



my home surveyor

emergency assistance

Just £36.50 a year
to protect each home

Domestic
Heating
System



For

a day



Plumbing
&
Drainage



Home
Security



24
hours
a Day



Electricity
Power
System

365
days
a year

Providing **emergency assistance and emergency repairs** for residents home and communal areas **24 hours a day, every day**

- With trained operators on hand to provide emergency advice and arrange for approved and qualified contractors to respond to emergencies.
- Up to **£500** of the cost of qualifying emergency callouts and emergency repairs in the home covered without an excess.
- The emergency assistance service extends to qualifying emergencies in well maintained homes and 'buy to let' properties.
- All homes in a building must be covered in order for the communal areas emergency cover to apply.



Please familiarise yourself with the details overleaf which explain more about the limits, terms and provision of the emergency service.

To find out more or to arrange for our emergency assistance insurance service phone

020 7183 9020

This service is for emergencies only and does not provide assistance for general maintenance issues.

Features and benefits	Significant exclusions or limitations	Policy Section
<p>Emergency Assistance insurance will arrange and pay for emergency assistance in the circumstances described below 24 hours a day, 365 days a year; if you need immediate help to prevent further damage to your home, make it safe and secure or alleviate unreasonable discomfort, risk or difficulty to anyone living there.</p>	<p>Emergency Assistance insurance will pay the contractors up to £500 (including VAT) for: (i) Call out charge and up to 2 hours' labour costs; and (ii) Parts and materials up to £100 including VAT</p>	COVER 3
<p>Plumbing and Drainage Your drains or plumbing suddenly becomes damaged, blocked, broken or flooded.</p>	<p>Excludes problems with septic tanks, cesspits or fuel tanks.</p>	WHAT IS NOT COVERED BY THIS POLICY 13
<p>Main Heating System Your main heating system fails</p>		
<p>Domestic Power Supply Your supply of gas or electricity fails</p>	<p>Excludes failure of the mains supply. Excludes failure to buy or provide enough gas, electricity or other fuel source.</p>	WHAT IS NOT COVERED BY THIS POLICY 9, 17
<p>Toilet Damage If the toilet bowl or cistern in your home is damaged by impact or completely fails to function and no other toilet is available within the home.</p>	<p>Excludes emergency assistance where there is another working toilet within the home/apartment.</p>	WHAT IS NOT COVERED BY THIS POLICY 19
<p>Home Security The security of your home/apartment is compromised due to damage or failure of external doors, windows or locks providing direct access to your apartment.</p>		
<p>Let Apartments Professionally let and well maintained apartments are covered by this policy subject to the leaseholder having: (a) a current CORGI Landlord's gas inspection certificate available for inspection within the property. (b) where a property is more than 4 years old, a record of an approved electrical inspection conducted within the past 5 years.</p>	<p>Excludes Let apartments without a current CORGI Landlord's gas inspection certificate; or a record of an approved electrical inspection within the past 5 years if the property is more than 4 years old.</p>	WHAT IS NOT COVERED BY THIS POLICY 21
<p>Territorial Limits United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands</p>		

Making a claim

If you have a home emergency and wish to claim for assistance, you must call us within 48 hours of becoming aware of the problem. Please call our Emergency Assistance helpline and give your name, address including the postcode and a description of the emergency. We will tell you what to do next. Lines are open 24 hours a day, 365 days a year.

How to make a complaint

If you have a complaint about any aspect of the service that you receive under this policy, please write in the first instance to the Managing Director at Brevent Insurance, Woodland Place, Wickford Essex SS11 8YB and he will try to help. If it is necessary to refer the matter to DAS Legal Expenses (DAS), Brevent Insurance will advise you within 5 working days.

If you are still not happy with the response you receive from DAS, you can contact the Insurance Division of the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800 Website: www.financial-ombudsman.org.uk