

PLUMBING

In the event of breakage or damage to water pipes, leaking of sanitary fittings or fixed water installations in the residence. Gulf Assist will send a plumber who will carry out the necessary emergency repairs to secure your home. Gulf Assist will safeguard your home against further loss or damage 24 / 7.

ELECTRICAL

In the event of electricity failure due to fault or damage, Gulf Assist will send a fully trained technician to carry out the required emergency repairs to ensure safety within your home. Your security and safety is our main concern at all times.

LOCKSMITH

If you are locked out of your residence or have simply forgot your keys, Gulf Assist will provide a locksmith who will carry out the needed servicing to enter your home. We pride ourselves on quick, efficient servicing for our customers.

AIR CONDITIONING

In the event of damage to your Air Conditioning, Gulf Assist will provide a service technician to carry out the necessary repairs to ensure comfort within your home.

The following points will apply to all coverages:

- Gulf Assist will bear the cost of QR. 700/- for labor and materials for each emergency. This will be a maximum of 3 emergencies per year per policy (maximum charge of QR.2100/-)



HomeAssistance

أعمال السباكة

في حالة كسر أو تلف أنابيب المياه . و/أو التسريبات من التمديدات الصحية و تجهيزات المياه الثابتة داخل المسكن . ستقوم شركة الخليج للمساعدة بإرسال سباك لتنفيذ تصليح الضرر اللازم لتأمين منزلك. شركة الخليج للمساعدة ستقوم بحماية منزلك من أي خسائر أو أضرار إضافية خلال 24 / 7.

الأعمال الكهربائية

في حال تعطل التيار الكهربائي داخل المسكن المنزلي. نتيجة خلل أو تلف للشبكة الكهربائية الداخلية. سوف تقوم شركة الخليج للمساعدة بإرسال كهربائي ليقوم بتصليح الضرر اللازم لتأمين الحماية داخل منزلك. الأمان والسلامة هي شأغلنا الرئيسي في جميع الأوقات.

تصليح أقفال الأبواب:

في حال أصبح المسكن المنزلي غير آمن. أو تعذرت إمكانية الدخول إليه. وذلك بسبب فقدان أو سرقة المفاتيح أو تلف الأقفال نتيجة للسرقه أو لأي سبب عرضي. ستقوم شركة الخليج للمساعدة بإرسال فني أقفال ليقوم بتنفيذ الإصلاحات اللازمة. نحن نفخر في تقديم خدمة سريعة وفعالة لعملائنا.

تصليح التكييف:

في حالة كسر أو تلف التكييف. ستقوم شركة الخليج للمساعدة بإرسال فني تكييف ليقوم بتنفيذ الإصلاحات اللازمة لتأمين الراحة والطمأنينة داخل منزلك.

سوف يتم تطبيق التالي لجميع التغطيات :

- سوف تتحمل شركة الخليج للمساعدة تكلفة الأيدي العاملة التي يتم إستدعاؤها وكذلك المواد اللازمة للإصلاح لكل حالة طارئة بحد أقصى وقدره ٧٠٠ ريال قطري. وكذلك بحد أقصى قدره ثلاث حالات طارئة خلال السنة التأمينية لكل وثيقة تأمين (بحد أقصى ٢١٠٠ ريال قطري).



المساعدة في المنزل

HOME EMERGENCY ASSISTANCE MASTER POLICY DOCUMENT

Definitions

“Insurer” or “The Company” means:

The Insurance Company, **Qatar Insurance Company**, registered and authorized in the country in which this insurance policy is issued and subscribed.

“The Assistance Company” means:

GULF ASSIST, the company provided by the Insurer for the purpose of supplying the covers of this policy, directly or by means of its network, on the Insurer’s behalf.

The Insured: The Insured as owner and occupier or Landlord of the Domestic dwelling house for which the Insured arranged the purchase of a Home Emergency Assistance Policy issued by the Insurer.

Territorial Limits: Qatar - Doha

Building/Home/Dwelling: Means any Private or Rented Domestic Dwelling, constructed of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt.

Emergency Repair: An Emergency Repair is defined as the repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage as a result of an unforeseen or sudden occurrence which results in damage to your domestic dwelling demanding immediate action.

Plumbing means: Damages of house fixed plumbing /fitting, producing damages to the property of the Insurance Holder or third persons / parties. The community property or third parties plumbing, will not be considered relevant to housing, although they could be located in the insurance holder’s area.

Electricity means: Lack of electric supply in some of the dwelling installation phases, whenever the origin of the damage is located within the domestic dwelling.

Locksmith means: Any risk impeding the insurance holder’s access to the building, being necessary the intervention of a Locksmith or emergency services, by no other alternative route.

Glasswork: Breaking of windows or any other vertical crystal surface belonging to the window structure, as long as the breakage determines a lack of protection from environmental accidents or any third party hostile action.



Cover

Company undertake to provide an Emergency Repair Service to secure the dwelling and prevent further damage or loss occurring. It does not undertake to carry out full repairs, all repair works are subject to the limitations of cover and to the following definitions, conditions and exclusions as described herein. This policy is not a replacement for a Home Insurance Policy and is not a maintenance Contract for the domestic dwelling.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair (Plumbing, Electrical, Locksmith, Glazing) will be borne by GULF ASSIST, up to a maximum of QTR 700/= for each emergency, with a maximum of three emergencies in any one year (QTR 2100/= per year).

Plumbing

In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations

within the domestic dwelling, GULF ASSIST will send a Plumber, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair will be borne by GULF ASSIST, up to a maximum of QAR 700/= for each emergency.

In the event that the cost of Emergency Repair exceeds the maximum allowable, the difference will be borne by the client.

Electrical

In the event of failure of electrical supply within the domestic dwelling as a result of a fault or damage to the internal electrical installation, GULF ASSIST will send an Electrician, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair will be borne by GULF ASSIST, up to a maximum of QAR 700/= for each emergency.

In the event that the cost of Emergency Repairs exceeds the maximum allowable, the difference will be borne by the client.



Locksmith

In the event of the domestic dwelling being made insecure or if it is impossible to gain entry, due to loss or theft of keys or damage to locks as a consequence of theft or any accidental cause, in the event that a child may have locked themselves in a room, GULF ASSIST will send a Locksmith, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage when the condition of such installations permit such repair.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair will be borne by GULF ASSIST, up to a maximum of QAR 700/= for each emergency.

In the event that the cost of Emergency repairs exceeds the maximum allowable, the difference will be borne by the client.

Glazing

In the event of breakage of Glazing to external windows or doors which render the domestic dwelling insecure, GULF ASSIST will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure.

GULF ASSIST undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, GULF ASSIST will board up to secure the dwelling and eliminate the Emergency.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair will be borne by GULF ASSIST, up to a maximum of QAR 700/= for each emergency.

In the event that the cost of Emergency repairs exceeds the maximum allowable, the difference will be borne by the client.

SERVICE LEVEL AGREEMENT

In the event of the usage of any the above **HOME ASSISTANCE EMERGENCY** services, our providers adhere to a maximum time limit of 90 minutes to arrive at place of emergency following phone call.

EXCLUSIONS

Plumbing

GULF ASSIST shall not be liable for:

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the domestic dwelling.
- ◆ The repair of damage arising from seepage/leaking or dampness even as a result of breakage or damage of the piping or other installations.
- ◆ The repair of air conditioning installations, electrical showers, water filtration units, Jacuzzis, drains and septic tanks outside of the dwelling house.



Electrical

GULF ASSIST shall not be liable for

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the domestic dwelling.
- ◆ Repair to lighting such as bulbs or fluorescent tubes.
- ◆ Free standing electrical installations, such as lamps, home appliances.
- ◆ Alarm systems, telephone systems.

Glazing

GULF ASSIST shall not be liable for:

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the domestic dwelling.
- ◆ Any work to double glazed units where one pane has remained intact.

Locksmith

GULF ASSIST shall not be liable for:

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the domestic dwelling.
- ◆ Any work to internal doors, etc.
- ◆ Any work to external doors or windows when access is possible by an alternative route.
- ◆ Any work to mechanical shutters, automatic garage doors.
- ◆ Any work to external doors not accessing the domestic dwelling direct.

General Exclusions

GULF ASSIST shall not be liable for:

- ◆ Any emergency brought about by an avoidable, willful, or deliberate act committed by you or anybody permanently residing with you.
- ◆ Damage as a result directly or indirectly of war, civil war, armed conflict, insurrection, terrorism, revolt, rebellion, riot, strike and any other eventuality which effects the security of the State or Public Order.
- ◆ Damage to household contents.
- ◆ Loss or damage occasioned by pressure waves by aircraft and other aerial devices traveling at sonic or supersonic speeds.
- ◆ Loss or damage resulting or arising from:



- (a) Ionizing radiations or contamination, radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) Radioactive toxin, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear components.
- (c) Any liability or consequential loss from any act performed in the execution of the Emergency assistance provided.

Conditions

- ◆ The dwelling should be maintained in good state of repair.
- ◆ No benefit shall be payable unless GULF ASSIST has been notified and has authorized assistance through the medium of the telephone number provided.
- ◆ 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 GULF ASSIST.
- ◆ In the event of cancellation of the Policy by the Insured, no return of Premium shall be allowed in respect of the Assistance Premium.
- ◆ Any components of the dwelling and parts thereof, which are falling or showing signs of wear and tear, shall be replaced as soon as possible after the discovery of a defect.

Please have the following information available when you call;

- ◆ your home telephone number
- ◆ your full home address
- ◆ your policy number
- ◆ a description of the problem
- ◆ a telephone number where you can be contacted.

Complaints

Any complaint received should be forwarded to the Quality Department and the timeframe of settlement is two working days unless the complaint is complex and requires further investigations and /or additional documentation.

WE ARE RESPONSIBLE ONLY FOR EXPENSES INCURRED WITH OUR PRIOR APPROVAL

If your home has been broken into, the matter should be reported to **Qatar Insurance Company** , prior to calling Home Emergency Assistance line.

