



EMERGENCY HOME ASSISTANCE SERVICES

"NATION ASSIST" shall provide the Emergency Home Assistance Services (as hereinafter defined), to the Registered Member's/ Beneficiary under the terms of this Services Program.

Definitions

"Beneficiary" shall mean the Owner / Tenant who owns/ resides in a Building/ Home/ Dwelling that is registered with Nation Assist for the Emergency Assistance Services.

"Benefits" shall mean the Emergency Home Assistance Services available to the Registered Member / Beneficiaries under this Emergency Home Assistance Program.

Building/Home/Dwelling: Means any Private or Rented Domestic Dwelling, constructed of brick, stone or concrete and roofed with slates, tiles, concrete, or asphalt, that is enrolled with Nation Assist for the Emergency Home Assistance Services.

Emergency Repair: An Emergency Repair is defined as the repair necessary to render the Registered Member / Beneficiary's enrolled 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 Registered member's / Beneficiary enrolled domestic dwelling demanding immediate action.

Electricity means: Lack of electric supply in some of the Registered Member's / Beneficiary enrolled dwelling installation phases, whenever the origin of the damage is located within the Registered Member's / Beneficiary's enrolled domestic dwelling.

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.

Locksmith means: Any risk impeding the Registered Member's / Beneficiary's access to the enrolled building, being necessary the intervention of a Locksmith or emergency services, by no other alternative route.

Plumbing means: Damages of house fixed plumbing /fitting, producing damages to the property i.e. enrolled Domestic Building of the Registered Member/ Beneficiary. The community property or third parties plumbing, will not be considered relevant to housing, although they could be located in the Registered Member's/ Beneficiaries area.

"Service Fees" shall mean the amount paid by the Registered Member / Beneficiary to NATION ASSIST WLL as defined in the Fees/ Tariff section in our website/ Mobile Application.

Cover

Nation Assist undertakes to provide an Emergency Repair Service to secure the Registered Member's / Beneficiary's enrolled 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 under this Services Program and to the following definitions, conditions and exclusions as described herein. This Home Assistance



Service Program is not a replacement for a Home Insurance Policy with any Insurer 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 Nation Assist, up to a maximum of BHD 70/- for each emergency, with a maximum of three emergencies in any one year (BHD 210/- per year).

Membership Usage and Validity: Emergency Home Assistance program for all Registered Members/ Beneficiary is valid for 12 months from the date of membership enrollment with Nation Assist.

Description of Services/ Benefits

Plumbing

In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations within the Registered Member's / Beneficiary's enrolled domestic dwelling, Nation 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 Nation Assist as per the limits mentioned under the cover section.

In the event that the cost of Emergency Repair exceeds the maximum allowable limit mentioned in cover section, the difference will be borne by the Registered Member/ Beneficiary.

Note: (Not Covered)

- Community Property
- Third Parties Plumbing
- Changing of Water Mixer
- Changing of Water Heater
- Changing of Water Pump
- Changing of Toilet Sets
- Any other maintenance repairs

Electrical

In the event of failure of electrical supply within the Registered Member's / Beneficiary's enrolled domestic dwelling as a result of a fault or damage to the internal electrical installation, Nation 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 Nation Assist as per the limits mentioned under the cover section.

In the event that the cost of Emergency Repair exceeds the maximum allowable limit mentioned in cover section, the difference will be borne by the Registered Member/ Beneficiary.

Note: (Not Covered)

- Changing of Power Socket (only if the socket cause danger or fire hazard)
- Changing of Wire Installation
- Distributor Box

- Fixed Electrical Appliances
- Any other maintenance repairs

Locksmith

In the event of the Registered Member's / Beneficiary's enrolled 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, Nation Assist will send a Locksmith, who will carry out the Emergency Repair necessary to render the enrolled dwelling safe and/or secure the enrolled 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 Nation Assist as per the limits mentioned under the cover section.

In the event that the cost of Emergency Repair exceeds the maximum allowable limit mentioned in cover section, the difference will be borne by the Registered Member/ Beneficiary.

Note: (Not Covered)

- Changing Door Locks/Handles
- Changing Electrical lock switch
- Any other entry which are not the main dwelling entry
- Any other maintenance repairs

Glazing

In the event of breakage of Glazing to external windows or doors which render the Registered Member's / Beneficiary's enrolled domestic dwelling insecure, Nation Assist will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure by changing the glazing by a temporary single sheet or block the opening by wooden sheet

Nation Assist undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, Nation 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 Nation Assist as per the limits mentioned under the cover section.

In the event that the cost of Emergency Repair exceeds the maximum allowable limit mentioned in cover section, the difference will be borne by the Registered Member/ Beneficiary.

Note: (Not Covered)

- Repair of window/door frame
- Changing of double glaze
- Changing of cracked glass
- Any other maintenance repairs



EXCLUSIONS

Plumbing

Nation Assist shall not be liable for:

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the Registered Member's / Beneficiary's enrolled 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

Nation Assist shall not be liable for

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

Locksmith

Nation Assist shall not be liable for:

- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the Registered Member's / Beneficiary's enrolled 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.

Glazing

Nation Assist shall not be liable for:

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

General Exclusions

Nation Assist shall not be liable for:

- ◆ Any emergency brought about by an avoidable, willful, or deliberate act committed by Registered Member/ Beneficiary or anybody permanently residing with Registered Member/ Beneficiary.



- ◆ 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.
- ◆ Any work other than 'Emergency Repair' as defined.
- ◆ Any work undertaken not within the domestic dwelling.
- ◆ Any maintenance repairs

Conditions

- ◆ The Enrolled dwelling should be maintained in good state of repair.
- ◆ No benefit shall be payable under this Service Program unless Nation Assist has been notified and has authorized the assistance through the medium of the telephone number provided.
- ◆ Your Nation Assist Membership Number (or Insurance Company's Policy Number, if bought through Insurance Company) must be quoted when calling for assistance and the relevant identification document to be produced on the demand of the Operator, Tradesman or other nominated agent of Nation Assist.
- ◆ In the event of cancellation of the Membership by the Registered Member/ Beneficiary, no return of the Services fee shall be allowed in respect of the Home Assistance Service Program
- ◆ 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.

HOW TO REQUEST ASSISTANCE?

The Registered member/ Beneficiary should contact Nation Assist seeking the Covered Benefits and Services and avoid reimbursement procedures.

Since the appearance of an event that could be included in any of the Services described above, the Registered member/ Beneficiary or any person acting in his place will necessarily contact, in the shortest possible time, in every case, the Call Center (24 Hrs./7 days) mentioned below, which will be available to help any person.



In the event of any services covered under the membership, the liability of Nation Assist shall be conditional on the Registered member's/ Beneficiary claiming the benefit having complied with and continuing to comply with the terms of this Services Program.

If a Benefit Covered by the Membership or assistance is needed, the Registered member's/ Beneficiary shall:

- 1) Take all reasonable precautions to minimize the loss.
- 2) Make "NO" admission of liability or offer promise or payment of any kind.
- 3) As soon as possible contact Nation Assist to notify the incident stating the Benefits required, and provide all relevant information:

Contact Number : 00973 17 558 555

e-mail: info@nassistbh.com

Please have the following information available when you call;

- ◆ your home telephone / mobile number
- ◆ your full home address
- ◆ your Membership number / Insurance Company's Policy Number (if bought through Insurance Company)
- ◆ a description of the problem / service issue at the enrolled building
- ◆ a telephone / mobile number where you can be contacted.

Nation Assist is NOT liable in respect of any Service, which would otherwise be payable under this Membership, should there be another Membership/Service package in force Covering the same contingencies.