



Home Emergency Cover

Household Policies

- ✔ This is designed to cover a sudden and unforeseen situation that needs to be dealt with quickly to stop further damage to the property.
- ✔ It covers up to 1 hours labour, parts & materials up to a maximum of £500.
- ⊘ The cover is designed to make sure everything is safe and secure and is not a form of maintenance cover.
- ⊘ It does not cover circumstances more properly handled by a Household Insurance policy.
- ⊘ The cover can only be added to a policy at the start of the policy and cannot be removed mid-term.

Plumbing & Drainage

- Bursting or sudden leakage of water pipes within the property
- Failure of or damage to pipes, drains or sewers
- Damage to, or mechanical failure of, the only accessible toilet or in the property which results in complete loss of function.

Internal gas, electric & water supplies

- Failure of mains services for which they are legally responsible
- Damage to the mains electrical wiring system and components

Security

- Break-in or vandalism compromising the security of the property

Lost Keys

The insurer will appoint an approved contractor to assist if the policyholder:

- Loses or damages the only available key to their property.
- Or, is unable to gain access to their home due to failure or damage to the external locking mechanism.

Primary Heating

- Complete failure of the central heating system involving a boiler or warm air unit.
- ⊘ Boiler must be less than 10 years old
- Should not be confused with British Gas cover where they will repair and service a boiler on an annual basis.**

Pest Infestation

- Removal of wasp nests, field or house mice or brown rats within the property.
- ⊘ **IMPORTANT EXCLUSION**
Where the infestation is in gardens, or outbuildings.

Making a Claim

- ✔ A maximum of three claims can be made during any one period of insurance.
- ✔ There is no excess and a claim does not affect the home insurance policy.
- ✔ All claims must be reported to the Claims Helpline who will arrange to send a contractor.
- ⊘ If a policyholder engages the services of a contractor directly, then cover will not apply.

Claims Number

 0161 603 2189

SourceTM