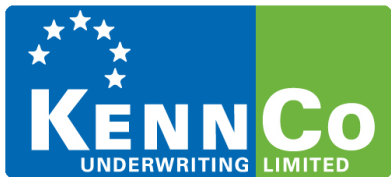


# BROKER NEWS



*Dec, 2016 - In This Issue*  
**Household Product Refresh**

## HOUSEHOLD PRODUCT REFRESH

Helping your customers to select the right Household Insurance policy is an integral aspect of providing a superior quality service. Adding value through professionally advising on all the covers available and how they all work, in addition to meeting individual and specific needs, is essential in this regard.

At KennCo we have refreshed our product suite and upgraded our rating model to offer you even more choice to help you in meeting your customer's needs.

Acceptance criteria has also been upgraded to reflect the most up-to-date market conditions.

For your convenience we have set out in this Newsletter the key features and benefits of our Household Insurance contracts.

Try it.....We think You'll like it!

And.....should you have any questions, just call us and we'll be delighted to assist.

**Regards,**  
**Mark**

**Mark Reddy**  
**Head of Broker Distribution**

---



## Household Insurance

KennCo Underwriting has three quality home products, Home Choice, Home Unique & Rental Property Insurance. All three products are among the most comprehensive home insurance policies on the market offering a broad range of cover at extremely competitive prices. Our standard product is Home Choice while Home Unique allows the cost conscious consumer select a higher excess in return for a discounted premium and, Rental Property Insurance caters for private domestic dwellings which are let to either families, couples or up to 5 tenants. Home Choice, Unique & Rental Property Insurance are backed up by the superior KennCo service to assist you in meeting customer needs.

### Home Choice and Home Unique are designed for:

- Owner occupied homes of standard construction
- Houses constructed since 1920
- Buildings with sums insured of between €75k and €1m in Dublin and between €75k and 650k elsewhere.
- Proposers with acceptable claims history

### Features

Many features are standard. These include:

- Accidental damage cover for buildings and contents
- Fatal Injury Benefit of €10,000
- Family Legal Protection
- Loss of Keys up to €500
- Freezer Cover up to €750 per unit
- Fire Brigade Charges up to €2,000
- Contents sum insured automatically increased by 20% at Christmas
- Standard excess of €250 and €500 for escape of water claims applies to our Home Choice product. The standard excess is increased to €350 on Home Unique where the escape of water excess is €1,000. €1,500 excess applies on both Home products for subsidence claims.

### Discounts

The following discounts are available:

- Where no claims have occurred
- Where a Burglar Alarm is fitted
- Where the Proposer is aged 46 years or more
- Where two or more Smoke Detectors are fitted

- Where a voluntary excess is selected (€500 or €1000)

**Rental Property is designed for:**

- Private domestic dwellings of standard construction which are let to either;
- Families
- Couples or;
- Up to 5 tenants and which are registered with The Private Residential Tenancies Board.

**Features**

Our product has many features as standard. These include;

- Cover: Fire, Perils, Theft & Subsidence
- **Main Excesses applicable:** Escape of water - €1,000; Subsidence €1,500; All other claims €500
- Loss of Rent up to 20% of Buildings Sum Insured
- Fire Brigade Charges - Up to €2,000 in any one period of insurance
- Trace & Access - up to €1,500 in any one period of insurance
- Loss of Keys - up to €500
- Glass & Sanitary Fittings - up to €2,000
- Contents - maximum cover in respect of any one item is 5% of the Contents sum insured or €2,500 whichever is the lesser
- Contents in domestic outbuildings and garages - up to €3,000 any one loss
- Limit of Indemnity in respect of legal liability to the public is €3,000,000
- Accidental Damage to Mains Services - up to €2,000
- Restricted cover when premises are untenanted for a period exceeding 14 days

For policy wording please [click here](#).

**Call Us Today - 01 499 4600**

KennCo Underwriting Ltd, Suite 7, Grange Road Office Park, Rathfarnham, Dublin  
16 Ireland