

Home Emergency Assistance Insurance

Insurance Product Information Document

Company: MAPFRE ASSISTANCE AGENCY IRELAND

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Product: Home Emergency Assistance

This document does not describe the full terms of the Home Emergency Assistance cover. Complete pre-contractual and contractual information on the product is provided in your policy booklet.

What is this type of insurance?

This home emergency assistance cover is designed to provide emergency assistance cover for unexpected events that could occur to your home during your period of insurance.



What is insured?

- ✓ Emergency repairs to secure your home and prevent any further loss or damage from occurring up to a maximum of €300.00 per claim, for emergencies relating to:
 - Plumbing & drainage
 - Electrical supply
 - Security & Glazing
 - Roofing
 - Primary Heating system
- ✓ If your property is deemed uninhabitable, we will cover overnight accommodation for four people, at an establishment of your choice, subject to a maximum payable of €50 per person. Up to a maximum of €200 for any one incident
- ✓ If necessary to remove household furniture for security reasons, we will provide 7 days storage for your furniture and transport to and from the security storage location up to a distance of 50km from your home (subject to a maximum payable of €200 for any one incident).
- ✓ Urgent message relay.
- ✓ In the case of non-emergencies, a hotline for all of the services listed above.
- ✓ If required, we will provide a telephone number of an essential service such as a hospital, garda station, fire brigade, 24 hr pharmacy or a transport company.



What is not insured?

- ✗ Emergencies outside the property, namely sheds or other outbuildings.
- ✗ Any costs incurred without our prior approval.
- ✗ Any loss arising from subsidence, heave of the site or landslip.
- ✗ Replacement of items within the Property which is necessitated as a result of normal wear and tear.
- ✗ Primary heating systems which have not been maintained in line with manufacturers specifications.
- ✗ Costs or actions necessary to remediate the Property over the limit of cover.
- ✗ Normal day to day maintenance which should be carried out by you in your property.
- ✗ When the work necessary for repair needs to be carried out in inaccessible/ dangerous conditions, i.e. roofing during gale force winds etc.



Are there any restrictions on cover?

- ! In the event of a catastrophe event taking place, service times may be affected due to surges in demand.
- ! The dwelling should be maintained in a good state of repair.
- ! Should your property be unoccupied for more than 60 consecutive days you should ensure that mains services are switched off & the property is secured from unlawful entry.

! There is a limit of four assistances per Period of Insurance.



Where am I covered?

- ✓ You will be covered in the place of residence named in the home insurance schedule, comprising private dwelling and attached garage.



What are my obligations?

- Advise us of any facts which may influence our decision to accept your risk (known as material facts) as soon as you are aware of them.
- Use reasonable precautions to ensure your dwelling remains in a good state of repair
- Comply with our claims conditions in the event of a claim.



When and how do I pay?

At the point of purchase by credit/debit card, cheque, direct debit or post office payment. Payment options will be subject to the agreement between you and the person who is selling you this policy



When does the cover start and end?

The policy period is specified on your policy schedule. This policy runs in conjunction with your home insurance policy.



How do I cancel the contract?

If you wish to cancel your policy you must notify your issuing agent. Cancellation options would be subject to the agreement between you and the person selling you this policy.

By email: insurance@peopl.ie

By telephone: 0818 121 121