

# HOME EMERGENCY ASSISTANCE

## Cover provided under your home insurance policy

RSA continually reviews policies in-line with the needs of customers and we are taking the opportunity to remind you of the Home Emergency cover under your policy.

Home Emergency Assistance cover is intended to provide immediate assistance for temporary or permanent repairs if your home is unsafe or insecure, up to £250 per claim. Home Emergency Assistance does not cover household maintenance, normal repair or boiler breakdown.

We have provided full details of what is and is not covered under your insurance policy below. Please take the time to review this information. If you have any questions regarding Home Emergency Assistance please contact us on 0800 3161030.

### What is covered

The Home Emergency Assistance only covers **you** against the costs of certain household situations, which **you** will find described in covers 1-5 in this section.

**We** will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by **us** to carry out temporary or permanent repairs in the circumstances detailed, which if not dealt with immediately upon discovery will make the **home** unsafe or insecure for **you**, cause damage to the **home** or its **contents**, or result in the **home** losing its main source of electricity, lighting or water (hot or cold).

Home Emergency Assistance does not cover everything which **you** might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If a permanent repair is necessary, the authorised tradesman will carry it out provided it can be effected at a similar expense to a temporary repair. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to **our** contractor.

The most **we** will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is shown on **your** schedule.

### What is not covered

Any incident not reported to **us** immediately upon discovery.

Garages (unless integral to the **home**), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.

Land belonging to the **home**.

Gas leaks.

Any subsequent repairs for the same damage or system.

Permanently replacing or removing paths or driveways in order to deal with the emergency.

Any repair arising from circumstances known to **you** before **you** asked **us** to provide cover.

Any system, equipment or facility having reached the end of its expected working life.

Damage caused as a result of any system equipment or facility having reached the end of its expected working life.

The normal day to day maintenance of the **home**, system(s) or facility.

Any equipment not installed, operated maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.

Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.

Domestic appliances.

Damage if the **home** has not been lived in by **your family** for more than 60 days in a row.

Damage while the **home** is lent, let or sub-let to anyone other than **your family**

Repairs which are made by anyone other than the tradesman authorised by **us**.

Costs incurred without **our** agreement.

### What is covered

**We** will pay the cost of the repair, parts and call out charges for:

1. Repairs necessary to restore the service or prevent further damage to the **home** as a result of failure or damage to the plumbing or drainage system.
2. Complete failure of the electricity supply within the **home**.
3. Securing the **home** as a result of damage or breakage to the frame or glazing of the outside doors or windows of the **home** which leaves the **home** unsafe or insecure.
4. Repairs necessary to make the **roof** of the **home** watertight and prevent further damage.
5. The cost of overnight accommodation for **your family** including that required for any pets normally living with **you** if **we** agree that the **home** cannot be lived in.

### How we settle claims for Home Emergency Assistance

Call **our** 24 hour emergency helpline on the number shown on the schedule after taking any immediate action **you** think is necessary to protect the **home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradesmen on hand to carry out urgent repairs 24 hours a day, 7 days a week.

The most **we** will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is shown on **your** schedule.

If the claim is a result of an incident which is also covered under the Buildings section or Buildings Accidental Damage section, **you** may be able to claim for any further repair under that section. Please refer to the 'How to make a claim' section on page 6 in your insurance policy.

**We** will not pay any call out charge if having asked for assistance **you** are not at **home** when the tradesman arrives at the time agreed.

**We** will not pay for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers; Spare or replacement parts may not be from the original manufacturer.

**You** should also read the claims conditions and policy conditions and exclusions on pages 12-17 in your insurance policy.

### What is not covered

Any loss expenses or costs of any kind that are not directly caused by the event that led to **your** claim.

Any **home** used for any trade, professional or business purposes except clerical business.

Any amount exceeding the sum insured shown on the schedule.

Cesspits, septic tanks and associated fittings.

Any mains service which is the responsibility of a public service company.

Shared drainage facilities, except on the land belonging to the **home**.

Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.

Descaling and any work arising from hard water scale deposits.

Escape of water outside of the **home**, which is not causing damage to the interior of the **home** or its **contents**.

Failure of the electricity supply as a result of:

- industrial action by a public service company.
- the electricity supply being deliberately or accidentally cut off.

Any mains service which is the responsibility of a public service company.

Damage caused deliberately by **your family**.

The cost of replacing flat roofs.

The cost of overnight accommodation for anyone who is not a member of **your family**.