

## EMERGENCY HOME ASSISTANCE - Frequently Asked Questions

**1. If I use the Emergency Home Assistance (EHA), will this affect my no claims bonus protection or premium at renewal stage?**

No Emergency Home Assistance is an additional benefit of your policy which does not affect your no claims bonus or your premium at renewal. Callouts are not recorded as claims against your policy therefore you do not pay an excess.

**2. What is the maximum amount covered by EHA for an incident?**

EHA covers the call out, labour and materials up to €300 per incident\* to a maximum of 4 times per period of insurance, per policy.

**3. How do I avail of EHA?**

If you need to avail of Emergency Home Assistance service just call 1800 77 99 99 where assistance is available 24 hours a day, 7 days a week, 365 days a year.

**4. I have availed of this service twice already. How many times can I call for assistance?**

There is a limit of four assistances per period of Insurance, per policy. If you avail of the service four times but require emergency assistance again we will provide you with a contact number for an authorised contractor which you can discuss the problem with.

**5. What happens if the works that need to be carried out exceed €300?**

In the event that the cost of the repair exceeds the maximum amount, you may have to pay the difference. Our provider will make you aware of this and will provide you with the estimate of work, invoices and receipts.

**6. If my external window is broken can I get the glass replaced?**

We consider your needs at all times but if our provider does not have the glass in stock or does not have it in a suitable size, the safest approach we can take is to board up the window to make sure your home is secure.

**7. One pane of glass is broken in my triple glazed window. Can you send someone to rectify this issue?**

EHA provides assistance for emergencies which leaves your home insecure. As only one pane of glass is broken, this would not classify as insecure. We will provide you with a contact number for one of our authorised contractors which you can discuss the problem with.

**8. I have no electricity in my home, it seems to be an area wide problem, can I avail of the EHA service?**

EHA provides assistance for emergencies relating to the sudden or unexpected breakdown of the electricity supply within your property. Loss as a result of disconnection which is not unique to your property is not covered. As this is an area wide problem, the issue may lie with your electricity supplier and we recommend that you contact your electrical supplier directly.

**9. I recently availed of the EHA service for a leak under my floor. There has been extensive damage caused by the water to my wooden flooring. If I claim for this damage, will this affect my policy in any way?**

If you want to claim under your insurance, you should contact our claims team on 1890 64 22 22 (or 01 -613 3377). Our dedicated claims handler will take all the necessary details.

**10. Is a boiler repair included in this?**

EHA provides assistance for the sudden and unexpected breakdown of your heating supply. We will send out an authorised contractor to aim to carry out emergency repairs to attempt to resolve the issue and restore heating supply.

**\* Please note:** We will only cover the cost of repairs that have been authorised through our emergency helpline. Damage as a result of wear and tear is not covered.

**Important / Regulatory Notice**

EBS Home Insurance is brought to you by EBS d.a.c and is solely underwritten by Allianz p.l.c.

**WARNING: YOU MUST KEEP UP WITH YOUR PAYMENTS TO STAY ON COVER.**

Standard acceptance criteria, terms and conditions apply. A policy document including the full terms and conditions of EBS Home Insurance is available on request. Allianz p.l.c is regulated by the Central Bank of Ireland.