



Home Emergency Cover



Whether it's a break-in, broken boiler or failed central heating system, our Home Emergency cover can help take away some of the stress. Home Emergency cover of up to £1,000 (including VAT) is included with our Gold and Platinum Home Insurance products as standard, which helps with call-out and labour charges for emergency home repairs.

Just some of the things it can help with...

- ✓ **Security emergencies** – a break-in, or vandalism such as smashed windows or broken locks.
- ✓ **Supply failure** – failure of your water, gas or electricity supply.
- ✓ **Storm damage** – roofing problems such as leaks or tiles blown off during a storm.
- ✓ **System failure** – the failure of your central heating system.
- ✓ **Sudden damage** – any damage that lets water into your home, or reduces the security of your property.



You'll also benefit from...

- ✓ **No excess to pay***
- ✓ **Unlimited call outs**
- ✓ **No impact on next year's premium***

What's not covered?

Here's some of our exclusions. For more information on what is and isn't covered, please ask your adviser for our Home Emergency leaflet.

Home Emergency Cover doesn't include day-to-day maintenance or pre-existing problems, like wear and tear, damp, or rot. You're not covered for any permanent repairs once the emergency has been settled. Our policy doesn't cover the total failure of boilers that haven't been serviced in the last 3 years.

For more information about our **Home Insurance**, please speak to your adviser.

*Please note this applies to Home Emergency Cover only – other policy claims will have an excess applicable and may impact your next renewal premium.

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0043095-2026