

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Buildings

Uinsure Limited is Authorised and Regulated by the Financial Conduct Authority No. 463689

Registered in England and Wales No. 06046870. Registered office 8 St John Street, Manchester, M3 4DU

This document provides a summary of the key information relating to this Uinsure Home Insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This buildings insurance cover protects the structure of your home including the walls, roof, permanent fixtures and fittings (such as fitted kitchens and bathrooms), and any outbuildings (such as garages and sheds).



What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £1million to cover loss or damage to your buildings caused by certain events such as fire, storm, flood, theft, escape of water, malicious damage and vandalism.
- ✓ Up to £200,000 for temporary accommodation for your family and pets if your home is not safe to live in following an insured event.
- ✓ Up to £1 million to cover the cost of sourcing a water or gas leak (Trace & Access cover).
- ✓ Up to £1,000 if your keys are lost or stolen.
- ✓ Up to £2 million for sums you and your family are legally liable to pay as the owner of your home (Property owners liability cover).
- ✓ Up to £1million to cover loss or damage caused by accidental breakage of drains, cables and underground pipes.
- ✓ Up to £1million to cover loss or damage caused by accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Up to £10,000 towards your legal costs to remove squatters if they occupy your home.

Optional covers

- Accidental damage cover which protects against sudden, unintentional and unforeseen incidents such as smashing a window with a football or hammering a nail into a pipe.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your family, domestic staff, lodgers, paying guests or anybody lawfully in the property.
- ✗ Loss or damage to gates, fences and hedges during a storm.
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover).



Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.



Where am I covered?

- ✓ The product provides cover for the buildings of your home in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

To cancel your policy please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP.

If you cancel within 14 days of your policy start date, we will give you a full refund, as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Contents

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What is this type of insurance?

This contents insurance cover protects the things kept inside your home such as furniture, TV's, jewellery and personal belongings.



What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £75,000 to cover loss or damage to your contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism. This limit may be increased to £100,000.
- ✓ Accidental breakage to TV's, radios, audio equipment, desktop personal computers, DVD players and games consoles capable of playing DVDs.
- ✓ Up to £15,000 for temporary accommodation for your family and pets if your home is not safe to live in following an insured event.
- ✓ Up to £2,500 to cover items stolen from any one outbuilding, subject to a maximum £5,000 in total.
- ✓ Up to £1,000 to replace your locks and/or keys if they are lost, damaged or stolen.
- ✓ Replacement of spoiled food kept in a freezer as a result of a sudden rise or fall in temperature.
- ✓ Up to £2 million for sums you and your family are legally liable for (occupiers and personal liability cover).
- ✓ Accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Up to £750 to cover money stolen from the home.
- ✓ Up to £5,000 to cover loss or damage to Student Belongings whilst they are kept in halls of residences or any other term-time accommodation (maximum £1,000 for any one item).

Optional covers

- Accidental damage cover which protects your contents against sudden, unintentional and unforeseen incidents such as dropping a tablet computer or spilling wine on a carpet.
- Personal belongings cover which protects items worn, used or carried by you or your family in daily life against loss or damage, including when away from the home.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually, including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your family, domestic staff, lodgers, paying guests or anybody lawfully in the property.
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover).



Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! The most we will pay in total for High Risk property (such as artwork or jewellery) in the home is £20,000. There is a single article limit of £2,000 per item, and individual items valued over £2,000 need to be specified on the policy in order to be covered.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.
- ! We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged



Where am I covered?

- ✓ The product provides cover for the contents kept within your home in the United Kingdom of Great Britain and Northern Ireland.
- ✓ If you have extended your cover by purchasing the optional Personal Belongings cover, your Personal Belongings will be covered in the European Area. Cover is also provided anywhere else in the world for up to 60 days in any one period of insurance.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

To cancel your policy please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP.

If you cancel within 14 days of your policy start date, we will give you a full refund, as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Home Emergency Cover

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This document provides a summary of the key information relating to this Uinsure Home Insurance policy.

Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This home emergency insurance cover provides assistance in emergency situations as specified in this policy, for example broken boilers and leaking pipes. It is not intended to replace the normal day to day maintenance of your home.



What is insured?

Up to £500 for call out charges (maximum £1,500 in any one period of insurance) for call out charges, parts and labour to carry out a temporary repair to your property in the event of a home emergency.

- ✓ **Plumbing and drainage** – We will provide emergency assistance in the event of a blocked toilet, blocked drains or where there is damage to the plumbing and drainage system of which internal flooding or water damage is a likely consequence.
- ✓ **Internal electricity, gas and water supplies** – we will provide emergency assistance in the event of electricity failure, a gas leak or failure of the water supply system.
- ✓ **Lost keys** – we will provide emergency assistance in the event of the loss or theft of the only available key to your home.
- ✓ **Security** – we will provide emergency assistance in the event of failure or damage of any external lock, door or window.
- ✓ **Pest infestation** – we will remove any wasp nests, hornet nests, house mice, field mice, rats or cockroaches that are infecting your home.
- ✓ **Overnight accommodation** – we will pay up to £250 to cover the costs of temporary overnight accommodation where it has not been possible to resolve your home emergency.
- ✓ **Roofing** – we will provide emergency assistance following sudden and unforeseen damage to the roof of your property which is causing internal damage.

Optional covers

- You can extend your cover to include the failure of your primary heating system, which includes a complete breakdown of your heating or hot water system, leaks or loss of pressure within the boiler.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Claims in the 7 days immediately following your first occupation of your home.
- ✗ Blocked toilets where there is another working toilet available in your home.
- ✗ Pest infestation that is not directly affecting the living areas of your home.
- ✗ Failure to the electrics within your home if it is only a partial failure.
- ✗ Damage to roofing over 10 years of age or where the roof has not been satisfactorily maintained.
- ✗ Damage to roofing that exceeds £500 (this should be referred to your home insurance provider).
- ✗ We will not provide an annual service for your boiler.
- ✗ Failure of boilers that are over 15 years old or over 238,000 but net input (70 kilowatt).
- ✗ Circumstances known to you prior to the commencement date of this insurance.
- ✗ Claims relating to properties left unoccupied for 30 consecutive days or more.
- ✗ Wilful act or omission or lack of maintenance or regular servicing or neglect by you.
- ✗ We will not cover normal day to day maintenance on your home.



Are there any restrictions on cover?

- ! We may not be able to attend your home in the event of bad weather.



Where am I covered?

- ✓ The product provides cover for your home in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any emergency which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments. Premiums will be collected alongside your main home insurance policy.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

To cancel, please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Family Legal Expenses Cover

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What is this type of insurance?

Family Legal Expenses Cover provides insurance to cover up to £50,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

Up to £50,000 to cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Consumer Pursuit:** To pursue a legal action following a breach of a contract you have for buying or renting goods or services for your private use.
- ✓ **Personal Injury:** To pursue claims for financial compensation for damages following an accident resulting in personal injury or death against the person or organisation directly responsible.
- ✓ **Employment Disputes:** To pursue an action brought before an employment (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach of your contract of employment.
- ✓ **Property Infringement:** To pursue actions for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.
- ✓ **Motor Prosecution Defence:** To defend motoring prosecutions in respect of an offence, arising from your use of a motor vehicle.
- ✓ **Consumer Defence:** To defend a legal action brought against you following a breach of a contract you have for selling goods for the private and personal use of another person.
- ✓ **Tax Protection:** To pursue a legal action against a person or organisation for breach of the Data Protection Act 1998 which has resulted in a financial loss.



What is not insured?

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £125 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- ! **Qualifying period:** There is a 90 day qualifying period for claims for Employment, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the Policy Schedule.
- You must supply, at your own expense, all of the information which we reasonably require deciding whether a claim may be accepted.
- You shall supply all information requested by us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments. Premiums will be collected alongside your main home insurance policy.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



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If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

To cancel, please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP