

SPECIAL CONDITIONS
ASSURIA HOME ASSISTANCE

VERSION JUNE 2021



ZEKER IS ZEKER



TABLE OF CONTENTS

These special conditions constitute a whole with the terms and conditions and the glossary.

Article 1	Definitions	2
Article 2	Territorial scope	2
Article 3	Extent of coverage	2
Article 4	Damage covered	2
Article 5	Exclusions	2
Article 6	Claim settlement	3
Article 7	Transfer of ownership	3

The following special conditions Assuria Home Assistance are in force in addition to the terms and conditions Private Insurance and the special conditions Assuria Home and Home Contents insurance.



DEFINITIONS

Article 1

1. **Emergency assistance provider:** Assuria Schadeverzekering N.V., hereinafter referred to as 'Assuria' or the agency so designated by Assuria.
2. **Emergency service:** Assuria Home Assistance 177.

TERRITORIAL SCOPE

Article 2

This insurance is in force in Suriname.

EXTENT OF COVERAGE

Article 3

The following shall apply to all the causes of damage mentioned under article 4:

1. That the maximum annual cover is SRD 6,000.00 or EUR 300.00 or USD 300.00.
A maximum of 2 (two) claims per year may be submitted, however, the benefits, collectively, will not exceed the above mentioned annual coverage.
2. That the right to assistance solely exists if in advance the assistance was called for via Assuria or the emergency assistance provider as designated by Assuria. The assistance is thus established through the intervention of Assuria. That there is no entitlement to the aforesaid assistance and/or compensation of costs, on grounds of any other insurance or arrangement, whether or not from an earlier date.

COVERAGE

Article 4

1. Electricity failures: the costs of eliminating sudden electrical failures of the Water Pressure Pump and Air Conditioning.
2. Clogged sewerage: the cost of unblocking the sewer indoors and in the yard.
3. Chapped or cracked water pipes: the costs of repair to water pipes due to breakage, blockage or any other suddenly occurring defect indoors.
4. Being locked outside or inside: the costs to help the insured person who has no access to his own home or is closed inside his own home by key breakage, loss or theft of keys or any other cause, to be able to go outside or inside his house again.
5. Emergency measures after burglary: the costs of sealing the break-in points.
6. Emergency measures in case of damage to the roof due to a fallen tree, branch or a fallen object (bullets, drones, model airplane, fireworks).
7. The renewal of the pressure switch of the hydrophore and the float of the duro-tank.



EXCLUSIONS

Article 5

The following is excluded from this coverage:

1. Water pipes outside the house: cost of repair to outside taps and the connected water pipe to the tap point and all water pipes that are outside your home.
2. Inferior installation and / or maintenance: faults, wear, defects or blockages resulting from inadequate maintenance, construction errors, inferior installation and dilapidation of the house.
3. Other devices: damage to devices, other than those mentioned in article 4, which are connected to the electricity network are excluded from this coverage.
4. No identification: the insured person who cannot identify himself towards the emergency assistance provider, hired by Assuria, will not get any help to get inside or outside his home.
5. Cause prior to the inception date of the insurance: failures, malfunctions, or blockages arising prior to the inception date of the insurance and as regards to which it is plausible that the insured was, or could have been aware of.
6. No adequate repairs or maintenance: if, after notification of one or more failures the adequate repair or maintenance recommended by the repairer is not carried out by the insured, there shall be no coverage for a following notification that relates to one and the same failure or the same defect.

CLAIM SETTLEMENT

Article 6

1. As soon as you have reported a covered loss or failure, Assuria will deploy an emergency assistance provider for you. If possible, the failure will be remedied within 24 hours.
2. In non-urgent cases (at the discretion of the emergency assistance provider) the failure will be remedied as soon as possible and this from Monday to Sunday between 6:00 and 00:00 hrs.
3. The emergency assistance provider shall have access to the house at the agreed time. If this is not the case, then a message will be left behind and the travel costs shall be borne by the policyholder.
4. The bill for repairs shall be directly sent to the insurer by the repair company. If the costs of repair are beyond the policy cover of the Assuria Home Assistance, the insured party shall be indebted such costs of repair to the emergency assistance provider. Where the costs exceed the limit of coverage, these shall be borne by the policyholder.

TRANSFER OF OWNERSHIP

Article 7

Upon selling the house, the insurance ends the moment the risk passes to the new owner.