



# Latent Defects Insurance

## First Party Insurance Cover +

(All valid claims by a homeowner are dealt with by the Insurers)

- ✓ 1. Loss of Deposit paid by a Purchaser on Contract of Sale
- ✓ 2. Defects Insurance – Smoke / Water Ingress, Fire Safety & Damage (affecting use) cover 5, 10, & 12 years
- ✓ 3. Equipment Insurance – M&E cover 5, 10, & 12 years
- ✓ 4. Structural Insurance – Major Damage cover 10 & 12 years
- ✓ 5. Extra Covers Included - alternative accommodation costs, professional fees, removal of debris etc.
- ✓ 6. Underwritten by “A+” Rated Insurers
- ✓ 7. Unique protection for Builders and Homeowners
- ✓ 8. No security required from the Builder / Developer
- ✓ 9. Cover effective from date of substantial completion
- ✓ 10. Fixed price per Dwelling, excess €1,500 per unit
- ✓ 11. Commercial/ Retail Units in Mixed-Use developments
- ✓ 12. Conversion of Existing Buildings into Dwellings
- ✓ 13. High Value Dwellings – Limit of Cover €1Million
- ✓ 14. Apartments – Loss of Rent 1, 2, 3 years
- ✓ 15. Housing Developments & ‘one off’ houses

Standard  
Cover

Enhanced  
Cover

Extended  
Cover

### Policy Documents

Essential 300

Essential 500

## Quality Insurance with unique cover advantages



With us on your team, you're better equipped to achieve compliance and reduce the risk of claims

Residential

Mixed Use  
Developments

For more information call **+353 1 491 5000**

Email [info@HomeBond.ie](mailto:info@HomeBond.ie) or visit [www.HomeBond.ie](http://www.HomeBond.ie)

**ARACHAS**  
Protecting You & Yours

\* Limits and exclusions apply. The cover details given in this advertisement are a summary of the covers provided. Full terms and conditions and obligations are set out in the Site Registration Proposal Form (SRPF), the Building Registration Proposal Form (BRPF), the Policy Documents and the Rules for the HomeBond Membership Scheme. Latent Defects Insurance is an insurance policy underwritten by HSB Engineering Insurance Limited ("HBSEIL") and managed by Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre ("Arachas") as appointed intermediary of HBSEIL and administered by HomeBond Insurance Services Limited ("HomeBond Insurance") as sub-agent of Arachas. HBSEIL is registered in England and Wales: 02369114, Chancery Place, 50 Browne Street, Manchester M2 2JT. Registered as a branch in Ireland: 906020, 28 Windsor Place, Pembroke street Lower, Dublin, D02 H328. HBSEIL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is authorised and regulated by the Central Bank of Ireland as a third country branch in the Republic of Ireland. HomeBond Insurance and Arachas are regulated by the Central Bank of Ireland.