

Propsure Real Estate Insurance

Property Damage Section

Section Extension Limits

Alternative Residential Accommodation	25% of the Sum Insured applicable to the residential Buildings or residential portion of the relevant Buildings
Capital Additions and Acquisitions	€ 2,000,000 or 20% of the Sum Insured applicable to the relevant Buildings item whichever is the less
Contract Works	Our maximum liability for any one claim shall not exceed € 130,000
Contractors' Interest	Our maximum liability for any one claim shall not exceed € 325,000
Drain Clearance	€ 10,000 in all during the Period of Insurance
Failure of Third Party Insurances	Our maximum liability for any one claim shall not exceed € 650,000
Fire Brigade Charges	Our maximum liability for any claim shall not exceed € 50,000.
Flood Resilience	€ 50,000 or 10% of the loss whichever is the less
Fly Tipping	€ 10,000 in all during the Period of Insurance
Garden and Landscaping Expenses	Our maximum liability for any one loss shall not exceed € 32,500
Green Clause	€ 250,000 or 10% of the Sum Insured applicable to the relevant Buildings whichever is the less
Inadvertent Omission to Insure	Our maximum liability for any one claim shall not exceed €650,000
Involuntary Bailee	€ 10,000 in all during the Period of Insurance
Landscaped Grounds Emergency Services	€ 10,000 in all during the Period of Insurance
Locks and Keys	€ 32,500 in all during the Period of Insurance
Loss of Metered Utilities	Our maximum liability for any one claim shall not exceed € 32,500
Loss Prevention & Mitigation Expenditure	€ 25,000 in all during the Period of Insurance
Public Authorities Stipulations	20% of the Sum Insured applicable to the relevant Buildings item
Reduction in Property Value	€ 100,000 in all during the Period of Insurance
Removal of Insect Nests	€ 10,000 in all during the Period of Insurance
Trace and Access	€ 32,500 in all during the Period of Insurance
Tree Felling and Lopping	€ 10,000 in all during the Period of Insurance
Unauthorised use of Utilities	Our maximum liability for any one claim shall not exceed €32,500

Loss of Rent Section

Section Extension Limits

Capital Additions and Acquisitions	€ 250,000 or 10% of the Sum Insured applicable to the relevant Rent item whichever is the less
Denial of Access – Damage	Our maximum liability for any one claim shall not exceed €25,000
Denial of Access – Non-Damage	€ 250,000 in all during the Period of Insurance
Failure of Utilities / Public Supply	€ 130,000 in all during the Period of Insurance
Loss of Interest - Additional Legal fees and expenditure	€ 50,000 or the amount of expenditure incurred immediately before the Damage whichever is less.
Managing Agents Premises	any one loss shall not exceed 10% of the Sum Insured by the relevant item or €130,000 whichever is the less
Specified Diseases, Vermin, Pests, Murder and Suicide	€ 100,000 in all during the Period of Insurance

Property Owners' Liability Section

Property Owners' Liability Inner Limits

Asbestos	€ 1,000,000 Any one occurrence and in all during the Period of Insurance
Data Protection	€ 500,000 Any one occurrence and in all during the Period of Insurance
Legal Defence Costs	€ 1,000,000 any one Period of Insurance
Libel & Slander	€ 325,000 any one Period of Insurance
Legionellosis	€ 5,000,000 Any one occurrence and in all during the Period of Insurance
Pollution	€ 1,000,000 Any one occurrence and in all during the Period of Insurance

Employers Liability Section

Employers Liability Inner Limits

Legal Defence Costs	€1,000,000 any one Period of Insurance
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AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A., Ireland branch office has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7, and branch registration number 908876. Telephone: +353 1 208 1400. VAT number: IE3580476UH. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances and is regulated by the Central Bank of Ireland for conduct of business rules.

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