

Uinsure Landlord Insurance

Policy Summary

This is a summary of cover available under Uinsure Landlord Insurance. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Uinsure on request.

Uinsure Landlord Insurance

Uinsure Landlord Insurance is an annual property insurance contract underwritten by a select panel of leading UK insurers. The insurer for your policy will be clearly indicated on your policy schedule.

Uinsure Landlord Insurance offers a buildings and landlords contents policy where the maximum claim limit for buildings and landlords contents is shown on your schedule. Buildings and landlords contents cover is available for properties with no more than 5 bedrooms.

The maximum claim limit for buildings must be high enough to cover the cost of rebuilding your property and for landlords contents must be high enough to replace, as new, all the landlords contents of your property.

The different sections or extensions of cover available are buildings, landlords contents (both of which allow you to choose whether you include cover for accidental damage and malicious damage by a tenant), Let Home Emergency Optional Cover and Landlord Legal Expenses & Rent Guarantee Optional Cover. The sections and extensions of cover you have chosen and the maximum claim limit are shown on your policy schedule.

Main benefits

If you have chosen buildings cover, we will cover the structure of your property including outbuildings, garages, garden walls, gates, fences, paths and drives against loss or damage from specific perils (for example – fire, flood, storm or vandalism), as summarised on the next page and detailed in your policy booklet.

If you have chosen landlords contents cover, we will cover your household goods and furnishings within your tenanted property against loss or damage from specific perils (for example – fire, flood, storm or vandalism), as summarised on the next page and detailed in your policy booklet.

Significant Features and Benefits - Section 1 & Section 2

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your Policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your policy booklet
Damage to the buildings caused by fire and smoke, earthquake, explosion, lightning, aircraft, riot & civil commotion, impact, breakage or collapse of communication aerials, falling trees or branches, telegraph poles or lamp posts, theft or attempted theft, malicious acts/vandalism, flood, escape of water or oil, subsidence, heave or landslip, or storm	✓	N/A	Either £600,000, or if your property is a flat or converted flat then you will have provided us with a specific re-build cost of your property.	Section 1 – Buildings
Trace and access the source of a leak for escape of water and escape of oil causes	✓	N/A	£5,000	Section 1 – Buildings
Loss or unauthorised use of metered electricity, gas or water	✓	N/A	£1,500	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	✓	N/A	Up to the maximum claim limit for buildings.	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	N/A	Up to the maximum claim limit for buildings.	Section 1 – Buildings
Loss or theft of keys	✓	N/A	£500	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 million	Section 1 – Buildings
Damage to the landlords contents caused by fire and smoke, earthquake, explosion, lightning, aircraft, riot & civil commotion, impact, breakage or collapse of communication aerials, falling trees or branches, telegraph poles or lamp posts, theft or attempted theft, malicious acts/vandalism, flood, escape of water or oil, subsidence, heave or landslip, or storm	N/A	✓	£15,000	Section 2 – Landlords contents
Landlords contents in an outbuilding or garage	N/A	✓	£1,000	Section 2 – Landlords contents
Landlords contents in the open	N/A	✓	£500	Section 2 – Landlords contents
Public and personal liability	N/A	✓	£2 million	Section 2 – Landlords contents
Liability for domestic employees	N/A	✓	£5 million	Section 2 – Landlords contents
Loss of rent and/or cost of alternative accommodation	✓	✓	20% of either the buildings or landlords contents maximum claim limits.	Section 1 – Buildings Section 2 – Landlords contents
Accidental and malicious damage optional cover				
Accidental damage or Malicious damage caused by a tenant to buildings and landlords contents	✓	✓	Up to the buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Landlords contents

Significant exclusions and limitations - Section 1 & Section 2

Detail	What is not insured	Section that applies
Policy conditions Matching pairs or sets	Please refer to the policy conditions section of your policy booklet for full details. <ul style="list-style-type: none"> We will not pay for the cost of replacing, recovering, remodelling or loss in value of undamaged items of a matching pair or set. See page 8 for full details of this exclusion. 	All sections
General policy exclusions	Please refer to the policy exclusions section of your policy booklet for a full list of policy exclusions. <ul style="list-style-type: none"> Property more specifically covered by another policy of insurance. Claims arising from wear and tear or gradual deterioration. Any reduction in the market value of any property following its repair or reinstatement. 	All sections

Detail	What is not insured	Section that applies
Buildings Storm or flood Escape of water subsidence Malicious damage	Please refer to 'What is not insured' under 'Section 1 buildings' in your policy booklet for full details of the exclusions that apply. <ul style="list-style-type: none"> to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates and fences, swimming pools, tennis courts. whilst the buildings are Unoccupied for 30 days or more caused by erosion of the coast or riverbank. that originated prior to the commencement of this insurance. by any Tenant or person lawfully on the property (unless accidental and malicious damage optional cover is chosen). 	Section 1 – Buildings
Landlords Contents Theft or attempted theft Malicious damage	Please refer to 'What is not insured' under 'Section 2 landlords contents' in your policy booklet for full details of the exclusions that apply. <ul style="list-style-type: none"> By any tenant or person lawfully on the property. Loss or damage whilst the buildings are unoccupied for 30 days or more. by any tenant or person lawfully on the property (unless accidental and malicious damage optional cover is chosen). 	Section 2 – Landlords contents
Optional cover Accidental and malicious damage optional cover	Please refer to 'What is not insured' under 'Section 1 buildings - Accidental and Malicious damage optional cover' and 'Section 2 Contents - Accidental and Malicious damage optional cover' in your policy booklet for full details. <ul style="list-style-type: none"> caused by vermin; fungus; insects or domestic pets. Any amount recoverable from the tenant up to the total amount of the initial tenancy deposit as detailed on the tenancy agreement. 	Section 1 - Buildings Section 2 – Landlords contents

Significant Features and Benefits, Exclusions and Limitations - Section 3 & Section 4

Detail	What is insured	Significant Exclusions or Limitations
Section 3 - Let Home Emergency Optional Cover	<p>This is a home emergency insurance policy covering emergency call out fees and repair costs for let properties as detailed below:-</p> <p>The failure or breakdown of the primary heating system</p> <ul style="list-style-type: none"> Damage, blockage or breakage of the drains or plumbing system Damage to or failure of external doors, windows or locks Blocked toilet units Failure of the domestic electricity, gas or water supply Loss of the only available keys to the home <p>This policy is administered by Legal Insurance Management and is underwritten by Ageas Insurance Limited.</p>	<p>The primary exclusions and limitations under this policy are:-</p> <ul style="list-style-type: none"> A central heating boiler which is <ul style="list-style-type: none"> more than 15 years old has not been subject to an annual service is over 70 kilowatt Solar heating systems The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply Garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks Claims relating to properties being left unoccupied for more than 30 or more consecutive days Goods or materials covered by a manufacturer's, supplier's or installer's warranty The failure of equipment or facilities which is as a result of them not being installed, maintained or serviced in accordance with statutory regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use. A residence having more than 10 rooms Replacing or adjusting any decorative part of any equipment <p>The limit of cover under this policy is £250 per claim and £500 in any one period of insurance.</p>
Section 4 - Landlord Legal Expenses & Rent Guarantee Optional Cover - Parts 1A - 1E	<p>This policy provides a £25,000 limit of indemnity designed to cover the cost of professional fees charged by a claims handler or solicitor following a specific occurrence, as detailed below.</p> <ul style="list-style-type: none"> Breach of Tenancy Agreement Pursuit of Rent Arrears Eviction Tax, VAT, PAYE & NIC Investigations Legal Defence 	<ul style="list-style-type: none"> The jurisdiction and territorial limits of the policy is The United Kingdom Any claim made within 60 days of the first period of insurance An up to date satisfactory tenant reference must have been obtained prior to the granting of the tenancy Where it is considered unlikely a reasonable settlement of the claim will be obtained or the potential settlement amount of the claim is disproportionate compared with the time and expense incurred in pursuing or defending the claim Where it is considered unlikely that we will recover the sums due and/or awarded Where it may cost more to handle a claim than the amount in dispute Claims where the tenancy agreement commenced more than 31 days after the date of the tenant reference Where the amount in dispute is less than £250 including VAT 1 month's rent will be deemed as the excess under Part 2
Section 4 - Part 2	<p>This policy provides a benefit of up to 6 monthly payments against rent arrears owed by the tenant under the tenancy agreement during the period of insurance</p>	

Policy excess

You will have to pay the first part of most claims - this is known as the excess.

The standard policy excess is £100, but a £500 excess applies for escape of water claims and £1,000 for subsidence claims.

For properties let to students, asylum seekers or tenants who fund their rent through the Department of Work and Pensions the standard policy excess is £300, but a £1,000 excess applies for escape of water claims and £1,000 for subsidence claims.

You may also add a voluntary excess in addition to the above excess which may reduce the premium that you pay.

Cancellation procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium. If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

See page 6 of your policy booklet for the cancellation procedure.

Uinsure Limited

Customer Services

Uinsure Customer Services, PO Box 1189,
Doncaster, DN1 9RP

Telephone: 0330 100 9602

Registered Address

Uinsure Ltd, 8 St John Street, Manchester, M3 4DU

Uinsure Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 463689.

How to make a claim

If a claim or possible claim occurs you must report it as soon as possible.

For claims under Section 1 - Buildings, or Section 2- Landlords Contents, please call the claims line on 0344 412 4276 quoting your policy number.

Customers who have purchased Let Home Emergency Optional Cover and wish to make a claim under this section should call Legal Insurance Management Ltd on 01384 884 040.

Customers who have purchased Landlord Legal Expenses & Rent Guarantee Optional Cover and wish to make a claim under this section should call Legal Insurance Management Ltd on 01384 887 580.

Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below:

1. Contact our customer services team at:
Uinsure Customer Services, PO Box 1189,
Doncaster, DN1 9RP
Alternatively, please call us on 0330 100 9602.
Please include your policy number and claim number if appropriate.
Once we have made an assessment and fully investigated your concerns, we will respond with a decision.
2. If you are still not satisfied, you may refer this matter to the Financial Ombudsman Service (FOS).
The FOS can be contacted on 0800 023 4567 or 0300 123 9123
or at:
Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London, E14 9SR

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 020 7741 4100.