

Home Policy Wording Changes

New business effective 15/03/23

Renewals effective 14/05/23



Page in booklet	Description	Text in previous booklet	Text in new booklet
Pg. 35	Emergency Home Repair: Section 5	If there is an emergency in your home, we can provide help 24 hours a day, 365 days a year.	If there is an emergency in your home, we can provide help 24 hours a day, 365 days a year. Please call the Emergency Helpline number 1800 209 300 and have the following information available: -Property address -Your policy number -A description of the problem -A telephone number where You can be contacted
Pg. 35	Emergency Home Repair: Section 5	If you make a claim under this section, it will not affect your no-claims discount	If you request Home Emergency Repair, it will not affect your no-claims discount
Pg. 35	Emergency Home Repair: Definitions a	a repair necessary to make your home safe and to prevent further loss or damage as a result of an unexpected or sudden incident that causes damage to your home by the insured risks on the next page.	work undertaken by an authorised contractor to resolve the Emergency by completing a temporary repair or, where possible within the limits of cover, a permanent repair.
Pg. 35	Emergency Home Repair: Cover provided	If the cost of the repairs go above these amounts, you must pay the difference.	If the cost of the Emergency Repairs exceeds this amount, you will be responsible for paying the difference.
Pg. 36	Emergency Home Repair: Insured Risks 3c	No current wording.	Outside doors not directly connected or leading to your home or double glazed units where one pane has remained intact.
Pg. 37	Emergency Home Repair: Additional Services	Once we have carried out an emergency repair we will also provide the following.	We can also provide the following services:

Pg. 37	Emergency Home Repair: Urgent message relay	When an emergency happens within your home, we can pass an urgent message to a family member in this country or abroad.	If an emergency occurs within your home, we can relay two urgent messages to a family member at home or abroad.
Pg. 37	Emergency Home Repair: Emergency Services	or 24-hour pharmacy you need.	24-hour pharmacy.
Pg. 38	Emergency Home Repair: General conditions that apply no.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.	Text removed.
Pg. 38	Emergency Home Repair: General conditions that apply no.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.	You must quote your policy number when you phone for help.
Pg. 38	Emergency Home Repair: General conditions that apply no.3	Work you have carried out without our permission.	Work carried out without our prior approval.
Pg. 38	Emergency Home Repair: General conditions that apply no.5	No current wording.	New conditions: - We may refuse assistance if there is any risk to the safety and/or security of the attending tradesperson. - This section provides home emergency assistance only. It does not provide for the cost of normal wear, tear, depreciation or general maintenance.

Pg. 38	Emergency Home Repair: General exclusions that apply no.4	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.	Any incident brought about by willful or deliberate act committed by you or any act you consented to or ought to have known would cause loss or damage.
Pg. 38	Emergency Home Repair: General exclusions that apply no.8	No current wording.	Any recurring assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault.
Pg. 38	Emergency Home Repair: General exclusions that apply no.6	Liability or any loss caused by any act carried out to provide the emergency service.	For any consequential loss arising from using the assistance services (consequential loss is an additional loss caused by an authorised contractor assisting or failing to assist You)
Pg. 38	Emergency Home Repair: General exclusions that apply no.9	No current wording.	Any emergency home repair requests if you knowingly provide false or misleading information.
Pg. 44	Emergency Home Repair: Privacy	No current wording.	Emergency Home Repair is administered by MAPFRE ASSISTANCE Agency Ireland. For information on how we use and share your data please visit https://www.mapfreassistance.ie/PN.pdf

If you have any questions, please contact your dedicated Broker Distribution Representative.

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