

Frequently Asked Questions (FAQs) About the 24/7 Emergency Home Assistance Service

All policies inception or renewed from 1st January 2026 will automatically include 24/7 Emergency Home Assistance at no additional cost.

- **Who is the approved Emergency Contractor and what is their contact number?**

The approved emergency contractor is **Malta Property Care**, and they can be reached at **9994 0248**.

- **What should I do in case of an emergency?**

Call the approved emergency contractor. They will provide guidance on how to immediately safeguard yourself and your home.

If necessary, the contractor will carry out emergency repairs to prevent further immediate damage.

- **Does this mean the contractor will complete all repair works?**

No. The approved contractor will perform **only emergency repairs**. For example, if a glass door is damaged due to a theft, they will fix it to prevent further immediate damage. You will then need to contact your intermediary to lodge a claim, and our team will guide you on the next steps.

- **Am I entitled to this service if I only insure personal possessions and belongings?**

No. To be eligible, you must have either buildings and/or contents insured with us.

- **What is covered under Emergency Home Assistance?**

We cover emergency expenses related to telephone assistance, callout, labour, parts, and materials for the hereunder instances. Payment to the approved contractor will be made directly by us.

1. **Burst Pipes and Leak Detection:** Sudden or unexpected damage to internal tap water piping, or leaks from sanitary fixtures, fittings, or fixed water installations.
2. **Failure of Electrical Supply:** Total electrical failure due to a fault or damage to the fixed internal electrical installation.
3. **Loss or Theft of Keys:** If your home becomes insecure or access is impeded due to lost/stolen keys, damaged locks, or accidental lock-in.
4. **Breakage of Glass:** Applies if external glass windows or doors are broken by an insured peril and your home becomes insecure.

- **How many calls am I entitled to per year/policy period?**

You are entitled to three calls per year.

• **What is not covered (specific exclusions) See also General Exclusions.**

1. Claims arising directly or indirectly from or relating to the following:
 - a. external water supply pipes;
 - b. external/public electricity supply;
 - c. electrical supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems;
 - d. septic tanks;
 - e. burst or leaking flexible hoses;
 - f. leaking washing appliances that are fitted with a stop tap;
 - g. a leaking or dripping tap that needs a new washer;
 - h. natural disasters including floods, earthquakes, landslides, Ground Heave, subsidence, subterranean fire, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological events.
2. Cost and expenses in connection with any maintenance related services;
3. Any loss or damage resulting from faulty workmanship or use of faulty materials;
4. Cost of replacement parts other than those required to stop the Emergency or costs relating to the restoration of decorations, Fixtures, Fittings or landscape and the reinstatement of floors and pathways removed to deal with the Emergency;
5. Loss of keys for Outbuildings and garages;
6. Replacement of external overflows or replacing of cylinders, tanks, boilers, radiators, and sanitary ware;
7. Any pre-existing Loss or Damage arising from circumstances known to You prior to the effective date of the policy;
8. Any cost relating to the attempted repair by You or Your own contractor;
9. Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned or any equipment or services which are the responsibility or property of the utility company;
10. Any cost resulting from the breakdown of, loss of or damage to domestic appliances or other mechanical equipment;
11. Any Emergency if Your Home is Unoccupied.
12. Any Emergency in Your Home if the Buildings are Under Construction and/or Alteration.
13. Loss or damage covered under any other Section of this Policy or any other insurance policies.

For full terms and conditions, please refer to the policy wording.