

What is Home Emergency Cover?

Sometimes things go wrong - burst pipes, broken boilers, failed central heating. If misfortune befalls you, take the stress out of a home emergency with protection.

Available as standard, at no extra cost, with our Home Insurance and Home Insurance Plus products, our Home Emergency Cover gives you up to £1,000 (including VAT) of cover for call-out and labour charges for home repairs and emergency action.

Providing peace of mind

Home Emergency Cover can be useful for issues such as vandalism and issues that compromise the security of your home. Before you purchase, make sure you check your policy documents for a full description of what's covered and what isn't. We cover:



PLUMBING EMERGENCIES

Winter freezes can spell big trouble for pipes - the ice thaws and you suddenly realise you have no water. Leaks, blocked drains or broken cisterns can also cause an emergency situation.



SECURITY EMERGENCIES

A break in or vandalism such as smashed windows or broken locks can compromise the security of your home and will need urgent repair or replacement.



SUPPLY FAILURE

The failure of your water, gas supply or electrical system is classed as an emergency.



STORM DAMAGE

If a storm blows tiles off your roof, Home Emergency Cover could find a contractor to put a tarpaulin over the area of missing tiles and prevent your home being exposed to the elements until a permanent repair can be made.



SYSTEM FAILURE

The total failure of your central heating system between the months of September and April inclusive, and the failure of your domestic hot water system are covered.



SUDDEN DAMAGE

Damage that either allows water to enter your home, or compromises the security of your property is covered too. This includes subsidence, heave or landslip, which could in turn break external windows, doors or their frames.

What isn't covered?

Home Emergency Cover doesn't cover routine day-to-day maintenance or pre-existing issues, including wear and tear, damp, or rot. It also won't cover the cost of permanent repairs once the emergency has been resolved.

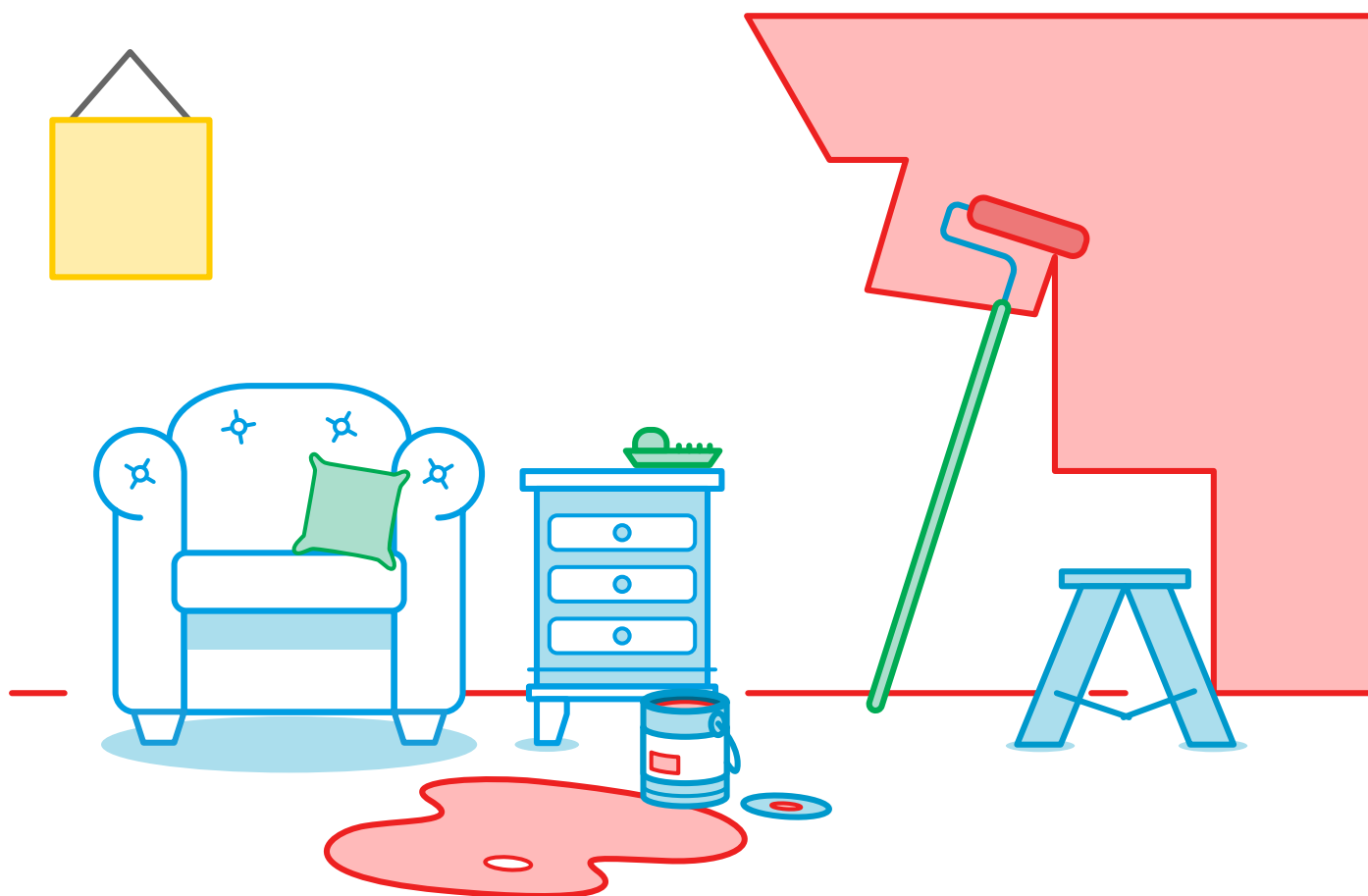
We don't cover the total failure of your central heating system between the months of September and April. Nor do we cover boilers and warm air units that are older than 8 years. Home Emergency cover is not suitable for tenants.

This cover is also available on Contents only policies for leasehold or shared ownership properties, but isn't available for Tenants contents policies.

As with all insurance products, it important you read the policy booklet, to understand exactly what's covered and the exclusions and limitations that apply.

How do you get covered?

Please contact your adviser to discuss your home insurance needs



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