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What is the research?

Home Emergency Insurance and Assistance in Europe is a report and associated PartnerBASE database about the market for this specialized type of cover in ten countries in Europe: Belgium, France, Germany, Italy, the Netherlands, Poland, Portugal, Spain, Sweden, and the UK. <http://www.bharatbook.com/market-research-reports/finance-market-research-report/home-emergency-insurance-and-assistance-in-europe.html>

In essence, the term home emergency insurance and assistance™ encompasses policies that are sold on a stand-alone basis, or bundled with household insurance, banking products or utility services, that cover one or more of the following home-related problems:

- malfunctioning of gas boilers, gas supply pipes or gas central heating;
- problems with plumbing, drainage and water supply pipes;
- electrical emergencies and breakdowns.

Moreover, in several European markets, other types of cover are sometimes included within home emergency policies, most notably key or lock emergency insurance. In some cases, policies may also extend to other services such as emergency accommodation, child care, pet care or even psychological assistance following an emergency.

What is the rationale?

A number of factors combine to form a firm rationale for a report and database about home emergency insurance and assistance in Europe. First and foremost, this is the first ever focused publication on the subject on a pan-European basis. This is curious given the facts that the market is estimated by Finaccord to be worth as much as EUR 2.65 billion across ten European countries in 2010 and that is growing rapidly in some countries.

Moreover, home emergency cover potentially represents a development opportunity for a variety of different distributors and providers. Over and above dedicated assistance firms that may specialize exclusively or in part in the field of home assistance, insurance companies can also develop home emergency insurance and assistance propositions that they can combine within their regular household insurance, sell on a stand-alone basis or distribute through other organizations.

In addition, as distributors and sometimes as service providers, energy and water firms can also enhance their core revenues through cross-selling home emergency cover. Indeed, in the UK, Centrica's residential services segment contributed GBP 1.41 billion in gross revenues out of total gross revenues of GBP 12.57 billion at its downstream UK division in 2009, thereby making up 11.2% of the total. Furthermore, the same segment generated GBP 233 million in operating profits in the same year, accounting for 23.0% of total downstream UK operating profits which amounted to GBP 1.01 billion. Market Research

For more information kindly visit :

Home Emergency Insurance and Assistance in Europe

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