

# Business Emergency Solutions

## Statement of Customer Demands and Needs

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

- Are you running a small business with self-contained premises that you own or are responsible for?
- Are your premises less than 2500 square feet?
- Have you taken out buildings insurance for your business premises?
- Would you like to have access 24 hours a day, 365 days a year, to a business 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 business premises and/or to make it safe and secure, restore main services or alleviate a health and safety risk that prevents the business trading?
- Could the following emergencies occur in your business premises?
  - Failure of the main heating system (but not air-conditioning or refrigeration), 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 customer toilet
  - Loss of the only available keys if access to the premises is not possible
  - Vermin inside the premises
- A fallen tree which blocks access to the main entrance (Please note that cover will not apply where a tree causes damage to the premises.)
- Fly tipping within the grounds of the business premises, which you are unable to remove manually

- 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?
- Is the central heating system within your business premises serviced annually?
- Is the central heating boiler less than 15 years old?

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.

ARAG Business Emergency Solutions is not available to

- businesses engaging in agriculture,
- educational establishments such as nurseries and schools,
- factories, industrial and manufacturing businesses that rely on plant,
- local authority buildings,
- multi-let property with shared facilities.

ARAG Business Emergency Solutions is not a maintenance contract and will not meet the demands and needs of businesses seeking help in a situation that could have been foreseen or in response to normal wear and tear of facilities or where immediate help is not critical.