50,000 for residential investment properties or holiday homes without referral
- Cover for replacement door locks up to €700
- Contents in the garden up to €700
- Loss of oil up to €1,000
- Alternative accommodation up to 15% of the Contents Sum Insured, when not covered under buildings.

AROUND THE CLOCK PROTECTION

- Nationwide 24 hour emergency helpline service available 365 days a year



LATEST PRODUCT ENHANCEMENTS

- Full Cycle enabled product which provides an easier platform for you to transact business with RSA
- First in the market to provide functionality for referrals through EDI
- Ability to tailor the policy for your customer needs with a number of covers now optional and the ability to choose a voluntary excess

COVER AND LIMITS



Buildings & Contents Section		Main Private Dwelling	Residential Investment Property	Holiday Home
Average Clause	Yes	✓	✓	✓
Unoccupancy Period	45 days	✓	✓	N/A
Standard Excess	€350	✓	✓	✓
Subsidence Excess	€1,000	✓	✓	✓
Burst Water Pipe Excess	€750 (if standard excess applies)	✓	✓	✓

Buildings		Main Private Dwelling	Residential Investment Property	Holiday Home
Accidental Damage	Optional	✓	✗	✓
Satellite Aerials	€700	✓	✓	✓
Fire Brigade Charges	€2,000	✓	✓	✓
Trace & Access	€700	✓	✓	✓
Landscaping & Plants	€2,000	✓	✓	✓
Damage Caused by Weight of Snow	€2,000	✓	✓	✓
Emergency Access To Buildings	€700	✓	✓	✓



Contents		Main Private Dwelling	Residential Investment Property	Holiday Home
A/D cover	Optional	✓	✗	✓
New for Old	Yes	✓	✓	✓
Contents Temporarily Removed	20% of Contents Sum Insured	✓	✗	✗
Fire Brigade Charges	€2,000	✓	✓	✓
Satellite Aerials	€700	✓	✓	✓
Door Locks Replacement	€700	✓	✓	✓
Loss of Oil	€1,000	✓	✓	✓
Title Deeds Replacement	€700	✓	✓	✓
Apartment Owners Improvement	€2,000	✓	✓	✓
Shopping	€200	✓	✗	✗
Contents in the Garden	€700	✓	✓	✓
Freezer Food	€2,000	✓	✗	✗
Christmas/Wedding & Civil Partnership Gifts	10% in Periods	✓	✗	✗
Jury Service	€50 per day/€700 max	✓	✗	✗
Visitors' Personal Effects	€700	✓	✗	✗

OUR HOME INSURANCE PROPOSITION

EASY TO DO BUSINESS WITH

Our aim is to make it as easy as possible to do business with us, giving you more time to focus on your customers. From our flexible, Full Cycle EDI enabled product, to our customer centric underwriting and sales support functions, we work together to ensure your job is simpler.

COMPETITIVE PRICING AND REMUNERATION

With market leading pricing sophistication, we're focused on delivering great value to your customers and the right level of commission for you.

UNDERWRITING EXPERTISE

We have a specialist team of underwriters who are experts in their field. They are here to answer any questions and to provide reassurance for you and your customers.

COMMITMENT TO BROKERS

We are committed to working closely with our brokers and growing our businesses together. With support from account managers and our dedicated household trading team, you're in good hands with RSA.

MAKING THINGS BETTER

Full Cycle functionality, including a first in market referral portal, and market leading pricing sophistication, are part of our commitment to continually improve the way we do business.

CUSTOMER FOCUS

Our policy wording is written with the customer in mind and is designed to be straightforward and easy to understand. Safehome Choice provides flexible cover for main private dwelling, residential investment property, or a holiday home, as well as a range of optional covers, making it suitable for a wide range of needs.

PERSONAL CLAIMS SERVICE

Dealing with claims promptly, efficiently and fairly is at the core of our claims service, so you can rest assured that we're dedicated to getting it right for your customers.



A UNIQUE APPROACH TO CLAIMS



CUSTOMER FOCUS

Customers are at the heart of our claims process. Our experienced team work to resolve claims efficiently through a proactive approach and quick decision making.

We aim to deliver brilliant service, supporting customers in restoring their property as quickly as possible.

PERSONAL CLAIMS SPECIALIST

When the unexpected happens, our experienced claims specialists are there to help your customers. They provide support throughout the claims process, giving advice on how customers can minimise their loss, and ensuring the customer is kept informed at every step along the way. Our claims specialists manage each claim from end to end, with a focus on making the experience as simple as possible.

MANAGED REPAIR NETWORK OF BUILDING CONTRACTORS

If your customer's property is damaged we can arrange a building contractor through our nationwide Managed Repair Network, helping the customer get back to normal as quickly and easily as possible.

COUNTER FRAUD UNIT

This unit is dedicated to preventing, detecting and investigating application and claims fraud across all business classes. RSA has earned itself a market leading reputation for its counter fraud activity.

METHODS OF SETTLEMENT

We offer each customer a number of choices for settlement including repair or replacement, with payments made to policyholders by cheque.

EMERGENCY HELPLINE

Customers can rest easy knowing we have a 24 hour emergency helpline, giving them access to expert advice and support in case of an emergency.

WHY RSA?

RSA Insurance Ireland is part of RSA Group, one of the world's leading multinational quoted insurance groups. We've been writing non-life insurance in the Irish market since 1721. As a leading household insurer in Ireland, we're committed to brokers and the home insurance market.



MARKET LEADING EXPERTISE

Our people are highly qualified and experienced in their specialist areas. We place a strong emphasis on ongoing learning and development, so no matter who you deal with, we have the knowledge and skills to take care of you and your customers.

TRUSTED ACROSS IRELAND

We currently insure nearly 300,000 homes in Ireland, protecting people against risks they face in their daily lives.

INVESTED IN HOME INSURANCE

RSA has a strong track record in the household insurance market and we're continuing to invest in our services and capabilities. Our commitment to continuous improvement, means you and your customers can be assured of the same great service and cover, now and in the future.

WORKING TOGETHER IN PARTNERSHIP

We want to be your number one choice for home insurance. That's why we are committed to providing excellent cover to customers, while making the process as efficient as possible for our brokers. With Full Cycle EDI and a new refreshed policy wording, Safehome Choice is the right choice for your customers' home insurance needs.

HOW TO CONTACT US

Email our Household team at household@ie.rsagroup.com

FIND OUT MORE

For more information on Safehome Choice please take a look at our product comparison, or visit us online at www.rsagroup.ie.





MAKING THINGS
BETTER, TOGETHER

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RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland