**Take cover!**

Home emergencies may be more common than you realise – would you be prepared?

New research by NFU Mutual has revealed the scale and variety of nightmare emergencies which home owners can be forced to deal with. The research shows that broken boilers, plumbing problems and power supply failures are among people’s biggest fears, while there can be steep costs facing those who don’t have home emergency cover.

* 48% of people have experienced a home emergency in the past two years

Biggest home emergency concerns are:

* 19% Heating system failure
* 17% Power supply failure
* 15% blocked or flooded drains
* 13% Vermin infestation
* 12% Home security
* 7% Roof damage
* 5% Broken toilet

**Would you have to pay over £500?**

For those who paid for repairs themselves, 21% of those surveyed paid over £1,000 for heating system failures. Others paid over £500 due to:

* 27% Heating system failure
* 25% Roof damage
* 18% Home security
* 14% Power supply failure
* 8% Blocked or flooded drains
* 7% Vermin infestation
* 1% Broken toilet

One in five people have experienced an emergency involving their heating system in the past two years.

42% of those surveyed paid to have their heating system fixed out of their own pocket.

35% were able to claim on their insurance.

Talk to your local NFU Mutual Agent, nfumutual.co.uk/branches, about our Home Emergency Cover extension, or call 0808 250 9755 Mon-Fri: 8am-8pm; Sat: 9am-12pm

This cover is available to all new Home & Lifestyle customers and existing Home & Lifestyle policy holders at renewal. £1,000 limit per claim. Terms and conditions apply.

NFU Mutual Home Emergency Cover extension: Protection against the unexpected exactly when you need it, for just £27.50 per year.

nfumutual.co.uk/hec