Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S Home Insurance - Contents

This insurance is managed and supplied by Uinsure Limited who are authorised and regulated by the Financial Conduct Authority under number 463689. Uinsure Limited is registered in England and Wales with company number 06046870 with a registered office at XYZ Building (1st Floor), 2 Hardman Boulevard, Manchester, M3 3AQ. This document provides a summary of the key information relating to this M&S Home Insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This contents insurance cover protects the things kept inside your home such as furniture, TVs, 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, 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. This limit is increased to £20,000 if you have £100,000 of Contents cover.
- ✓ Up to £3,000 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 £2million for sums you and your family are legally liable for (occupiers and personal liability cover).
- ✓ Accidental breakage of glass in furniture and ceramic hobs in free standing cookers.
- ✓ Up to £750 to cover money stolen from the home. This limit is increased to £1,500 if you have £100,000 of Contents cover.
- ✓ 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, fouling or urinating by pets, insects or vermin.
- ✗ Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover).
- ✗ Any loss or damage to any virtual currencies.
- ✗ Any loss or damage caused by any act of terrorism.

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 (increased to £30,000 if Contents cover of £100,000 is chosen). There is a single article limit of £2,500 per item, and individual items valued over £2,500 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 0161 524 6748 or write to us at M&S Customer Services, 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, but not the Policy Administration Fee. If you have already made a claim you will not receive any refund of premium.