

Home Emergency Solutions

Statement of customer demands and needs

Please consider the following questions in order to decide whether ARAG Home Emergency Solutions meets your demands and needs. This statement is not a summary of cover.

- Are you the owner-occupier of your home?
- Would you like to have access 24 hours a day, 365 days a year, to a home emergency helpline to arrange for a contractor to help you if an unexpected event requires immediate attention to prevent damage or avoid further damage to your home and/or to make it safe and secure, to alleviate any health risk to you or restore main services to your home?
- Could the following emergencies occur in your home?
 - Failure of the main heating system, electricity or gas supply
 - Blocked, broken or flooded drains or plumbing systems
 - Damaged or faulty doors windows or locks
 - Breakage or complete failure of the only toilet in the home
 - Loss of the only available keys if access to the home is not possible
 - Vermin inside the home
- Would you wish to be insured against the contractor's call-out and labour costs, replacement parts and repair materials up to the limits specified in the policy document?

Please note that the cover provided for the main heating system will not meet your demands and needs if you have LPG, oil-fired, warm-air or solar-powered heating.

In addition where your home is powered by a biomass boiler or anaerobic digester system you are required, with our agreement, to choose and pay for your own contractor. You must send us the receipt for the insurer to reimburse you.