

# NIHE – Homeowners' Scheme

## Summary of Cover

Company: RSA Insurance Ireland DAC UK Branch

Policy Number: NZ93184895/25

Period of Insurance: 01/04/25 to 31/03/26 (inclusive)



RSA Insurance Ireland DAC UK Branch trading as RSA Northern Ireland is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (209283) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The branch registered office is Artola House, 91-97 Victoria Street, Belfast BT1 4PB, and is established in the UK under company number BR022229.

**This is a summary of cover. The full terms, conditions and exceptions are contained in the actual Policy, a copy of which is available upon request.**

**The property insured: Buildings of Flats and Houses owned by Individuals and not the Northern Ireland Housing Executive including drives, footpaths, walls, gates and fences around and pertaining to the property at the addresses as per details lodged with RSA.**

### What is insured?

#### The policy covers:

Loss or damage caused by sudden and unforeseen events such as:

- ✓ Fire, explosion, lightning, earthquake or smoke
- ✓ Riot, Civil Commotion or malicious persons
- ✓ Storm or Flood
- ✓ Escape of water or leakage of fuel
- ✓ Impact involving animals, vehicles, trains, aircraft
- ✓ Breakage or collapse of television and radio aerials, satellite dishes, aerial fittings and masts
- ✓ Theft (in respect of buildings) or attempted theft
- ✓ Subsidence, Ground Heave or Landslip
- ✓ Falling trees or branches

#### Cover extends to include:

- ✓ Glass
- ✓ Rent & alternative accommodation: the cost of having to move home following loss or damage caused by an event outlined in your policy not exceeding £20,000
- ✓ Accidental damage in respect of buildings
- ✓ Loss of rent, subject to policy terms and conditions
- ✓ Alterations and Improvements up to £20,000
- ✓ Loss of gas and metered water up to £25,000 in one period of insurance
- ✓ Trace & access and repair or replacement up to £25,000 any one event

#### Cover also includes:

- ✓ Public Liability in respect of ownership or occupancy as a private dwelling (owned or let out by individual homeowners – **not the NIHE itself**)
- ✓ Limit of Indemnity: £5,000,000 any one event



### What is not insured?

- ✗ Any incident, cause or event not outlined in the Policy
- ✗ Excess: this is the first amount of any claim that You must pay, as follows:  
The first part of each and every loss which the Insured must bear after the application of any Condition of Average is as follows:
  - (a) All covers: £100 excess in respect of each and every loss except as below
  - (b) Glass: £100 excess in respect of each and every loss
  - (c) Subsidence: £1,000 excess in respect of each and every loss
  - (d) Property Owners: £250 each and every loss in respect of Damage to property belonging to any third party
  - (e) Unoccupied Property: £1,000 each and every loss.
- ✗ Accidental bodily injury, death, disease or illness of any member of your household
- ✗ Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- ✗ Some covers are not insured if the Property is unoccupied for more than 60 consecutive days – full details can be found in the Policy wording
- ✗ Wear & tear, maintenance, breakdowns and gradually operating causes
- ✗ Faulty workmanship or defective design or the use of defective materials
- ✗ Damage caused by pets, insects or vermin
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, sonic bangs, pollution or contamination
- ✗ Accidental loss or damage to Property, bodily injury, death, disease or illness or fear of suffering bodily injury, death, disease or illness arising out of actual or suspected exposure to Asbestos, Asbestos Dust or Asbestos Containing Materials



## Are there any restrictions on cover?

- ! The maximum amount payable is the sum insured which is outlined in the Schedule
- ! Inner policy limits apply to some covers, as outlined in the Schedule
- ! The Insurance in respect of loss of or Damage caused to any property which is unoccupied is restricted to fire, explosion, lightning, earthquake or smoke after 60 consecutive days during any one Period of Insurance and subject to:
  - (i) Water and Heating systems being drained and gas and electricity services being turned-off at the mains
  - (ii) The individual private dwelling or dwellings being made secure against intruders and inspected internally and externally at least weekly, including external areas and the immediate surroundings.
  - (iii) The Buildings and external areas are kept free of all unfixed combustible materials, including junk mail and newspapers.



## How do I make a claim?

If you fail to fulfil any of the following conditions, we may not pay your claim. You must

- ✓ Tell us immediately of any event or occurrence which may result in a claim
- ✓ Notify the police immediately of loss, destruction or Damage caused by malicious persons or thieves
- ✓ At your expense, provide us with a written claim containing as much information as possible of the loss, liability, destruction, Damage, accident or injury including the amount of the claim within 30 days, but within 7 days in the case of loss, destruction or Damage caused by riot, civil commotion or malicious persons of you becoming aware of the event or occurrence
- ✓ Provide us with all information and help we require in respect of the claim
- ✓ Immediately pass to us, unanswered, all communications from third parties in relation to any event which may result in a claim under this Policy
- ✓ Not admit or deny liability, nor offer to settle, compromise, or make a payment without our written agreement
- ✓ Allow us to take over and conduct, in your name, the defence or settlement of any claim. You will also allow us to prosecute at our own expense and for our own benefit, any claim for indemnity or compensation against any other person

### For notification of claims please contact:

**RSA Northern Ireland**  
**Artola House**  
**91-97 Victoria Street**  
**Belfast**  
**BT1 4PB**  
**Telephone – 24 hour line - 028 90320190**  
**Email: [commercialclaims@ni.rsagroup.com](mailto:commercialclaims@ni.rsagroup.com)**



## What are my obligations?

Keep us informed of any changes that may affect your insurance, for example

- Changes in occupancy, changes to the property (e.g. solar panels, extensions)

Take care of your property

- Take reasonable steps to prevent or minimise loss, damage or accident
- Maintain the Property in a sound condition

For all other matters, such as when and how to pay for your insurance and how to cancel the contract, please contact the Northern Ireland Housing Executive:

**Leasehold Unit**  
Northern Ireland Housing Executive  
Housing Centre  
2 Adelaide Street  
Belfast BT2 8PB

Telephone: 03448 920 900  
Email: [central.leaseholdunit@nihe.gov.uk](mailto:central.leaseholdunit@nihe.gov.uk)