



Gallagher

Insurance | Risk Management | Consulting

Emergency Assist Group Insurance

24 hours a day, 7 days a week.

We understand how stressful it can be when your property is damaged. With our group emergency assist policy, you are able to speak to someone 24 hours a day, 7 days a week, 365 days a year.

Our policy is designed to help homeowners living in a block of flats who have an emergency incident within communal areas, including stairwells, communal corridors, garden areas, access points, and the roof.

Key benefits of our group emergency assist cover:*

- 24/7 cover
- Call out charges, parts, labour and VAT (up to £500 per incident)
- No restriction on number of claims
- No excess

Examples of when emergency assist may be used*

- Total failure or breakdown of the main heating system in the property.
- The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the property or its contents.
- Damage to or the failure of the toilet bowl or cistern resulting in loss of function providing there is no other toilet in the property.
- The failure of the property's domestic electricity or gas supply.
- The loss of the only available keys if you cannot replace them to gain access to the property.
- Vermin causing damage inside the property or a health risk to you.

- Overnight accommodation costs including transport to such accommodation following a home emergency which renders the property uninhabitable.
- Damage to the roof of the property where internal damage has been or is likely to be caused.
- Damage to underground external drainage and/or external water supply pipes including water supply pipes and drains between the property boundary and the point at which the pipes enter or go under the private dwelling; water supply pipes and drains on private land (to which you have legal right of access) between the property boundary and the highway; water supply pipes and drains in the highway if you have this extra responsibility.

Blocks of flats, even those comprising only two flats, are considered commercial premises for insurance purposes. A specialist blocks of flats insurance policy, which is different from regular house buildings insurance, can help protect your property.

*As with all insurance policies, the policy is subject to limits, conditions and exclusions. For full terms and conditions, please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Gallagher cannot be held liable for any errors, omissions, or inaccuracies contained within the document. Readers are always recommended to take further professional advice before making any decisions.

Would you like to talk?

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