

# Section 10

## Emergency Home Support Service

*Emergency Home Support* is a 24/7 home emergency service cover which assists you in the event of an *emergency* at your *home*.

No benefit shall be payable unless the *Authorised Contractor* has been notified by *you* or a person calling on your behalf through the *Emergency Home Support* service telephone number 77 789 789.

The Policy Number and Expiry Date of your policy, as shown in the Policy Schedule, must be quoted when calling for assistance and the relevant identification produced on request of our Assistance Co-Ordinators.

We will cover the following *emergencies* and will arrange for an *authorised contractor* to carry out an *emergency repair*, or a *permanent repair* if the price is similar and economical:

1. Sudden or unexpected breakdown or damage to pipes, blocked drains or leaks from sanitary fixtures and fixed water installations;
2. Complete failure of your electricity supply within your *home* resulting from damage to the internal electrical installation;
3. Loss of all keys needed to get into your *home* (excluding garages and *outbuildings*);
4. Broken or damaged external windows and doors that are a security risk.

## Definitions

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"authorised contractor"	A person, company or organisation authorised by us.
"emergency"	The result of a sudden and unforeseen incident at your <i>home</i> which, if not dealt with immediately, will: <ul style="list-style-type: none"><li>• Make the <i>home</i> unsafe or insecure for its occupants or a third party or</li><li>• Create a risk of loss of or damage to your <i>home</i> and/or <i>contents</i></li></ul>
"emergency repair"	A temporary repair, which is necessary to resolve the immediate <i>emergency</i> , carried out by an <i>authorised contractor</i> within the service limits.
"permanent repair"	Work which is necessary to put right the damage that the <i>Emergency</i> has caused to the <i>Home</i> , carried out by an <i>authorised contractor</i> .
"outbuildings"	Sheds, greenhouses, guest quarters and other buildings which do not form part of the structure of the main <i>building</i> on your <i>home</i> and are used or occupied for domestic purposes.

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## Special Exclusions

[See also General Exclusions].

1. Loss or damage arising directly or indirectly from or relating to the following:
  - a. the cost of replacing parts due to natural wear and tear, corrosion or hard water scale deposits.
  - b. (i) burst or leaking flexible hoses; or  
(ii) leaking washing appliances that are fitted with a stop tap.
  - c. natural disasters (including floods and earthquakes), subterranean fire, subsidence, landslide, ground heave, settlement or shrinkage.
  - d. external water supplies.
  - e. external/public electrical supplies.
  - f. demolition, structural repairs or alterations to the property, faulty workmanship or using faulty materials.
  - g. the utility company deliberately disconnecting or interrupting the mains service or any equipment they are responsible for.
2. Costs and expenses in respect of maintenance services.
3. Replacement of external overflows or replacing of cylinders, tanks, boilers, radiators and sanitary ware.
4. Costs relating to attempted repair by *you* or your own contractor.
5. Costs relating to the restoration of decorations, fixtures, fittings or landscape and the reinstatement of floors and pathways removed to deal with the *emergency*.
6. Breakdown of, loss of or damage to domestic appliances or other mechanical equipment.

7. Any *emergency* in your *home* if it is *unoccupied*.
8. Costs of parts other than those required to stop the *emergency*.
9. Loss or damage relating to *permanent repairs* more specifically insured as part of any other insurance policies.
10. Loss or damage arising from circumstances that *you* were aware prior to the effective date of this Section.

## **Special Conditions**

1. *You* must take all reasonable precautions to prevent an *emergency*. *You* must ensure that the normal day-to-day maintenance of your *buildings* is undertaken and that the property is in good condition.
2. Availability of parts is an important part of the services. However, there may be times when replacement parts are delayed because of circumstances beyond our control. In these cases *we* will not be able to avoid delays in repairs.
3. In the event that the parts needed to carry out an *emergency* or *permanent repair* are no longer available, *we* will communicate to *you* the details of the parts that are unavailable, and if required, the *authorised contractor* will provide *you* with a quotation of a suitable replacement.

## **The most we will pay under this Section**

This is €350 for each incident and is inclusive of VAT, call out charges, labour and parts and materials. The total amount payable during any one period of Insurance will not exceed €1,000.