

Title:

How Home Emergency Cover Can Assist The Needs Of The Over 60s

Word Count:

396

Summary:

Imagine that it is Sunday night and you are watching your favourite television show before you go off to bed for the night. The next thing you know your hot water boiler bursts and floods your home. Who are you going to call at such a late hour on a Sunday night?

Keywords:

insurance, home, house, insure, contents, buy, let, property, emergency, damage, fire, theft

Article Body:

Imagine that it is Sunday night and you are watching your favourite television show before you go off to bed for the night. The next thing you know your hot water boiler bursts and floods your home. Who are you going to call at such a late hour on a Sunday night? With a home emergency insurance policy in place, all you need to be doing is picking up the phone and calling your insurance company.

Although it would be fair to say that a number of the benefits of a home emergency insurance policy can be found elsewhere, such as in your home buildings insurance policy, with a home buildings insurance policy there may not necessarily be a guaranteed responses time. As such, your Sunday night accident may have to wait to Monday morning to have someone come and fix it. However, with a home emergency insurance policy, the response time should be immediate, to meet the needs of your emergency.

Benefits of a home emergency insurance over include:

- 24-hour call out for a locksmith in case you lose your house keys
- repair man to come and check that you do not have a gas leak
- water repairs if you have a burst boiler, pipe, drain
- roofer, should you have any problems with your roof; such as loose, dangerous tiles or a leak
- someone to come and fix your toilets if they should block
- a repairman to come and fix any window panes that may be broken

Indeed, the level of emergency service can be arranged to fit the needs of the person arranging the insurance. As such, this type of insurance is specially beneficial to the aged during the cold winter months in the UK when a number of unforeseen events can occur and when they are ill-equipped to handle the problem.

Two factors you will need to keep in mind with home emergency insurance however:

- firstly, there shouldn't be any excess payment, otherwise this negates part of the reason for having the insurance;
- second, because there is no excess payment, the insurance company will try to cap their maximum liability under the insurance (in most case to between £500 and £750). Here, you need to ensure that the cost of calling the local emergency repair man and for the materials he needs to complete the job will not significantly impact on this threshold limit.