**Home Assist / Pick-up & Delivery**

It is hereby understood and agreed that subject to the terms, conditions and exclusions of the policy and this endorsement the cover granted by the within mentioned policy is deemed to be extended to include:

 **SECTION III: HOME ASSISTANCE**

## Cover

The 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 the Company, up to a maximum of BHD 70/= for each emergency, with a maximum of three emergencies in any one year (BHD 210/= per year).

1. **Plumbing**

In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations within the domestic dwelling, the Company 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 the Company, up to a maximum of BHD 70/= for each emergency.

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

1. **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, the Company 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 the Company, up to a maximum of BHD 70/= for each emergency.

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

1. **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, the Company 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 the Company, up to a maximum of BHD 70/= for each emergency.

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

1. **Glazing**

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

The Company undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, the Company 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 the Company, up to a maximum of BHD 70/= for each emergency.

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

## Exclusions

**Plumbing**

The Company 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**

The Company 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**

The Company 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:**

The Company 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**

The Company shall not be liable for:

• Any emergency brought about by an avoidable or 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, stick 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 travelling at sonic or supersonic speeds

• Loss or resulting or arising from:

A. lionizing 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 the Company 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 the Company.

• 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.

• The assistance company is responsible only for expenses incurred with his prior approval.

**SECTION II: Pickup & Delivery**

Assistance Company shall provide Car Pickup and delivery bundle of services, up to the maximum number of services per year mentioned in the Annex I as the following:

1. Pickup and delivery for routine maintenance

2. Taxi service for routine maintenance

3. Pickup and delivery for annual traffic directorate inspection and registration

4. Annual traffic directorate car registration through post

5. Airport Drop off Benefit.

(as hereinafter defined), to the Beneficiaries under the terms of this Agreement.

# Services

* **Pickup and delivery for routines maintenance:** picking up customer car from his/her location to do the necessary maintenance required and deliver it back to customer location, Note: The service needs booking 48/H in advance.
* **Taxi services for routines maintenance:** provide Taxi service to pick him/her from the his/her location and drop it to the car services centre or the opposite. Note: The service needs booking 48/H in advance.
* **Traffic inspection and car registration:**  Provide service of picking up customer car from his/her location to the traffic directorate to do the annual traffic inspection and deliver back the car to customer location, completing the service by register the car in the post office Note: The service need booking 48/H in advance.
* **Car Registration through post:**  register customer car in the post office. Note: The service needs booking 48/H in advance.
* **Drop off airport Benefit:** Provide taxi service of picking up customer from his/her location and drop him to the airport up to 2 free services per year. Note: The Service Needs Booking 48/H in Advance.

1. **Conditions**
2. The customer hereby authorizes the assistance company to do the necessary services as per the services order mentioned in the service form and grant permission to the assistance company representative person to operate the vehicle on the road for the purpose of providing the services requested.
3. The customer hereby confirms that his car has a valid Comprehensive Motor Insurance (motor third party plus own damage insurance) which will cover any accidents or losses occur while providing the services.
4. The assistance company will be responsible to pay any traffic accident fee or the excess amount applied under the Comprehensive Motor Insurance mentioned in point 2 above in case an accident occurred while providing the services by the assistance company representative person. However, the assistance company or the insurer will not be liable for any increase in the car’s renewal premium as a result of an accident.
5. The customer certifies that there are no valuables or personal items left inside the vehicle and he/she will not claim for any loss of or damage to valuables or personal items afterwards.
6. The assistance company will be responsible only for any traffic offence happened during the service period as per the period mentioned in the check list form of pickup and delivery time.
7. The assistance company will not be responsible of any breakdown or repair cost happened during the service period.
8. The assistance company must receive the vehicle with enough fuel to provide the service and gulf assist will be not responsible for any fuel cost.
9. The customer must pay to the assistance company in advance the service fee in addition to other related fees such as traffic fines, maintenance cost or others.
10. The Customer must ask for payment receipt from the assistance company representative person. The assistance company will not be responsible to reimburse any extra payment paid to the company representative person without payment receipt.
11. The customer must sign the vehicle check list form while handing over his vehicle at service inception and receiving it back.
12. For traffic inspection service, the assistance company will not be responsible in case the vehicle did not pass the traffic inspection.
13. For routine maintenance service, the assistance company will not be responsible of any repair requested by the customer and is not repaired by the workshop.
14. On receiving the vehicle, the customer is required to conduct a vehicle inspection. Should the customer take the delivery of the vehicle, it is assumed that he/she is satisfied with the service and there are no damage claims that will be entertained after delivery is taken.
15. Customer must sign and mention the date and time of handing over and receiving back the vehicle.
16. In case there is any complain customer should inform the assistance company representative immediately, Mention his remarks on the form and also call GA contact center and raise the complaint immediately.
17. The service is to be booked at least 48 hours in advance
18. Only one car will be dispatched to the customer location, regardless of the number of passengers or baggage volume.
19. For avoidance of doubt, pick up service from the airport is not covered.
20. An unutilised booking will be counted as one service utilised.
21. **Pickup and Delivery services requirements**
	1. Vehicles pickup & delivery routine maintenance service requirements:
* Contact person in the workshop if there is specific person to whom the car shall be delivered.
* Type of maintenance needed also that will be mentioned in the GA pick up & delivery inspection form and get the customer signature on it while picking the vehicle from the customer
	1. Vehicles inspection & registration requirements
* Original renewed insurance card
* Original Ownership card.
* The address needed to receive registration documents.
* Original traffic form signed by the owner of the vehicle.
* Traffic fines need to be paid along with amount (if there is any)
	1. Information required to consults the Government website for traffic fines:
* Full name of the customer
* CPR No
* Block No
* Expiry date of the smart card.
* Car plate No
	1. Vehicles registration through post requirements:
* Original renewed insurance card
* Original Ownership card.
* The address where to receive the registration documents.
* Original traffic form signed by the owner of the vehicle.

**DEFINITIONS**

**Insurer** or **The Company** means:

The Insurance Company, ***BAHRAIN NATIONAL INSURANCE* B.S.C**registered and authorized in the country in which this insurance policy is issued and subscribed.

**The Assistance Company** means: **GULF ASSIST B.S.C**., 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 Person means:** The owner of the Insured Vehicle and/or the Usual Driver of the Insured Vehicle if different from the owner and/or the Insured as owner and occupier or Landlord of the Domestic dwelling house for who the Insured arranged (or intends, in the immediate future, to arrange) the purchase of a Home Emergency Assistance Policy through Bahrain National Insurance B.S.C

**Beneficiary means:**

* + - 1. The insured person.
			2. The spouse, children (aged 17 years or less) or parents of the Insured Person permanently residing with the Insured Person.
			3. The Usual Driver of the Vehicle if different from the owner of the vehicle..

**Usual Driver means:** A person specified by name in the Policy provided that such person is licensed to drive the Insured Vehicle.

**Insured Vehicle means:** The Vehicle designated in the Policy provided that:

1. The Vehicle is not used for public transport of persons or merchandise, or for hire with or without driver.
2. Does not exceed 3,500 kilograms in weight.

**Usual Country of Residence means:** The country where the policy is issued and in which the Usual Place of Residence of the Beneficiary is.

**Usual Place of Residence means:** The home or permanent residence of a Beneficiary in the usual country of residence.

**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.

**Glass work:** 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.

**Geographic Limits**

The provision of the benefits as stipulated in the Sections I and II covers will produce their effects as following:

* Home Assistance throughout the territory of KINGDOM OF BAHRAIN Only
* Pickup & Delivery throughout the territory of KINGDOM OF BAHRAIN Only

**HOW THE INSURED SHOULD APPLY FOR ASSISTANCE/ SERVICE?**

Immediately after the occurrence of any event that could be included in any of the guarantees described previously, the beneficiary or any other person acting on his/her behalf should contact Gulf Assist Alarm Centre in the shortest possible time, in every case, in order to receive the assistance and any indication on the procedure to follow at:

|  |  |
| --- | --- |
| Gulf Assist Alarm Centre | **Numbers** |
| **Home Assistance** | **17576642** |
| **Pickup and Delivery Services** | **17218925** |
| By dialling our Emergency number, he/she will be prompt to provide:▪ Full name of the insured.▪ Identity card number.▪ Phone number.▪ Information relating the Insured Vehicle / house.▪ Other relevant data for providing the assistance. |
| ***Spoken Languages: Arabic, English French, Spanish, &.Persian***  |