



## Emergency Home Assistance

This section provides assistance in the event of certain Home Emergencies, which impact the safety and security of Your Home, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an Emergency caused by specified events when they do not already have relevant insurance cover. It is not designed to replace Your buildings and contents insurance and will not provide assistance for normal day to day Home maintenance.

This policy provides assistance in the event of the emergencies outlined in the table below.

Please call Us as soon as You are aware of the Emergency.

### Status disclosure

Emergency home assistance is administered by AXA Assistance (Ireland) Limited, Kilmartin, N6 Retail Park, Athlone, Co Westmeath.

AXA Assistance (Ireland) Limited provides the emergency assistance services and benefits described in this policy during the period of insurance. AXA Assistance (Ireland) Limited operates the 24-hour home emergency assistance helpline.

AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland

## Meaning of Words

Wherever the following words and phrases appear in bold in this document they will always have the following meanings.

**Authorised Contractor** – A tradesperson authorised by Us to assess Your claim and carry out repairs in Your Home under this policy and under Our delegated authority.

**Covered/Insured Events** – Emergency to essential services in Your Home listed in the section headed “What is covered”.

**Emergency** – A sudden and unforeseen incident in Your Home which immediately; exposes You or a third party to a risk to health or; Creates a risk of loss or damage to Your Home and/or any of Your belongings or; Makes Your Home uninhabitable.

**Emergency Repairs** – Work undertaken by an Authorised Contractor to resolve the Emergency by completing a Temporary Repair.

**Insured/You/Your** – You, the policyholder, and /or any member of Your immediate family normally living at Your Home.

**Local Territory** – Republic of Ireland.

**Trace & Access** – Damage Resulting from gaining necessary access to the emergency or reinstating the fabric of your home

**Home** – The house or flat shown on Your policy certificate, its integral (built-in) garages all used for domestic purposes only in Republic of Ireland. It does not include detached garages, sheds, greenhouses and other buildings except for boilers.

**Temporary Repair** – Repairs and/or work immediately required to stop further damage being caused by the Emergency. You will need to replace this with a permanent repair.

**We/Us/Our** – Inter Partner Assistance SA, Avenue Louise 166, 1050 Bruxelles, Belgium. Regulated by the Central Bank of Ireland for the conduct of business rules. AXA Assistance (Ireland) Limited will arrange for you to receive the Home Emergency services described in this Policy using authorised contractors.

**Reimbursement Basis** – Subject to Our prior agreement and on receipt of the engineer / installer/ supplier/ Authorised Contractor’s fully itemised invoice, **We** will pay You up to €250 inc. VAT as a contribution to a repair which You will arrange Yourself. This will be in full and final settlement of Your claim.

## Important information

This document sets out the terms and conditions of **Your** cover and it is important that you read it carefully.

**We** will provide assistance for a maximum of 4 claims in the policy year. If **We** make any changes to **Your** policy cover limit, these will be confirmed to **You** separately in writing.

Each section of this document explains what is and is not covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **You** must follow for the policy to cover **Your** claim.

## How to make a Claim

Please call **Us** as soon as **You** are aware of the **Emergency**.

Are **You** having one of the following emergencies?

- i. Plumbing and Drainage.
- ii. Failure of internal electrics.
- iii. Boiler & heating system.

If so, to obtain assistance, contact the 24-Hour Emergency Helpline on:

**1800 252 626**

**You** must quote your Home Insurance Policy number when calling for **Assistance**. Please have as much information as possible to hand to enable **Us** to assist **You** as quickly as possible.

## What will happen next?

If **You** suffer an Emergency at **Your Home**, **You** should tell **Us** on the **Emergency** telephone number.

**We** will:

- i. Advise **You** how to protect **Yourself** and **Your Home** immediately;
- ii. Validate **Your** policy and arrange for one of **Our Authorised Contractors** to get in touch with **You** to make an appointment or to settle **Your** claim on a **Reimbursement Basis**;
- iii. **We**, along with **Our Authorised Contractors** under **Our** delegated authority, will then manage **Your** claim from that point onwards and keep **You** updated throughout **Your** claim journey;
- iv. **We** will organise and pay up to €250 per claim including VAT, call out, labour, parts and materials to carry out an **Emergency Repair**;

- v. In the event of **Your Home** becoming uninhabitable and remaining so because of a **Covered Event**, **We** will contribute up to €250 inc VAT towards the cost of **Your** (including **Your** pets) accommodation including transport, on a pay and claim **Reimbursement Basis**;
- vi. **We** would always recommend that **You** arrange for a permanent repair to be completed by a qualified tradesperson as soon as possible, once **We** have carried out an **Emergency Repair** and contained the **Emergency** for **You**, as this may only provide a temporary solution to the problem.

Claims under this policy can only be made by **You**, **Your** immediate family, or anyone calling on **Your** behalf.

If the **Emergency Repair** costs more than €250, **We** will require **You** to contribute the difference

or,

subject to **Our** prior agreement and on receipt of **Your** engineer's fully itemised and paid invoice, **We** would pay **You** up to €250 inc. VAT as a contribution to a repair which **You** will arrange **Yourself**, taking account of costs already reasonably incurred by **Our Authorised Contractor**, for the initial visit.

This will be in full and final settlement of **Your** claim

When **We** make a repair, **We** will leave **Your Home** safe and habitable but **We** will not be responsible for reinstating it to its original condition, although **You** may find that this is covered under **Your** building's insurance.

In some circumstances **We** may find it difficult to deploy an **Authorised Contractor** to attend **Your Home** or deal with **Your Emergency** within a reasonable timescale. Examples of such circumstances are:

- i. Excessive demand
- ii. Bad weather
- iii. Industrial action
- iv. Parts availability
- v. Availability of a specialist.

In these circumstances, **You** may, with **Our** prior agreement, arrange for **Your** own contractor to resolve **Your Emergency** and **We** will refund the cost of **Your** contractor up to €250 inc. VAT.

Please provide a fully itemised invoice or receipt from **Your** own contractor to support **Your** claim for reimbursement.

**We** will only reimburse the cost of the **Emergency Repair** applicable under the policy.

## Other Insurance

If **You** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **We** will only pay **Our** share of the claim.

## Getting Our Claims Costs Back

If **We** think someone else is at fault for a claim that **We** pay, **We** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **We** make.

Anyone making a claim under this policy must give **Us** any help and information that **We** need.

## Parts Availability

Availability of parts is an important factor in providing **Emergency Repairs**.

If **Our** engineer does not carry the spare parts needed on the day of **Your** appointment, **We** will do all **We** reasonably can to find and install parts from **Our** approved suppliers. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

**We** may not replace parts on a like for like basis but will provide an alternative suitable for containing the **Emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **Our** control.

In these cases, **We** will not be able to avoid delays in repair; **We** will keep **You** informed throughout **Your** claim.

There may also be occasions where parts are no longer available. In these situations, **We** will ensure **Your Home** is safe and if required, **We** will arrange for **You** to receive a quotation for a suitable replacement item at **Your** cost.

What is covered	What is not covered
<p><b>We</b> will only pay for the <b>Emergency Repair</b>.  <b>We</b> will not pay for any damage caused by the <b>Emergency</b>.  The <b>Emergencies</b> listed below are covered under this policy:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of <b>Emergency Repairs</b> <b>You</b> can claim for.  Please read them carefully to ensure this cover meets <b>Your</b> needs.  <b>We</b> do not wish <b>You</b> to discover after an <b>Emergency</b> has occurred that it is not covered under the policy.  The following incidents are <u>NOT</u> covered under this policy:</p>

What is covered	What is not covered
<b>Plumbing</b>	
<p>An <b>Emergency</b> relating to:  The internal hot and cold-water pipes between the main internal stopcock and the internal taps;  The cold-water storage tank;  Flushing mechanism of a toilet;  A leak from:</p> <ol style="list-style-type: none"> <li>i. <b>Your</b> toilet;</li> <li>ii. Visible pipes leading to and from the shower or bath;</li> <li>iii. Internal section of the overflow pipe;</li> <li>iv. Central heating water pipes.</li> </ol>	<p>Leaking or dripping taps requiring a new washer or total replacement, or taps outside the property (e.g. located in <b>Your</b> garden or on <b>Your</b> patio/balcony)  Dripping taps or pipes where the water is safely escaping down a drain and not into the property, or repair to / replacement of shower pipes if the shower only leaks while in use;  Replacing external overflows, cylinders, hot and cold-water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins;  Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;  Septic tanks, swimming pools and hot tubs;  Repair to, or replacement of, all pipe work outside the <b>Home</b>;  Repair to, or replacement of Water pumps.  Dealing with temporarily frozen pipes;  Damage resulting from gaining necessary access to the <b>Emergency</b> or reinstating the fabric of <b>Your Home</b>. Otherwise known as <b>Trace and Access</b>;  Cost of trace &amp; access to locate the source of the <b>Emergency</b>;</p>

	Descaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge deposits or from damage.
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What is covered	What is not covered
<b>Drainage</b>	
<p>An <b>Emergency</b> relating to the blockage of, or damage to the waste pipes causing a blockage or a wastewater leak.</p> <p>The below is a list of emergencies that <b>You</b> would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, Blocked bath, toilets or external drainage.</p> <p><b>You</b> will still be covered if <b>You</b> do have another working toilet or bathing facility;</p>	<p>Repairs to drains that are the responsibility of the local water authority if outside the boundaries of the <b>Home</b>;</p> <p>Shared drainage;</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning <b>Your</b> drains and any descaling of <b>Your</b> drains; Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains;</p> <p>Blocked or leaking soil vent pipes, provided <b>You</b> are solely responsible for this;</p> <p>Damage resulting from gaining necessary access to the <b>Emergency</b> or reinstating the fabric of <b>Your Home</b>. Otherwise known as <b>Trace and Access</b>;</p> <p>Cost of trace &amp; access to locate the source of the <b>Emergency</b>.</p> <p>Any <b>Emergency</b> not located within, or not causing blockage or waste water leaks inside, the property – such as issues in outbuildings, gardens, or on <b>Your</b> land or patio.</p>

What is covered	What is not covered
<b>FAILURE OF INTERNAL ELECTRICS</b>	
<p>Full failure of <b>Your</b> electrics rendering <b>Your Home</b> uninhabitable.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the <b>Home</b>;</p> <p>Failure of electricity affecting only part of your <b>Home</b> which is however not deemed to be causing an immediate <b>Emergency</b>;</p> <p>Failure of your electricity supply caused by, or under the responsibility of, your utility company;</p>

	Any <b>Emergency</b> with electrical wiring, lighting, infrastructure or other electrical systems not located within the property – such as issues in outbuildings, gardens, or on your land or patio.
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What is covered	What is not covered
<b>BOILER AND HEATING SYSTEM</b>	
<p>The complete breakdown of a single domestic gas and oil boiler, hot water, heating system and associated components.</p> <p><b>We</b> will also cover <b>You</b> for:</p> <ol style="list-style-type: none"> <li>i. A loss of water pressure within a boiler due to a fault;</li> <li>ii. A water leak from the boiler/ heating system.</li> </ol> <p>Included: Domestic gas or oil boiler within <b>Your Home</b>, the output of which does not exceed 60kWh. This also includes boiler isolating valve, along with all manufacturer’s fitted components within the boiler. – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue;</p> <p>If <b>We</b> are unable to repair <b>Your</b> boiler/hot water system and <b>You</b> choose to not replace it, cover under this section will no longer apply</p>	<p>Commercial boilers or heating systems with an output of over 60kWh;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion;</p> <p>Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>LPG gas, solid fuel fired, warm air and solar heating;</p> <p>Un-vented heating system;</p> <p>Any repair or replacement of heat pumps, air or ground source heat pumps, warm air systems, water heaters, electric or piped underfloor heating systems;</p> <p>Any leaks from Gas or Oil tanks, Gas or oil tank replacement;</p> <p>Thermostatic valves;</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Any costs for the repair of <b>Your</b> heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of <b>Your</b> boiler or main heating system;</p>

What is covered	What is not covered
<b>BOILER AND HEATING SYSTEM – BEYOND ECONOMICAL REPAIR</b>	
<p>If <b>We</b> are unable to repair <b>Your</b> boiler/hot water system and <b>You</b> choose to not replace it, cover under this section will no longer apply.</p>	<p>Any fault arising due to sludge/ scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if You reside in a hard water area (as per the Local Water Authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers’ instructions;</p>

	<p>Failure of boilers or heating systems that have not been inspected or serviced within the past 12 months</p> <p><b>You</b> will be asked by our agents or authorised tradesperson to provide evidence of maintenance at the time of assistance; Failure to produce the relevant documents may result in a delay or refusal in assistance being provided;</p> <p>Boilers over 10 years of age;</p> <p>If our Authorised Tradesperson deems the boiler as beyond economic repair after their attendance no contribution towards the cost of a replacement boiler will be covered;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which do not comply with the regulations applicable at the time;</p> <p>Boilers/central heating that function with a reset button or manual intervention.</p> <p>Adjustments to timing and temperature controls, or replacing controls which can be manually operated safely, including pilot light/flame re-lighting</p>
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What is covered	What is not covered
<b>TEMPORARY HEATING</b>	
<p>If <b>You</b> have no heating and a part needs to be ordered following the engineer's first visit, or if <b>We</b> are unable to repair the boiler/ heating system, <b>You</b> have the option to purchase heaters up to a value of €60 inc VAT on top of all other emergency assistance we arrange and provide. This will be on a reimbursement basis (pay and claim) and you can keep the heaters after the emergency is resolved.</p>	

## General Exclusions

**We** will not cover the following:

1. A repair if **You** are aggressive towards **Our Authorised Contractor** or staff or impede or prevent access to **Your Home** at reasonable times to complete the repair;
2. Loss or damage arising from emergencies which were known to **You** before the start date of this policy or at the time of taking of purchasing your Insurance, and/or any loss or damage subsequently caused by these;
3. Cases where **You** failed to follow remedial advice provided by **Our Authorised Tradesperson** or our agents when we assisted with an emergency previously or did not arrange a permanent repair as advised to do by us following a temporary emergency repair we provided.
4. Any loss where **You**, or anyone calling on **Your** behalf, did not contact **Us** to arrange repairs;
5. Assistance where the **Emergency** is caused by the disconnection or failure of mains water, gas, electricity or other utility services by the utility company themselves, or assistance with equipment or services which are their responsibility. In these instances, **You** must call the utility provider to arrange direct assistance, at their or **Your** own cost;
6. Any **Emergency** in a Home that has been unoccupied for more than 40 consecutive days;

7. Any more than 4 claims per policy year
8. Any defect, damage or failure caused by:
  - i. modification or attempted repair to all or any part of your property by you or your own contractor which results in damage to that or another part of your property;
  - ii. failure to comply with recognised industry standards;
  - iii. your or your contractor 's malicious or wilful action, misuse or negligence.
9. Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
10. Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **Your Home** or the use of defective products;
11. Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
12. This insurance does not cover normal day to day maintenance at **Your Home** that **You** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **Emergency**;
13. If **You** have been advised of remedial work, which **You** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **Your** local water authority, utility company or boiler manufacturer;
14. No costs for repairs, parts or services are payable under this insurance unless **We** have been notified by **You** or a person calling on **Your** behalf through the 24-hour claims helpline, and **We** have approved a contractor in advance;
15. Cost of **Trace and Access** to locate the source of the Emergency;
16. Any boiler inspections or any other **Emergency Repairs** where asbestos may be disturbed;
17. The removal of asbestos;

## Complaints Procedure

**We** will always aim to do **Our** best. However, there may be times when You are not happy with **Our** services.

If **You** have a complaint about **Our** service, **You** can write to **Our** Customer Relations Manager at: Customer Relations – Inter Partner Assistance SA, N6 Kilmartin Retail Park, Athlone, Co Westmeath or **You** can phone **Us** on 00353 906 486 300.

**We** will deal with **Your** dissatisfaction as soon as **We** can and try to reach an amicable resolution.

If **You** remain dissatisfied with the final response to **Your** complaint **You** can also contact the Financial Services and Pensions Ombudsman for help and advice.

- Phone: 01 567 7000
- Email: [info@fspo.ie](mailto:info@fspo.ie)
- Post: Lincoln House, Lincoln Place, Dublin, D02 VH29

In addition, Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website [www.fscs.org.uk](http://www.fscs.org.uk)



## Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a) use of sensitive information about the health or vulnerability of you or others involved in your home emergency, in order to provide the services described in this policy, By using our services, you consent to us using such information for these purposes,
- b) disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and
- e) sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within Ireland, UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information, we hold about you is inaccurate, so that we can correct it.

**AXA Assistance (Ireland) Limited are members of the Investor Compensation Scheme, the scheme is administered by The Investor Compensation Company Ltd (ICCL). The Act provides that compensation shall be paid to eligible customers if we are unable to make payment of money, we owe to them in relation to the provision of our services. For more information see [www.investorcompensation.ie](http://www.investorcompensation.ie) in the unlikely event you need to make a claim.**

If you want to know what information is held about you by Inter Partner Assistance SA or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer

The Quadrangle

106-118 Station Road

Redhill

RH1 1PR

UK

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk)

Alternatively, a hard copy is available from us on request.