
KBC Bank Ireland plc (“KBCI”) Terms & Conditions for the Home Insurance offer available to Extra Current Account holders.

1. This offer is available to holders of a KBCI Extra Current Account who take out a new home insurance policy or renew their home insurance policy through KBCI from the 5th December 2017.
2. The customer is entitled to a 25% discount on the cost of the premium when first taking out the home insurance policy.
3. Discounts do not apply to Family Personal Accident or Family Legal Assistance cover options.
4. On the renewal of an existing home insurance policy a customer will be entitled to a loyalty offer of 10% deducted from the cost of the premium.
5. To be eligible for the offer, the KBCI Extra Current Account must be open at the time the quotation for the home insurance policy is provided. The customer should advise the insurance advisor when obtaining the quotation, that they are an Extra Current Account customer and are eligible for the offer. Offers cannot be applied retrospectively.
6. The offer is available in respect of insurance policies for contents-only, and buy-to-let and owner occupied homes.
7. If a customer holds more than one home insurance policy with KBCI, they are entitled to the offer on all home insurance policies, subject to satisfying the requirements in these terms and conditions.
8. The offer is not available in conjunction with any other home insurance offer. However, if a customer is on an existing home insurance offer and has an Extra Current Account, they will be eligible for the 10% loyalty offer at the time of the next renewal.
9. This offer is available as an optional extra offered with your Extra Current Account. You are not obliged to avail of this optional extra.
10. If a customer subsequently closes their Extra Current Account, they will not lose the connected offer for any remaining period of coverage. However, they will not be eligible for the loyalty offer at the time of renewal of the policy.
11. Any customer who does not meet the requirements in these terms and conditions will not be deemed eligible for the offer. The decision of KBCI in relation to the eligibility of a customer for the offer and compliance with these terms and conditions will be final and binding.
12. KBCI reserves the right to amend, modify, cancel, withdraw or change the offer at any time, for any reason for valid commercial, technical, regulatory or operational reasons. KBCI will give you at least 30 days’ notice of any such change.
13. Where you avail of this offer, you will be subject to the terms and conditions of KBCI policy documentation. KBCI is excluded from liability for any loss, damage or injury which might occur to the customer and any other individual arising from his or her acceptance of the offer.
14. In addition to the Terms and Conditions of the offer and the policy documentation, you will also be bound by the KBCI Personal Banking Terms and Conditions in respect of the KBCI Extra Current Account.
15. Any and all disputes or inquiries in respect of the insurance policy should be directed to Zurich.



16. This offer is available from KBCI Bank Ireland plc. KBCI is a public limited company registered in the Companies Registration Office under Company Number 40537. Our registered office is at Sandwith Street, Dublin 2.
17. KBC Bank Ireland plc has an exclusive agency agreement with Zurich Insurance plc for the provision of Home Insurance. KBC Home Insurance products are underwritten, administered and provided by Zurich Insurance plc. Zurich Insurance plc is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland, Number 13460. Registered Office: Zurich house, Ballsbridge Park, Dublin 4.
18. KBC Bank Ireland plc is regulated by the Central Bank of Ireland. Underwriting criteria, terms and conditions apply.
19. Failure to maintain payments may result in the cancellation of your policy.