

Emergency Home Assistance

Welcome to your emergency home assistance cover. This section is separate to your home insurance policy. It covers emergencies at the private dwelling and any attached garage used for domestic purposes but excludes outbuildings and unattached garages. An emergency is an unexpected or sudden event which damages your home calling for immediate action to prevent further loss or damage and to make the home safe and secure.

If you experience an emergency please call us on 01-6133990. This benefit is available to you 24 hours a day, 365 days a year and is provided by MAPFRE ASSISTANCE Agency Ireland. We will provide assistance for a maximum of 4 callouts in any one period of insurance. Callouts are not recorded as claims against your policy; availing of this benefit will not affect your no claims discount.

Cover provided

We will cover the cost of the callout, labour and materials needed to carry out emergency repairs for the events set out below, up to a maximum of €300 for each incident. If the cost of the repairs goes above this amount, you are responsible for paying the difference. If the damage is covered by your policy and you make a claim, we will refund any amount you have paid (less your policy excess).

Please note that an emergency repair is a repair necessary to make your home safe and prevent further loss or damage as a result of an unexpected or sudden incident that causes damage to your home by the events set out below.

Please note: we will only cover the cost of repairs that have been authorised through our home emergency helpline.

Events covered

	What is covered	What is not covered
1	Broken or damaged pipes, leaks from sanitary fixtures and fittings, radiators and fixed water installations in your home. Blockages in drains or toilet waste pipes.	a.) The repair of damage caused by seepage, leaking or dampness even as a result of broken or damaged piping or other installation. b.) The repair of air-conditioning installations, electric showers, water-filtration units, hot tubs, Jacuzzis, drains and septic tanks outside your home. c.) Shared drainage facilities except within the boundary of your home.
2	Failure of the electrical supply in your home as a result of a fault or damage to an electrical installation inside the home.	a.) Repairs to lighting such as (but not limited to) bulbs or fluorescent tubes, free-standing lamps and home appliances. b.) Alarms or telephone systems.
3	Theft or loss of keys, or accidental damage to external locks.	a.) Inside doors or fittings. b.) Mechanical shutters or automatic garage doors.
4	Broken glass in outside windows or doors which makes your home unsafe.	a.) Outside doors not directly connected or leading to your home. b.) Incidences of broken glass where the property is still secure
5	Storm damage or any other accidental damage to the roof which makes your home unsafe.	Damage caused by wear and tear or gradual deterioration.
6	The complete failure or breakdown of the heating and/or hot water supply provided by the primary heating system in the home.	Any primary heating system which has not been maintained in line with manufacturers' specifications.

Additional benefits

Once we have carried out an emergency repair we will also provide the following:

Alternative accommodation

If we deem your home uninhabitable, we will cover the cost of overnight accommodation for up to four people at an establishment of your choice. This benefit is subject to a maximum of €50 per person and an overall limit of €200 for any one incident.

Furniture Storage

If we deem your home uninhabitable and you need to remove household furniture for security reasons, we will provide seven days storage for your furniture and transport the items to and from the storage facility up to a distance of 50km from your home. This benefit is subject to a maximum of €200 for any one incident.

Urgent message relay

When an emergency happens in your home we can pass an urgent message to a family member in this country or abroad.

Emergency services

If you need the phone number of an emergency service, call 01-6133990 and we will give you the phone number for the hospital, Garda/Police station, fire brigade or the number for whatever emergency service you need.

General conditions that apply to this section

1. You must keep your home in good repair.
2. You must replace any parts of your home which are failing or showing signs of wear and tear as soon as you can after you discover any problems.
3. You must quote your policy number when you phone for help and give identification if the operator, tradesperson or any other agent asks for it.
4. We will do our best to arrange a quick service and carry out repairs for all emergencies but we cannot guarantee that there will not be delays during times of severe weather conditions. Our ability to provide emergency repairs may be restricted during severe/dangerous weather events.

Please note the following general exclusions that apply to the Emergency Home Assistance section of this policy;

We will not cover the following.

1. Damage as a result of wear and tear
2. Work that is not an emergency repair as described above.
3. Work that is not in your home as described above.
4. Work you have carried out without our permission.
5. An emergency that could have been avoided or that was deliberate and which was caused by you, a member of your household, your domestic employees or any other person living in the building.
6. Damage to your contents.
7. Liability or any loss caused by any act carried out to provide the emergency service.
8. More than four emergencies in any one period of insurance.
9. Issues within the home which existed prior to inception of this policy.

If you have a major emergency which may cause serious damage to your home or danger to you or anyone, you should contact the relevant authority or emergency services straightaway.

Disputes

If you are unhappy with a decision relating to this section of the policy you have the right to appeal. You must do this within 90 days of the disputed decision to allow us to investigate the matter. If you would like to appeal you can do this by:

1. Calling the MAPFRE ASSISTANCE Agency Ireland customer contact team at 091 560650.
2. Writing to:
Customer Care Department,
MAPFRE ASSISTANCE Agency Ireland,
22-26 Prospect Hill,
Galway
3. Emailing: customer.service@MAPFRE.com

Complaints

If you are unhappy with any service or contact you have with MAPFRE ASSISTANCE Agency Ireland, you can register your complaint in any of the following ways:

1. Calling the MAPFRE ASSISTANCE Agency Ireland customer contact team at 091 560650.
2. Writing to:
Customer Care Department,
MAPFRE ASSISTANCE Agency Ireland,
22-26 Prospect Hill,
Galway
3. Emailing: customer.service@MAPFRE.com

MAPFRE ASSISTANCE Agency Ireland will undertake to respond to you within five working days of receipt of your letter. If MAPFRE ASSISTANCE Agency Ireland have not replied to your complaint by then, MAPFRE ASSISTANCE Agency Ireland will send you an acknowledgement letter to keep you informed of progress. If your complaint is not resolved to your satisfaction and You remain dissatisfied with our final response to your complaint, you may contact either:

Financial Services &
Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
Tel. +353 1 567 7000
Email: info@fspo.ie
Website www.fspo.ie

Following this procedure does not affect your legal rights.

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