



insure
simplicity, choice, reward

Non-Standard Insurance

Types of Cover Available

Non-Standard Construction

If your property is built of something other than bricks or stone, or roofed with something other than tiles or slate, you may struggle to find a standard insurance policy. If so, you will need to seek a specialist buildings insurance policy to ensure your clients are adequately covered.

Listed buildings

Listed buildings are protected by law and you usually need special permission to carry out any repairs or alterations. You might even have to use a certain type of material or technique, which can be expensive. Owners of listed buildings often need specialist help to find appropriate cover.

Flood Risk

One in six homes in England is at risk of flooding - and you can find out if your clients is one of them by visiting the Environment Agency website at www.environmentagency.gov.uk. If you live in a flood risk area, it may mean you will have to seek out specialist cover.

Subsidence

If a property has; suffered from, been monitored for, or been underpinned due to, subsidence, a specialist policy will be required.

If you own a property with non-standard features, have high value items, or past criminal convictions, you may struggle to find a suitable home insurance policy.

But don't worry, your financial adviser can help with Uinsure's Non-Standard product range.

Unoccupied

Standard home insurance policies rarely cover a property that is left unoccupied for more than 30 days. If you know your property is going to be empty for a prolonged period, perhaps due to a house sale or refurbishment, you should make sure that they you have adequate cover to protect your property and belongings.

Criminal Records

Many mainstream insurers operate a blanket policy of not providing insurance to people with unspent criminal convictions, so if you have a criminal record it can be difficult to find affordable home insurance.

Mid and High-Net-Worth

The risks involved for a High-Net-Worth client can vary and there is no typical risk on which an insurer can base their underwriting decisions. High-Net-Worth home insurance is a truly bespoke product area and therefore needs professional advice.

And much more...

A non-standard risk is just that, and we are sure that there are many more clients that need insurance that don't fit into the categories above. This doesn't mean that we can't help source insurance, so if you're not sure then please give us a call on 0844 844 3844 to discuss your case in more detail.

Contact Details

To obtain a quotation for Non-Standard Insurance, please contact your financial adviser on the details above.

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