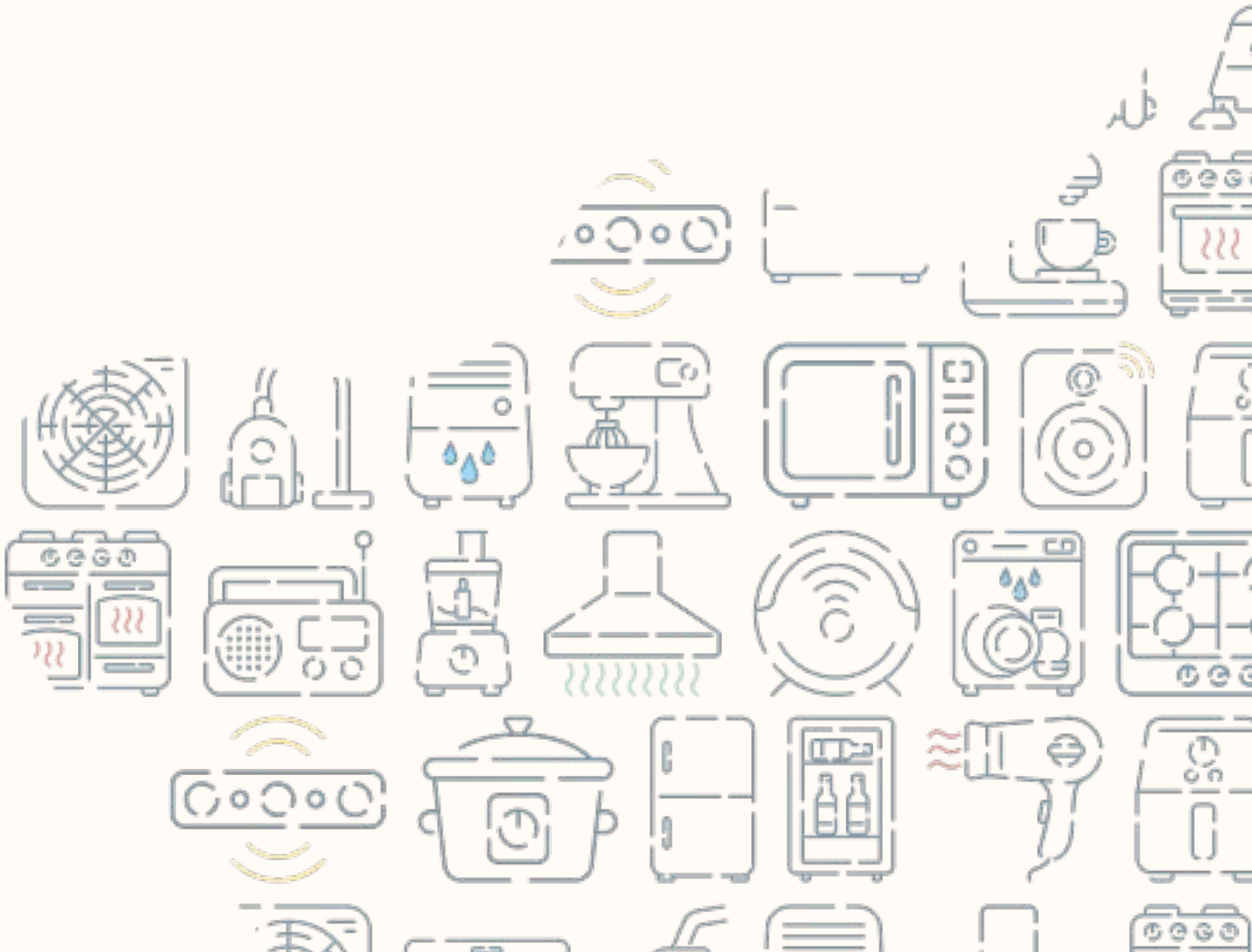
hea

Policy Booklet

My appliance cover

Getting you back to your happily ever after...



A warm welcome...

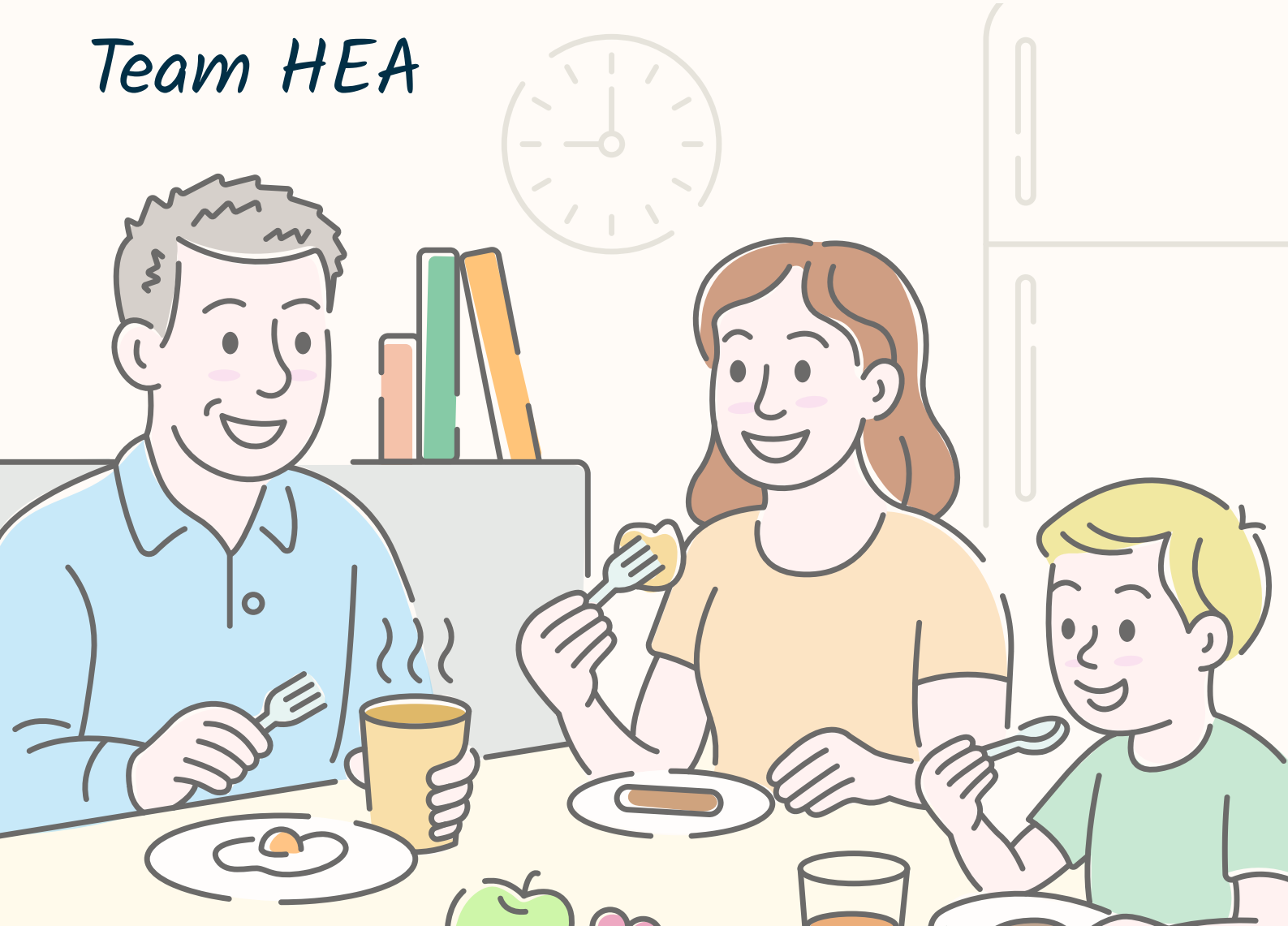
Thanks for choosing HEA! We're so pleased to have you with us.

Having appliance cover means you can relax knowing that if something goes wrong, we're here to put it right. From your washing machine and oven to your fridge or dishwasher, we'll help keep the things you depend on every day working as they should.

With HEA, you're not just protecting your appliances, you're protecting your home's rhythm. Our team is here to give you peace of mind and practical support when you need it most, so you can get back to what matters without the worry...

Welcome to the family - we'll be here whenever you need us.

Team HEA



Contents

This booklet is divided into clear sections, so you can easily find what you're looking for. Each section focuses on a different part of your cover, from what's included, to how to manage your policy, key terms, and the important legal details that sit behind it.

Key terms 4

Some words in your policy have special meanings. This section explains what they mean, so you always know exactly what's covered and what isn't.

What's included in your cover 6

Find out exactly what's covered under your policy, including claim limits and exclusions.

How to manage your policy 12

Step-by-step guidance on how to make a claim, change your details, upgrade your cover, or cancel your policy. You'll also find how to make a complaint if you ever need to.

Legal and important information 20

Everything you need to know about your contract, underwriters, data protection, and other key details that keep your policy clear and transparent.

Key terms

This section is your glossary of important words used throughout the policy. You'll see some words written in bold; these have special meanings, and you'll find their definitions here. If you're ever unsure what a word means as you read through your cover, just pop back for a quick reminder.

Key terms

Some words in this policy have specific meanings, so **we've** highlighted them in bold each time they appear. **You'll** find a list of these words and what they mean just below.

ACCIDENTAL DAMAGE

Damage caused by a sudden, unexpected event that causes your insured item to breakdown.

AGENT

HEA, Arena Business Park, Holyrood Close, Poole, Dorset, BH17 7FJ

APPROVED ENGINEER/S

The trusted professional we'll send to help you in an emergency. They're fully qualified and chosen by us to make sure your repair is carried out safely and properly.

ARRANGEMENT FEE

The £35 fee we charge for arranging and administering your policy when it is first set up and at each renewal.

AUTHORISED REPRESENTATIVE

Someone you've chosen to speak to us about your policy on your behalf.

BEYOND ECONOMICAL REPAIR

When fixing your appliance isn't practical either because the repair would cost more than the appliance is worth, or the parts needed are no longer available.

BREAKDOWN

A mechanical or electrical fault outside of the manufacturer's warranty period which stops the insured item from working properly.

CLAIM LIMIT

This is the most we'll pay towards each claim. It covers the engineer's call out, their time, parts, materials, and if needed, temporary accommodation (including VAT).

WAITING PERIOD

In respect of all sections of the Policy, no claim can be made for any incident that occurs within 28 days of the commencement date of this Policy as shown in the Schedule. Items added during the life of the Policy would also need to adhere to the Deferment Period.

EVIDENCE OF OWNERSHIP/PROOF OF PURCHASE

An original document proving the insured item belongs to you. This could be a receipt, a delivery note, or a gift receipt.

EXCESS

The excess is what you pay towards each claim before an engineer is sent out (by credit or debit card). There are two types:

- Voluntary excess: an amount you choose to pay. Your schedule shows if this applies and how much it is.
- Compulsory excess: an amount that always applies in certain situations, on top of any voluntary excess. These include £50 for all call outs in the first 90 days of cover and £50 for appliances over 6 years old.

HOME

Your main permanent place of residence in the UK (England, Scotland, Northern Ireland, Wales) - the private dwelling you live in and use for domestic purposes.

INSURED ITEM

The domestic appliance or electronic product detailed on the policy schedule installed within the home for domestic use.

MANUFACTURERS WARRANTY PERIOD

The period of time the insured item is covered by the original manufacturer against mechanical or electrical failure.

PERIOD OF INSURANCE

The dates shown on you policy schedule that this policy is in force for.

POLICY SCHEDULE

The separate document we send you that includes details about you and what you are covered for.

WE/US/OUR

This means Novus Underwriting Limited, acting on behalf of Collinson Insurance - the company responsible for your cover.

YOU/YOURS

The person named on the policy schedule.

1. What's included in your cover

This section explains what's included in your appliance cover, along with the limits, exclusions, and key details you need to know. You'll find clear information about what's covered, how repairs are handled, and when an appliance might be considered beyond economical repair.

Our aim is to make things simple, so you can easily understand what's protected, what isn't, and what to expect if something goes wrong.

Things to know about your cover

We've pulled together a few key things to keep in mind about **your** policy. These points will help make sure everything runs smoothly if **you** ever need to make a claim.

From now on, **you'll** notice some words shown in bold. These have special meanings and are explained in the key terms section on page 5..

Reporting a claim

If something goes wrong, please let **us** know as soon as possible. **You** will need to provide proof of purchase for any claim to be accepted. Unfortunately, if **you're** unable to provide this we will be unable to proceed with **your** claim.

- **You** must be able to provide proof of purchase for a claim to be accepted.
- No claim can be made within the first 28 days of cover.

Excesses

You may have chosen to include a voluntary **excess** when **you** set up **your** policy. It's also important to know that there are some compulsory **excesses** that apply to all policies. These are listed below. Both compulsory and voluntary **excesses** will apply, and they will be added together when **you** make a claim.

- A £50 **excess** for any appliances over 6 years old.
- A £50 **excess** on all claims made within the first 90 days of cover.

Your schedule will confirm exactly which **excesses** apply to **you.**

Need a reminder?

Keep this booklet and **your** policy **schedule** somewhere safe so **you** can easily check what's included in your cover, **your** claim limits, and any applicable **excesses.**

Your cover options

You can choose from two types of cover or **you** can have both. **Your** policy **schedule** will show which options apply to **you**.

Cover Level A - Domestic Appliances
Covers household essentials you rely on every day.

Cover Level B - Electronic Products
Covers smaller home and kitchen appliances and gadgets.

Here's what options can be included under each type of cover:

Domestic appliances

- American Fridge Freezer
- Cooker
- Cooker Hood
- Dishwasher
- Extractor Fan
- Free Standing Cooker
- Freezer
- Fridge/Freezer
- Fridge
- Hob
- Microwave Oven
- Oven
- Range Cooker
- Refrigerator
- Tumble Dryer
- Warming Drawer
- Washer/Dryer
- Washing Machine
- Wine Cooler

Electronic products

- Air Fryer
- Blu-ray/DVD Player
- Carpet Cleaner
- Coffee Machine
- De-Humidifier
- Digital Radio
- Food Processor
- Hair Dryer/Hair Styler
- Halogen Oven
- Hi-Fi System
- Slow Cooker
- Smart Speaker
- Sound Bar
- Stand Mixer
- Steam Cleaner
- Vacuum Cleaner/ Robot Vacuum

What's included

We'll help repair or replace **your** insured appliance if it breaks down because of a mechanical or electrical failure or accidental damage, once the manufacturer's warranty has ended.

Repairs

If **we** appoint an **engineer** to carry out the repair, **your** cover includes:

- The cost of the failed parts that caused the **breakdown**, including where the issue was caused by accidental damage.
- The **engineer's** call-out and labour time to complete the repair.
- Collection and return of **your** appliance if it needs to be repaired off-site (**we'll** cover delivery to **your home** or the courier depot if **you're** unavailable).

Replacement

If **your** appliance is less than five years old and our **engineer** decides it's **beyond economical repair**, **we'll** replace it with a new item of similar specification and quality.

For appliances over five years old, **we'll** contribute towards a replacement based on the table below:

Appliance age	Contribution
Under 6 Years	up to 40%
Under 7 Years	up to 30%
Under 8 Years	up to 20%
Under 10 Years	up to 10%

What's not included

There are some situations where **we** can't provide cover. These apply to all policies.

Before or after cover starts

- Appliances over 10 years old (If **your** appliance turns 10 years old during your policy term, don't worry, it will stay covered until **your** next renewal date.)
- Claims in the first 28 days of **your** policy.
- Faults that existed before **your** cover began.
- Breakdowns under the manufacturer's warranty.

Types of damage or fault

- Normal wear and tear (belts, fuses, seals).
- Cosmetic damage (dents, scratches, chipping, discolouration).
- Consumable or additional parts (e.g., shelves, leads, or accessories not part of the original appliance).
- Loss or damage to data, media, or accessories like viewing cards or hard drives.
- Issues caused by deliberate damage, neglect, or misuse.
- Faults caused by incorrect installation or manufacturer recalls.
- Appliances used in commercial or non-domestic settings.

Other exclusions

- Any work not authorised by us or completed by **our** approved engineers.
- Delivery charges if **you** miss a scheduled collection.
- **We** don't cover the removal, disposal, or scrappage of old appliances when a new one is delivered. This will be **your** responsibility to arrange.
- Appliances that are lost or stolen.
- Appliances in transit when being delivered or moved location
- Damage from power surges, storms, or electrical failure in **your home**.
- Damage related to war, terrorism, or radioactive contamination.
- Claims over **your** policy's claim limit or for more than the item's purchase price.

General conditions

We want everything about **your** policy to be clear and straightforward. This section explains some of the key conditions that apply to **your** cover things like when excesses apply, how appointments are arranged, and what happens if delays are outside **our** control.

Appointments & repairs

We'll make every reasonable effort to send an approved engineer to your home as soon as possible. Sometimes things outside of our control might delay this, such as:

- Bad weather
- Industrial action
- Problems with public transport or road networks

What we can do

- Decline cover if your home or appliance hasn't been properly maintained or isn't in a safe, working condition.
- Decide the best and safest way to complete repairs, though we'll always take your preferences into account where possible.

Replacement parts

- If we need to replace parts or components to complete your repair, we'll fit suitable alternatives from approved suppliers.

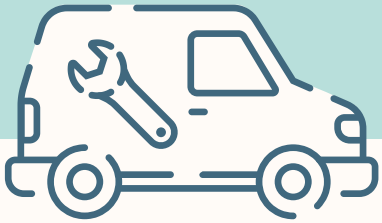
Delays outside of our control

- We can't take responsibility for delays caused by manufacturers or suppliers being unable to provide parts

2. How to manage your policy

This section gives you clear, step-by-step guidance on how to manage your policy. You'll find everything from making a claim to making a complaint, as well as how to change or cancel your cover. We've kept it simple so you always know what to do and who to contact.

How to make a claim



When something goes wrong at **home**, we're here to help. Making a claim is simple; just choose the way that works best for **you**:

Call us on 0333 003 4999 (option 1)

Online: www.mbginsurance.co.uk/claims/gadget/appliances/

You will be required to provide proof of purchase before any claim is accepted.

Making a claim is simple - here's what to expect, step by step.

1. **Report your problem -** Use our online webform or call 0333 003 4999 (option 1) as soon as possible.

2. **Pay your excess** - If a voluntary or compulsory **excess** applies, **we'll** take payment securely before sending an **engineer.**

3. **Engineer visit -** We'll book a time that suits you. If there are delays outside our control, we'll keep you updated.

4. **Problem fixed** - **Our engineer** will carry out the repair.

How to set up & renew your policy

We want you to understand how **your** policy is arranged, what **you'll** pay and what happens when it renews. **You'll** find the details specific to **your** cover in **your** policy schedule.

Setting up your policy

When **you** take out cover, we'll confirm the policy **you've** chosen, **your start date**, how **you'll** pay and the total price. Please check **your policy schedule** when you receive it and let us know if anything isn't right.

Your arrangement fee

A £35 **arrangement fee** applies when we set up **your** policy.

The arrangement fee is separate from **your insurance premium** but is already included within the total price presented to **you**. It will not be added as an additional charge. The amount of the arrangement fee will be shown separately in **your policy schedule**.

Renewing your policy

Your policy will renew automatically each year unless **you** tell us that **you** don't want it to.

We'll contact **you** before your renewal date to confirm:

- **your** renewal date;
- the cover that will continue;
- the total price for the next policy year;
- the £35 **arrangement fee** included within that price; and
- any changes to **your** cover or policy terms.

A new £35 **arrangement fee** applies at each renewal. It is included within the total renewal price presented to **you** and will not be added as an additional charge.

If **you** don't want **your** policy to renew, please contact us before the renewal date. **You** can also opt out of automatic renewal at any time.

How to make a complaint

We want to give **you** the best possible service. If something isn't right, please tell **us** so **we** can put it right as quickly as possible.

Who to contact

If **your** complaint is about the sale of **your** policy:

03330 00 34 999

Online: click here to submit a complaint using our webform

complaints@homeemergencyassist.com

If **your** complaint is about a claim:

0330 124 4531

claims@mbginsurance.com

What happens next

- **We'll** acknowledge **your** complaint quickly and aim to resolve it within 4 weeks.
- If **we** need more time, **we'll** explain why and let **you** know when **you** can expect a full response.
- **Our** final response will set out **our** decision clearly, based on all the information available.

If **you're** still unhappy or **we** haven't given you a final response within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS):

0800 023 4567 or 0300 123 9123

complaint.info@financial-ombudsman.org.uk

Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR

www.financial-ombudsman.org.uk

How to change your details

Life changes, and **we** want to make sure **your** policy keeps up. If **your** contact details or **home** address change, just let HEA know so **we** can keep everything up to date and make sure **you** don't miss any important information.

Moving home

Please let HEA know as soon as possible if **you** move to a new address. Because **your** cover is linked to **your home**, **your** policy may need to be updated or replaced. Depending on **your** new **home,** boiler, and **your** requirements this might mean arranging a new policy.

It's really easy to update **your** address. Just fill in the simple online form and HEA will get **your** records changed. New documents will be sent within 2 working days so **your** policy stays up to date. **You** can also view these any time in **your** customer portal.

Online: click here to update your address using our webform

Updating your details

If **your** phone number, email, or address changes, let HEA know straight away. That way HEA can make sure **your** policy records are always up to date and **you** don't miss any important information.

Just use the simple online form and HEA will update **your** records. Any changes will be confirmed within 2 working days, so **you** can be sure **you** won't miss any important updates about **your** cover.

Online: click here to update your details using our webform

How to upgrade your policy

Your home's always evolving and **your** cover can evolve with it. Whether **you've** treated yourself to a new appliance or added a bit of tech to **your** setup, keeping everything protected is simple with HEA.

Did **you** know **you** can add more appliances to **your** policy at any time? Whether it's a new kitchen appliance or the latest tech, **you** can easily extend **your** cover to keep everything protected under one simple plan. **You** can cover both:

Domestic appliances - which includes things like washing machines, ovens, or fridge freezers.

Electronic products – which includes things like air fryers, sound systems, or smart speakers.

Each type of cover can include up to £7,500 worth of appliances giving **you** the flexibility to build protection that fits **your home** and lifestyle.

HEA's friendly team are here to guide **you** through your options, explain the benefits in plain English, and help **you** add extra appliances whenever **you're** ready.

Call HEA today

03330 00 34 999

How to cancel your policy

Hopefully **you'll** never need to, but if **you** decide this cover isn't right for **you,** cancelling is simple.

Cancelling in your cooling off period (first 14 days)

You can cancel **your** policy within 14 days of the **start date** (or from when **you** receive **your** documents, if later). If no claims have been made or are pending, HEA will refund any premium **you've** paid in full.

Cancelling after 14 days

You can cancel **your** policy at any time by contacting HEA. If **you** cancel after the cooling-off period:

- A £35 administration fee will apply.
- If **you** haven't made a claim, HEA will refund any premium **you've** paid for cover **you** haven't used. If **you** pay monthly and have made a claim, **you'll** just need to settle any remaining payments before **your** policy can be cancelled.

When HEA may cancel your policy

HEA may cancel **your** cover if, for example:

- **You** don't pay **your** premium
- **You** give HEA false or misleading information
- **You're** abusive towards HEA's staff or engineers
- **You** don't meet the policy terms and conditions
- HEA are unable to repair **your** system due to parts no longer being available

If this happens**,** HEA always write to **you** explaining the reason and the date **your** policy will end. In some cases this may be with immediate effect.

How to cancel

The easiest way to cancel is to contact HEA's customer service team:

03330 00 34 999

customerservice@homeemergencyassist.com

How to manage your payments

Keeping **your** payments up to date means **your** cover stays in place, ready to help when **you** need it. Here's everything **you** need to know about how **your** payments work and what to do if something changes.

Making your payments

Your payments are taken monthly or annually, depending on what **you** chose when **you** set up **your** policy. **You'll** find all the details including the amount, date, and method in **your** policy schedule. **Your** payments will continue automatically unless **you** tell **us you** want to cancel **your** cover.

If you miss a payment

If a payment doesn't go through, don't worry; **we'll** get in touch to let **you** know. **You'll** need to make this payment before **we** can send an **engineer** or approve a claim.

If the payment remains outstanding, **your** policy may be paused or cancelled, but **we'll** always try to contact **you** first to get things back on track.

If **you** pay monthly, **you** may have a separate agreement with our finance provider. Please take a moment to review their terms, as there may be additional fees if a payment is missed.

Renewing your cover

Your policy renews automatically each year so **you** stay protected without interruption. **We'll** contact **you** in advance to remind **you** that **your** renewal is coming up and confirm any updates to **your** price or terms. If **you'd** prefer not to renew, just let **us** know before **your** renewal date. **You** can also contact **us** at any time to opt out of automatic renewal.

Changes to cover & price

From time to time, **we** may need to make small changes to **your** policy for example, to keep in line with regulation, tax updates, or to make improvements to **our** services. If these changes benefit **you**, **we'll** make them straight away and confirm in writing. If they don't, we'll give **you** at least 14 days' notice before they take effect.

Need to update your payment details?

If **your** card, bank account, or payment details change, please let **us** know as soon as possible so **your** cover isn't interrupted. **You** can update these details quickly by calling 0333 003 4999 (option 2).

3. Legal information

This section sets out the important details behind your cover. It explains who your underwriters are, how we handle fraud, your responsibilities, and how your information is used and protected. It also includes key legal rights and the protections available to you. Think of it as the small print made simple - so you always know where you stand.

Legal information

This section contains the important legal details about **your** policy. While some of the wording is required by law, **we've** kept things as clear and straightforward as possible.

HEA & underwriters

Your insurance is arranged by HEA (Home Emergency Assist Ltd) and underwritten by Novus Underwriting Ltd on behalf of Collinson Insurance.

- HEA is an appointed representative of Insure Group Ltd, authorised and regulated by the Financial Conduct Authority (FCA).
- Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - registration number 202846.
- Novus Underwriting Ltd is an appointed representative of Rokstone Group Ltd, authorised and regulated by the FCA (Ref. 1008277). Registered in England (No. 10397192).

You can check all of these details on the Financial Services Register at register.fca.org.uk.

Your responsibility

When applying for or updating **your** cover, **you** must:

- Give full and accurate answers to the questions **we** (or the **agent**) ask.
- Make sure the information **you** provide is true and complete.
- Tell **us** about any changes as soon as possible.

If information is missing or incorrect, **your** policy may be invalid, and **you** might not be able to make a claim.

Fraud

We take fraud very seriously. If **we** believe that a claim made by **you** (or on **your** behalf) is fraudulent, exaggerated, or misleading, **we** may:

- Refuse to pay the claim,
- Recover from **you** any payments already made, and
- End **your** policy from the date the fraud took place.

We may also inform the police or other authorities. This protects all customers by helping **us** keep premiums fair.

Legal information

Sanctions & trade restrictions

We will not provide cover, pay any claim, or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where we do business.

Financial services compensation scheme

This policy is covered by the FSCS. If **we** cannot meet our financial obligations, **you** may be entitled to compensation. For more details, visit www.fscs.org.uk or call 0207 741 4100.

Law & jurisdiction

Your policy is governed by the laws of England and Wales, and disputes will be dealt with in the courts of England.

Third party warranties

If **your** appliance is already covered by a manufacturer's or installer's warranty, it is **your** responsibility to make sure that warranty isn't affected. **We** won't cover repairs where another warranty applies.

Collinson Insurance privacy notice

How we use the information about **you**.

As a data controller, we collect and process information about **you** so that we can provide **you** with the products and services **you** have requested. We also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where we need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to us processing relevant sensitive information.

To administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities. The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by us and these fraud prevention agencies and databases, and **your** data protection rights, can be found here .

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for **your** consent to process **your** data.

How we store & protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process **your** personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that **you** have given us.

How you can access your information & correct anything that is wrong

You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact us by email or letter as shown below:

data.protection@collinsongroup.com

3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask us to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk.

HEA & your personal information

HEA will collect and use **your** personal data so **we** can provide **your** cover and handle any claims. This may include **your** name, address, and other relevant details. **We'll** keep **your** information safe, use it only where it's necessary, and never sell it to third parties.

Full details of how **we** use and protect **your** data can be found in **our** Privacy Notice,

Your contract with HEA

Your insurance policy is arranged and managed by HEA (Home Emergency Assist) also known as the **agent.**

Your agreement

Your policy runs for 12 months from **your** start date and will renew each year unless **you** tell **us** otherwise.

You'll make **your** payments each month (or year) as shown in **your schedule**. Any money **you** pay to HEA for **your** cover is held on behalf of the **insurer**, Novus Underwriting Limited, who underwrite **your** policy.

If we make changes

Sometimes **we** may need to update **your** policy wording or terms for example, to keep in line with regulations, improve clarity, or reflect how **our** services operate. If a change benefits **you**, **we'll** make it straight away and confirm in writing and if a change doesn't benefit **you**, we'll let **you** know at least 14 days before it takes effect.

If **you're** not happy with any changes, **you** can contact **us** to discuss **your** options.

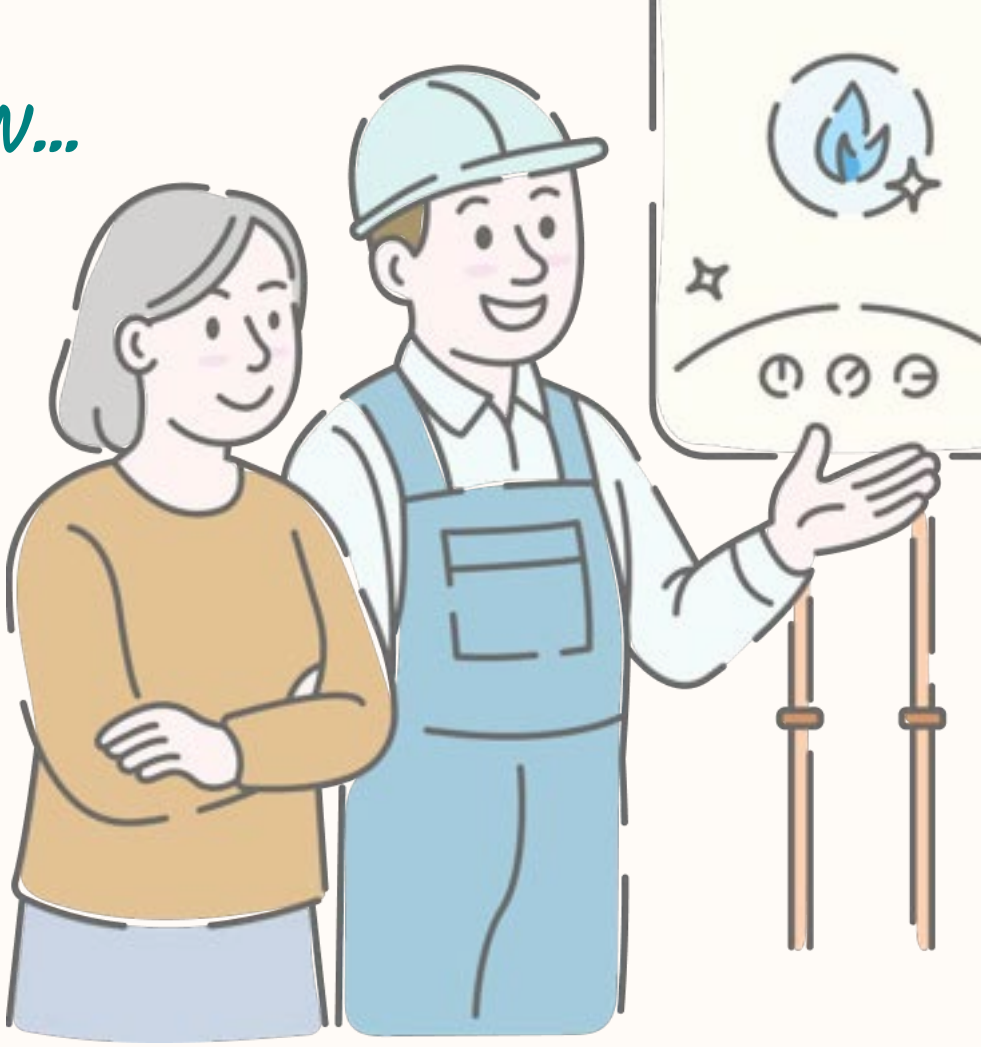
If your policy is transferred

If HEA changes its underwriter or transfers **your** policy to another provider, **we'll** contact **you** via email to explain what's changing and when.

If **you** prefer not to continue, **you** can withdraw **your** consent at any time by letting **us** know by giving **us** a call, visiting **our** live chat or emailing **us**.

This agreement is designed to make sure **your** cover runs smoothly and that any changes are always handled transparently and with **your** best interests in mind.

Did you know...



At HEA, we don't just cover your appliances we also protect your home when the unexpected happens.

Our Home Emergency cover gives you peace of mind that help is just a phone call away when something goes wrong with your essential services.

We'll send a trusted engineer to put things right quickly, so you can get back to normal as soon as possible.

Depending on your level of cover, we can help with:

- Plumbing and drainage issues – like leaks, bursts, and blockages.
- Boiler and central heating breakdowns.
- Electrical failures – from power cuts to faulty circuits.
- Roof damage, pest infestations, and security issues.

And much more all of which is designed to take the stress out of home emergencies.

Call HEA now

03330 00 34 999

Getting you back to your happily ever after...

HEA, Arena Business Centre, Holyrood close, BH17 7FJ

homeemergencyassist.com

Customerservice@homeemergencyassist.com

HEAAPP0926v2