



MEMBERSHIP CERTIFICATE

Name
Address

Policy No.

Rep. of Ireland Freephone: **1800 992 600**

Your key to great benefits

HomeRescue

HomeRescue is an emergency 24-hour, 365 days-a-year nationwide service, which will complement your existing household insurance policy.

What's covered?

A. Household emergency

Provides an Emergency Repair Service to secure your home and prevent further loss or damage occurring following an emergency as a result of one of the following occurrences:

1. Breakdown or damage to piping, leaks from sanitary fixtures and fittings, and fixed water installations within your home.
2. Failure of the electrical supply within your home as a result of a fault or damage to the internal electrical installations.
3. Your home being made insecure or if entry is impeded due to loss or theft of keys or damage to locks as a result of theft or any other accidental cause or in the event that a child may have locked themselves in a room.
4. Storm damage or any other accidental damage to the roof, which renders your home insecure.
5. Breakage of glazing to external windows or doors, which render your home insecure.

MAPFRE ASSISTANCE cover the cost of the call out, labour and materials which are necessary for the emergency repair up to the amount of €127 for each incident (€254 in the case of 5 above). In the event of the repairs exceeding the maximum allowable, you are responsible for the difference.

A reimbursement will be made to you for your outlay (less any excess) where there is a valid claim under the policy.

B. Follow-up services

Once the appointed tradesman has effected the emergency repair, the following benefits are available:

- **Accommodation**
If the house is uninhabitable, overnight accommodation will be provided for four people, at an establishment of our choice. In addition, transport will be provided from your home to and from the accommodation.
- **Furniture Storage**
If the home is uninhabitable and the contents are at risk, seven days storage of the household furniture and transport to and from the storage location up to 50km from your home will be provided.
- **Urgent Message Relay**
When an emergency occurs within your home, an urgent message will be relayed to a family member at home or abroad.

C. Essential information

If you need the telephone number of an essential service urgently, at any time of the day or night, call the HomeRescue freephone number and HomeRescue will provide the telephone number for the hospital, Garda Station, Fire Brigade, 24-hour chemist, hotels and transport companies.

D. HomeRescue HOTLINE

In the case of non-emergencies, HomeRescue will provide a hotline for all of the services listed in 1, 2 and 3 above. You simply call the freephone number and ask for the hotline service and we will have a member of our Supplier Network contact you to discuss the problem and provide a competitive quotation for the work involved.

What to do?

Should you require HomeRescue, please FREEPHONE: **1800 992 600**

Please have the following information available when you call:

- ✓ Home telephone number
- ✓ Full home address
- ✓ Policy number
- ✓ A description of the problem
- ✓ A telephone number where you can be contacted.

HomeRescue shall not be liable for any costs arranged without MAPFRE ASSISTANCE's prior approval.

If your home has been broken into, the matter should be reported to the Gardaí prior to calling HomeRescue.

HomeRescue

Your policy benefits

IMPORTANT NOTES:

This is only a guide to the HomeRescue cover. Full details of the terms and conditions of the cover are contained in the master HomeRescue Policy available on request from: Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8 or MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House, 22-26 Prospect Hill, Galway.

No refund of the HomeRescue premium is allowed on cancellation or termination of insurance cover on the insured home. The benefits described overleaf are available only where they are organised and approved by MAPFRE ASSISTANCE Agency Ireland.

Please do not make your own arrangements as you will not be reimbursed for these.

Period of insurance

The period of insurance specified in the private Home Insurance Policy to which the HomeRescue Membership Certificate attaches, and for which a HomeRescue benefits premium has been paid, should not exceed one calendar year.

Conditions

1. Your policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the operator, Tradesman or other nominated agent of HomeRescue.
2. No benefit shall be payable unless HomeRescue has been notified and has authorised assistance through the medium of the telephone number provided.
3. Cancellation – In the event of the cancellation of the policy by the insured, no return of premium shall be allowed in respect of the HomeRescue premium.
4. Fraud – If you or any other person makes any claim knowing it to be fraudulent, false or without foundation, we may refuse payment of the claim.
5. Arbitration – If there is a dispute under the policy, the dispute will be referred to an Arbitrator. The Arbitrator will be appointed jointly by you and us in accordance with the law at the time. Claims not referred to Arbitration within six calendar months from the date of the incident shall be deemed to have been abandoned.
6. Assignment – The benefits available under the Membership Certificate are not transferable to any other party.
7. The dwelling should be maintained in a good state of repair.

Membership Certificates may be cancelled by the Company, giving seven days notice in writing to Cornmarket Group Financial Services Ltd.

8. Any components of the dwelling and parts thereof, which are failing or showing signs of wear and tear, shall be replaced as soon as possible after the discovery of a defect.
9. We shall only provide the HomeRescue benefits described in the Policy, if all its terms and conditions have been complied with.
10. Whilst we will do our utmost to arrange prompt service for all emergencies, the service levels cannot be guaranteed at times of prolonged severe weather related events that occasionally arise such as bad storms where there may be an inevitable shortage of Trades persons available to deal with individual emergencies.

Exclusions to A

HomeRescue shall not be liable for:

1. (a) The repair of damage arising from seepage, leaking or dampness even as a result of breakage or damage of the piping or other installation.
(b) The repair of air conditioning installations, electrical showers, water filtration units, Jacuzzis, drains and septic tanks outside of the dwelling house.
2. (a) Repair to lighting such as, but not exclusively, bulbs or fluorescent tubes, free standing electrical installations such as lamps, home appliances.
(b) Alarm or telephone systems.
3. Any work to internal doors or fittings, external doors not directly accessing your home, mechanical shutters or automatic garage doors, double glazed units where one pane has remained intact.

Exclusions common to A and B

HomeRescue shall not be liable for:

1. Any costs arranged without our prior approval.
2. Any incident brought about by an avoidable or wilful or deliberate act committed by the policyholder or anybody permanently residing with the policyholder.
3. Damage as a result directly or indirectly of war, civil war, armed conflict, insurrection, terrorism, revolt, rebellion, riot, strike and any other eventuality which affects the security of the State or Public Order.
4. Damage to household contents.
5. Loss or damage occasioned by pressure waves by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Loss or damage resulting or arising from:
 - (a) Ionising radiations or contamination, radioactivity from nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - (b) Radioactive toxin, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear components.
7. Any liability or consequential loss from any act performed in the execution of the emergency HomeRescue provided.
8. Any work not undertaken within your home.

Certain words used in this Certificate have special meanings (see below). It is important to know the correct meanings so that you can understand precisely what benefits are provided.

- (a) The words 'we', 'our' and 'us' mean HomeRescue.
- (b) The words 'you' and 'your' refer to a private individual for whom Cornmarket Group Financial Services Ltd. has arranged the insurance of a private home by an authorised Home Insurer and who has been issued with a HomeRescue Membership Certificate.
- (c) The word 'emergency' is defined as an unforeseen or sudden occurrence which results in damage to your domestic dwelling demanding immediate action to render the dwelling safe and/or secure the building against further loss or damage.
- (d) The word 'home' means any Private Owner Occupied Domestic Dwelling, constructed of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt.

Governing Law

The parties are free to choose the law applicable to the contract. We propose that the Laws of the Republic of Ireland will apply to this contract.

Disputed Claims

If you are unhappy with a decision we have made, you have the right to appeal. If you would like to appeal, please write to:

**Customer Care Department,
Mapfre Assistance Agency Ireland,
22-26 Prospect Hill, Galway.**

Complaints

For Complaints relating to the service received as a result of a Home Emergency Assistance Claim, You should telephone the Home Emergency Assistance Helpline 1800 992 600 and ask for a supervisor or write to the Operations Manager, quoting the nature of your complaint to MAPFRE ASSISTANCE Agency Ireland, 22-26 Prospect Hill, Galway and we undertake to respond to you within five working days of receipt of your letter. If we have not resolved your complaint by then, we will send you an acknowledgement letter and keep you informed of the progress with the investigation. In the unlikely event of a dispute occurring regarding this Policy, you should outline the nature of your complaint in writing to:

**The General Manager,
MAPFRE ASSISTANCE Agency Ireland,
22 – 26 Prospect Hill, Galway;
Telephone 1800 992 600**

Or Email Ireland@mapfre.com Your complaint will be acknowledged within 5 business days of receipt and an update provided every 20 business days thereafter. We will endeavour to resolve your complaint within 40 business days. Should you remain dissatisfied, you may refer your complaint to:

**The Financial Services Ombudsman,
3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Locall 1890 882090 / Fax 01 662 0890
Email enquiries@ombudsman.ie**

Following this procedure does not affect your legal rights.

Data Protection

The Information you provide about yourself and about third parties will remain confidential and may be used for the provision and administration of insurance products and related services. Such information may be disclosed in confidence for these Purposes to agents or service providers appointed by MAPFRE ASISTENCIA, regulatory bodies, other insurance companies (directly or via a central register) and other MAPFRE ASISTENCIA Group Companies. This information will be processed and held on our computers and manual records subject to the provisions of the Data Protection Acts 1988 and 2003. A person may request, in writing, a copy of details about himself/herself held by MAPFRE ASSISTANCE by sending a written request to the Data Protection Compliance Officer, MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House, 22-26 Prospect Hill, Galway together with the payment of the applicable fee (currently €6.35). We will comply with your request within the prescribed time limits. There is also a right to correct any inaccuracies identified in the personal data we collect from you directly. In order for us to keep your information up-to-date, please contact your intermediary or MAPFRE ASSISTANCE Agency Ireland directly to have any inaccuracies in your information corrected or if any of your details change. We may use and share this information to assist in the detection and/or prevention of fraud. The information may be disclosed in confidence for these purposes to your intermediary, any agents or service providers appointed by MAPFRE ASSISTANCE Agency Ireland, regulatory bodies, other insurance companies (directly or via a central register) and other MAPFRE Group companies. We may also use and share your information for participation in internal or market-level statistical exercises.

Any telephone calls made in connection with this policy may be monitored or recorded for quality control, staff training and verification purposes and to assist in the prevention of fraudulent claims.