

## 24hr Emergency Assistance Cover

A-One Property Insurance' emergency response policy ensures that unforeseen emergencies can be dealt with immediately, 24 hours a day, 7 days a week.

If something goes wrong you have immediate access to a 24hour emergency help line, there is no need to lose valuable time trying to contact a tradesman first.

You will receive immediate advice on how to deal with the situation and, if appropriate, an approved contractor will be despatched to assist. The contractor will ensure that the immediate emergency is dealt with, and where the cost is no greater, effect a permanent repair. The cost of call-out charges, parts, labour and VAT up to a total of £500 per incident will be covered.

### What is Covered?

**Emergency:** the result of a sudden and unforeseen incident at the property which immediately exposes you or a third party to a risk to health or creates a risk of loss or damage to property or renders the property uninhabitable.

**Essential services:** failure of mains drainage to the boundary of the property, water, electricity, and gas within the property and the main source of heating where there is no alternative and is necessary to prevent an emergency.

Examples of emergencies and failures covered:

- Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather
- Blockages in toilet waste pipes
- Plumbing problems related to leaking pipes and blocked drains (**including Common Areas**)
- Failure of the central heating system or boiler
- Failure of the gas or electricity within the property
- Failure of the hot water system
- Loss of all keys needed to get into your home or front door to your flat/unit (excluding garages and outbuildings)
- Broken or damaged windows and doors that are a security risk
- Infestation of pests such as rats, mice (excluding garden areas, garages and outbuildings)
- Leakage or blockage in Your Underground External Drainage and Water Supply Pipes

If the property is uninhabitable overnight, the policy will also meet accommodation costs up to £100 including VAT.

There are some incidents that are not covered. Examples are boilers over 15 years old or not subject to annual maintenance contracts and the cost of replacement or repairing domestic appliances like freezers & washing machines.

### How much does it cost?

Just £50.00 per unit (plus Insurance Premium Tax).

Please note a standard minimum premium of £200.00 plus Insurance Premium Tax will apply.

Please note this is an annual policy on an entire block basis and can not be cancelled mid term.

### Are you assured that a contractor will be competent?

A-One Property Insurance has teamed up with Legal Insurance Management to provide this special emergency response scheme for you.

The Insurance product is underwritten by Fortis Insurance, one of the UK's leading insurers, who in turn have enlisted the services of UK Assistance 247 Ltd to administer your claims.

UK Assistance 247 Ltd will guarantee a call back within 15 minutes. They often find that the advice of their highly trained advisers is sufficient to resolve a problem but where necessary, they will arrange for a skilled contractor to visit within 2 hours.

UK Assistance 247 Ltd maintains close links with trade and professional bodies and works only with approved contractors, who are selected and strictly monitored by its dedicated team of Network Managers.

### How do I arrange cover?

Call A-One Property Insurance on 0800 358 3444 and we will obtain further information if required and issue cover over the phone.

**0800 358 3444**

[www.aoig.co.uk](http://www.aoig.co.uk)