



Home Emergency Cover



We're ready to assist...

Home Emergency Cover - first aid support for your property

Nasty surprises such as burst pipes, lost keys, heating failure or pest infestation are not only unpleasant but can also be expensive to put right.

We probably all know someone that is in a trade or is “handy” when unexpected events occur but what if they are too busy to help you immediately?

What if you need help on Christmas day or in the middle of the night?

With no excess to pay and no impact on the no claims discount you may have on your policy, Home Emergency Cover could be the answer.

In an emergency, clients can ring a 24-hour helpline and the insurer will arrange for an approved contractor to carry out the necessary work, typically as a temporary repair, but will make the property safe or limit further damage before the full repair takes place.

Home Emergency Cover can be added to the main Home or Landlord policy to protect your clients financially and help to practically fix the problem - think of it as “first aid cover” for the home.

Who can take it out?

Home Emergency Cover is available as additional cover to the main policy for homeowners, tenants and landlords.

Tip: Landlords who have Home Emergency Cover on their rental property can give the Claims Helpline and the Policy number to their Tenants – saves a call in the middle of the night to them!



What's Covered

- ✓ Failure of, or damage to, the electricity supply
- ✓ Failure of, or damage to, the plumbing and drainage system, including the toilet(s) which causes internal water leakage; flooding; or water damage
- ✓ Complete failure of the primary heating system
- ✓ Leakage, collapse, or blockage of the mains water supply between the stopcock in your home and the point where it is connected to the public or shared water supply
- ✓ Repair or replacement of any damaged section of internal gas supply pipe following a gas leak
- ✓ Failure of, or damage to, external locks where you are unable to access your home or are unable to secure it
- ✓ Emergency damage to roofing
- ✓ Alternative accommodation
- ✓ Pest Control

What's not covered?

- ✗ Loss of, or damage to, electricity supply where the whole of your home is not affected
- ✗ Leaks from sinks, baths, or showers where the leak only occurs when the item is in use
- ✗ Loss of hot water if there is an alternative means of heating water, for example: an immersion heater
- ✗ The repair or replacement of parts if your boiler is deemed beyond economical repair
- ✗ Gas leaks where the leak has not been isolated by the gas distributor
- ✗ Double glazed windows unless both panes of glass have been damaged
- ✗ Loss of keys where an alternative set is available for you to use
- ✗ Wear and tear or lack of maintenance
- ✗ The policy excess
- ✗ More claims than the call out limit
- ✗ Boilers over 10 years of age
- ✗ Any claims caused by or resulting from infectious or contagious disease

Any clauses?

- Maximum £500 per claim
- Maximum 5 claims per policy
- Your home must be located within the United Kingdom
- Your home must not be left unoccupied for more than 30 days at any one time
- You must not be aware of any faults or problems which are likely to lead to an emergency
- If you cannot provide evidence that your boiler has been serviced within the last 12 months, you will have to pay the first £65 towards a claim if your boiler breaks down

Case Study Example (Mr M, London NW9)

- Policy Holder had no water coming into his property on 23/12/2022.
- Called the water board to look into the issue who advised this wasn't a water board issue as both of his neighbours had water supply.
- At 21:08 he called the Home Emergency line to raise a claim for a plumber to investigate the issue
- Claim logged and at 21:17 an engineer advised he will be there in the next two hours
- Engineer arrived at 22:08 and after investigation found that it was a water board issue
- Engineer called water board on behalf of the Policy Holder to explain how this was their issue and agreed with them that they would come out
- Engineer waited with Policy Holder until they arrived to make sure they repaired the issue and left him with water
- Engineer left the site at 23:46 once this was all resolved.
- Policy Holder Mr M was left happy as his water was back within 3 hours of calling our team.

Assurant - helping advisers and customers protect their homes



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