Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S Home Insurance - Buildings

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 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, subsidence, 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 £1million to cover the cost of sourcing a water or oil leak (Trace & Access cover).
- ✓ Up to £1,000 if your keys are lost or stolen.
- ✓ Up to £2million 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 putting your foot through the ceiling 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, paying guests or anybody lawfully in the property.
- ✗ Loss or damage to gates, fences and hedges and swimming pools 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, 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 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.
- ! 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 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.

Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S 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, 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.

Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S Home Insurance - Family Legal Protection

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This document summarises the key features of your 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 other documents.

What is this type of insurance?

Family Legal Protection provides insurance to cover up to £150,000 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?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Consumer Pursuit:** To pursue 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.
- ✓ **Motor Prosecution Defence:** To defend motoring prosecutions in respect of a motoring offence, arising from your use of a vehicle.
- ✓ **Consumer Defence:** To defend legal action brought against you following a breach of a contract you have for selling your own personal goods.
- ✓ **Property Infringement:** To pursue actions for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.
- ✓ **Employment Disputes:** To pursue a legal action brought before an Employment Tribunal (or its equivalent in Scotland and Northern Ireland) against an employer or ex-employer for breach as an employee of your contract of employment or legal rights under employment laws.
- ✓ **School Admission Disputes:** Costs to appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform to its published admission policy, which leads to your child or children being refused entry at the state school of your choice.
- ✓ **Tax:** Accountancy fees if you are subject to an HM Revenue and Customs Full Enquiry into your personal Income Tax position.

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 51%.
- ✗ **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), or for Tenancy Dispute if the cost of resolving the problem is £250 or below. 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 Tenancy Disputes, 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

What is insured?

✓ **Probate:** To pursue legal proceedings within the territorial limits in respect of a probate dispute involving the will of your deceased parents or grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary, or as a member of a class of beneficiaries with an immediate interest.

✓ **Personal Identity Fraud:** Costs arising from identity fraud:

- To defend your legal rights and/or take steps to remove County Court Judgments against you that have been obtained by an organisation from which you are alleged to have purchased, hired or leased goods or services.
- To deal with all organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies or have sought monies from you as a result of identity fraud.
- In order to liaise with credit referencing agencies and all other relevant organisations on your behalf to advise that you have been the victim of identity fraud.

✓ **Tenancy Dispute:** To pursue a legal action:

- Following your unlawful eviction from a property occupied by you under an Assured Shorthold Tenancy.
- Against a landlord following a material breach of a tenancy agreement.

✓ **Jury Service:** We will pay a daily rate for the duration you are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from your employer or the court.

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?

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

What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and 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.

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, no refund of the premium will be given.

To cancel, please call us on 0161 524 6748 or write to us at M&S Customer Services, PO Box 1189, Doncaster, DN1 9RP.

Home Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: M&S Home Insurance - Home Emergency Cover

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This insurance is provided by Arc Legal Assistance Limited and the insurer is AmTrust Europe Limited. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document gives a summary of the main features of your insurance policy. It is not based on your individual needs and so might not provide the right cover for you. Full details are provided in other documents.

What is this type of insurance?

Home Emergency Insurance provides insurance to cover for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule.

What is insured?

We'll help you in the event of the following Home Emergencies:

- ✓ **Plumbing And Drainage:** Emergency repairs following damage to or failure of the plumbing and drainage system which:
  - Means that internal flood or water damage is a likely consequence;
  - Means that you do not have access to a toilet you can use within your home; or
  - Causes blocked external drains that are only your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.
- ✓ **Internal Electricity:** Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by resetting the fusebox and would not be better resolved by the regional network supplier.
- ✓ **Gas Supply:** After the National Gas Emergency Service has visited your home, and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe.
- ✓ **Water Supply:** Emergency repairs following a complete loss of the water supply to the kitchen or bathroom where no other water supply is available for bathing.
- ✓ **Security:** Emergency repairs following damage or failure of the following items which would make the main living area of the home insecure and easily accessible to intruders:
  - External lock;
  - External window;
  - External door.

What is not insured?

- ✗ **Plumbing and Drainage:** There is no cover for blocked toilets and/or drains where this has been caused as a result of misuse or the internal workings of the flush.
- ✗ **Internal Electricity:** There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- ✗ **Primary Heating System:** There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
- ✗ **Pests:** There is no cover for any repeat claims where you have not followed previous guidance from us or the contractor to prevent continued or further infestation.
- ✗ **Roofing:** There is no cover for any damage to flat roofs over 10 years old.
- ✗ **Overnight Accommodation:** There is no cover for the cost of any food and drink you have purchased.

Are there any restrictions on cover?

- ! **Waiting Period:** There is no cover for any thing that happens within the first 48 hours from the date this insurance began unless you had equivalent insurance immediately before the date that this policy began.
- ! **Wear and Tear:** We won't provide cover for any general wear and tear.
- ! **No Emergency Repair:** There is no cover where our contractor has advised there is no emergency repair available.
- ! **Known Loss or Damage:** If you knew about a loss or damage as a result of an emergency before the start date of this policy, the insurer will withdraw cover.

What is insured?

- ✓ **Access to Home:** Emergency repairs after the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our contractor will gain access to the home and ensure it is left secure.
- ✓ **Primary Heating System:** Emergency repairs following the complete breakdown of the primary heating system which:
  - Results in the complete loss of heating and/or;
  - Results in the complete loss of hot water.
- ✓ **Pests:** Emergency repairs following an infestation caused by the following pests in and/or attached to the home and there is clear sign of an infestation
  - Wasps' nest;
  - Hornets' nest;
  - Mice;
  - Rats;
  - Cockroaches.
- ✓ **Roofing:** Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to fix the emergency after a claim has been accepted for emergency repairs. The home must be in a state where you can no longer live in it.
- ✓ **Alternative Heating:** We shall pay up to £50 towards the cost of alternative heating sources where these are needed in the event where a claim has been made under section 3.
- ✓ **Boiler Replacement Contribution:** We will contribute up to £500 towards the cost of a brand new like for like replacement when you give us an original receipt for payment.

Where am I covered?

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

What are my obligations?

- You must tell us about a claim as soon as possible once you become aware of the emergency – any claims notified to us more than 48 hours after the emergency will not be covered.
- You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or unnecessary costs.
- Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to find a permanent solution. If you fail to carry out the permanent repair, we will not instruct a contractor to carry out any further emergency repairs.

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?

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).

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