



Uinsure Home Insurance

Policy Summary

This document provides a summary of cover and does not contain the full terms and conditions which can be found in the policy booklet.

Please take the time to read this summary and the full policy booklet to ensure that the policy provides the level of cover you require.

Uinsure Home Insurance

Uinsure Home Insurance is an annual household 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 Home Insurance offers a buildings and contents policy where the maximum claim limit for buildings and contents is shown on your schedule. Buildings and contents cover is available for properties with no more than five bedrooms.

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

The different sections or extensions of cover available are buildings, contents (both of which allow you to choose whether you include cover for accidental damage), unspecified personal belongings, specified personal belongings, pedal cycles, Home Emergency Cover and Family Legal Protection. The sections and extensions of cover you have chosen and the maximum claims limits are shown on your policy schedule.

Main benefits

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

If you have chosen contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or malicious damage), as summarised on the next page and detailed in your policy document.



Significant Features and Benefits (Cover)

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
Buildings Maximum Claim Limit	✓	N/A	£1 million	Section 1 – Buildings
Protection against squatters	✓	N/A	£10,000 (in any one period of insurance)	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil causes	✓	N/A	£1 million	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	✓	N/A	£1 million	Section 1 – Buildings
Professional fees and costs	✓	N/A	£1 million	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	✓	N/A	£1 million	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	N/A	£1 million	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 million	Section 1 – Buildings
Contents Maximum Claim Limit	N/A	✓	£75,000 with the option to increase to £100,000	Section 2 – Contents
High Risk Property in the home	N/A	✓	£20,000 increased to £30,000 if your maximum claim limit for Contents is £100,000. Items individually valued over £2,000 are included within this limit and must be specified on the policy. <i>The maximum that you can specify for any one item is £15,000 and the total of all individual items worth more than £2,000 must not exceed £15,000, which is increased to £20,000 when your maximum claim limit for contents is £100,000.</i>	Section 2 – Contents
Business equipment	N/A	✓	£5,000 increased to £10,000 if your maximum claim limit for contents is £100,000 (max £2,000 for any one item)	Section 2 – Contents
Money	N/A	✓	£750 increased to £1,500 if your maximum claim limit for Contents is £100,000	Section 2 – Contents
Credit cards	N/A	✓	£1,000	Section 2 – Contents
Freezer food	N/A	✓	Up to the Contents maximum claims limit	Section 2 – Contents
Theft of Contents from an Outbuilding or Garage	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from a Secured Outbuilding or Garage	N/A	✓	£5,000 (Limit of £2,500 per outbuilding)	Section 2 – Contents
Contents temporarily removed	N/A	✓	£10,000	Section 2 – Contents
Public and personal liability	N/A	✓	£2 million	Section 2 – Contents
Liability for domestic employees	N/A	✓	£10 million	Section 2 – Contents
Downloaded data	N/A	✓	£1,000	Section 2 – Contents
Tenant's liability	N/A	✓	£10,000	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	N/A	✓	Up to the Contents maximum claims limit	Section 2 – Contents
Garden Cover	N/A	✓	£1,000	Section 2 – Contents
Increase in the maximum claim limit for religious festivals, birthdays and family wedding and civil partnership ceremonies	N/A	✓	£5,000	Section 2 – Contents

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your policy booklet
Accidental breakage to audio and visual equipment, DVD players, glass, mirrors and desktop computers	N/A	✓	Up to the Contents maximum claims limit	Section 2 – Contents
Student belongings	N/A	✓	£5,000 (limit for any one item £1,000)	Section 2 – Contents
Replacement locks and keys	✓	✓	£1,000 under either the Buildings or Contents section of cover	Section 1 – Buildings Section 2 – Contents
Compulsory evacuation alternative accommodation	✓	✓	£500 under either the Buildings or Contents section of cover	Section 1 – Buildings Section 2 – Contents
Newly acquired fixtures/contents	✓	✓	£1,000 under either the Buildings or Contents section of cover	Section 1 – Buildings Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of either the Buildings or Contents maximum claim limits	Section 1 – Buildings Section 2 – Contents
Optional covers available				
Accidental damage to Buildings and Contents	✓	✓	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified personal belongings. Includes 60 days worldwide cover per year. Includes pedal cycles under £1,000	N/A	✓	A choice of £1,000 to £10,000 (in increments of £1,000). A £2,000 limit for any one item applies	Section 2 – Contents
Specified personal belongings <i>(You must tell us if any item you own is worth more than £2,000)</i>	N/A	✓	Your choice from a minimum of £2,000 up to a maximum of £15,000 increased to £20,000 if your maximum claim limit for Contents is £100,000. The maximum cover available for any one item covered under this section is £15,000.	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice up to £3,000 per cycle	Section 2 – Contents

Significant exclusions and limitations

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 9 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. Any criminal or deliberate act by you or a member of your family. Any reduction in the market value of any property following its repair or reinstatement. 	All Sections
Buildings Storm or flood Subsidence Escape of water Accidental damage to underground services	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"> Damage to fences, gates, or swimming pool, jacuzzi and hot tub covers. Loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause. Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials. 	Section 1 – Buildings
Contents Theft or attempted theft	Please refer to 'What is not insured' under 'Section 2 Contents' in your policy booklet for full details of the exclusions that apply. <ul style="list-style-type: none"> When your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building. 	Section 2 – Contents
Optional cover - Accidental Damage	Please refer to 'What is not insured' under 'Section 1 Buildings - Accidental damage' and 'Section 2 Contents - Accidental damage' in your policy booklet for full details. <ul style="list-style-type: none"> Loss or damage caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear. 	Section 1 – Buildings Section 2 – Contents
Personal belongings extensions	Please refer to 'What is not insured' under 'Section 2 Contents - Unspecified personal belongings' in your policy booklet for full details. <ul style="list-style-type: none"> Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless; the item is kept in a locked covered boot or glove compartment; all access points to the vehicle are closed and locked; any extra security systems are turned on; or there is any evidence that forced and violent entry took place. 	Section 2 – Contents

Policy Excess

The following excesses apply, (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess
Causes 1-5, 8-9 and 11-22	£100
Subsidence (Cause 6)	£1,000
Escape of Water (Cause 7)	£250
Property Owners Liability (Cause 10)	£0

Contents	Contents Excess
Causes 1-6, 8-13 and 18-36	£100
Escape of Water (Cause 7)	£250
Liability and Unpaid Damages (Causes 14-17)	£0
Unspecified Personal Belongings	£100
Specified Personal Belongings	£100
Pedal Cycles Extension	£100

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, no refund of premium will be allowed.

See page 7 of your policy booklet for the cancellation procedure.

Uinsure Limited

Customer Services

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

Registered Address

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

Email: enquiries@uinsure.co.uk

Website: www.uinsure.co.uk

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

Our Ref: UINH 02 2017

How to make a claim

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

For claims under sections one (Buildings) or two (Contents), please call the claims line on 0330 102 6023 quoting your policy number.

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

Customers who have purchased Family Legal Expenses and wish to make a claim under this section should call Arc Legal Assistance Limited on 0370 350 1730.

Complaint Procedure

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

1. Contact our Customer Service 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.
The FOS can be contacted at
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel No: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
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. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.