

# Uinsure Landlord Insurance Data Capture Form

Quotation Questions			
Please provide the full name and date of birth of all applicants.			
Please provide the full address of the property to be insured.			
Please provide a correspondence address (if different to the above)			
What cover do you require?	<b>Buildings &amp; Contents</b>	<b>Buildings Only</b>	<b>Contents Only</b>
<p>If your property is a house or bungalow, the standard sum insured offered for buildings is £600,000.</p> <p>If you are insuring a purpose built flat or a converted flat then we will ask you to tell us the full cost of rebuilding your property.</p> <p>If the sum insured is not sufficient to cover the cost of rebuilding your property if it was completely destroyed then the policy is not suitable for your needs.</p> <p>Where selected, the standard sum insured offered for Landlords' Contents on all property types is £15,000. Landlords' contents are your household goods including white goods (such as fridge/freezer &amp; washing machine), furniture (such as sofas and beds) and furnishings (such as curtains and carpets). If you do not insure for the full amount, you may find that in the event of any loss, your claim will not be settled in full.</p> <p><b>The rebuild cost is not the same as the sale price or the current market value of your home. In fact, it is often lower.</b></p>			
Would you like to extend your buildings cover to include accidental damage and malicious damage caused by a tenant?	<b>Yes</b>	<b>No</b>	
<p>Accidental damage covers unexpected and unintended damage caused by something sudden and external. Malicious damage caused by a tenant covers deliberate acts of damage by the tenants legally residing at the property.</p> <p><b>Should your client choose not to select accidental damage they will still be covered for accidental breakage to fixed glass and ceramic hobs built into cookers that are permanent fixtures in their home and sanitary fixtures and fittings in their home (such as toilets).</b></p>			
Would you like to extend your contents cover to include accidental damage and malicious damage caused by a tenant?	<b>Yes</b>	<b>No</b>	
<p>Accidental damage covers unexpected and unintended damage caused by something sudden and external. Malicious damage caused by a tenant covers deliberate acts of damage by the tenants legally residing at the property.</p> <p><b>Should your client choose not to select accidental damage they will still be covered for accidental breakage to fixed glass and ceramic hobs built into cookers that are permanent fixtures in their home and sanitary fixtures and fittings in their home (such as toilets).</b></p>			
How many consecutive years have you held landlords' insurance on this property without claiming?	<b>0</b>	<b>1</b>	<b>2</b>
	<b>3</b>	<b>4</b>	<b>5</b>
			<b>5+</b>
This can usually be obtained from your previous insurer.			



## Quotation Questions

Do you wish to apply a voluntary excess to this policy to reduce the premium?

**No**

**£50**

**£100**

**£250**

**£500**

**£750**

**£1000**

You will have to pay the first part of most claims - this is known as the excess. The standard policy excess is £100, but a £500 excess applies for escape of water claims and £1,000 for subsidence claims.

For properties let to students, asylum seekers or tenants who fund their rent through the Department of Work and Pensions the standard policy excess is £300, but a £1,000 excess applies for escape of water claims and £1,000 for subsidence claims.

You may also add a voluntary excess in addition to the above excess which may reduce the premium that you pay.

**Choosing a voluntary excess may reduce the cost of your client's policy. However, they will have to pay higher excess if they make a claim.**

Would you like to include let home emergency as part of your policy?

**Yes**

**No**

This is an optional let home emergency insurance policy covering emergency call out fees and repair costs for let properties as detailed below:-

- The failure or breakdown of the primary heating system
- Damage, blockage or breakage of the drains or plumbing system
- Damage to or failure of external doors, windows or locks
- Blocked toilet units
- Failure of the domestic electricity, gas or water supply
- Loss of the only available keys to the home
- Pest infestation

The limit of cover under this policy is £250 per claim with a maximum annual claims limit of £500.

Would you like to include landlord legal expenses as part of your policy?

**Yes**

**No**

This policy provides a £25,000 limit of indemnity designed to cover the cost of professional fees charged by a claims handler or solicitor following a specific occurrence, as detailed below.

- Breach of Tenancy Agreement
- Pursuit of Rent Arrears
- Eviction
- Tax, VAT, PAYE & NIC Investigations
- Legal Defence

Would you like to include rent guarantee as part of your legal expenses policy?

**Yes**

**Monthly Rent £**

**No**

This policy provides a benefit of up to 6 monthly payments against rent arrears owed by the tenant under the tenancy agreement during the period of insurance. One month's rent will be deemed as the excess. Cover is only available if you have also purchased the landlord legal expenses cover above.

Please select your property type:

Terraced House

Detached House

Semi Detached House

Terraced Bungalow

Detached Bungalow

Semi Detached Bungalow

Flat

Please select the property description that closest matches the property you wish to insure. The property must have its own kitchen, bathroom and toilet and separate and lockable entry and exit.

How many bedrooms does your property have?

Please choose how many bedrooms your home has. This includes any rooms that were originally designed as bedrooms, but are now used for other purposes, e.g. study or computer room. **Uinsure can only insure properties with up to 5 bedrooms.**

When was your property built?

## Quotation Questions

Please enter the approximate year that your property was built. Documents such as your mortgage valuation should include this information. **Uinsure can only insure properties built after 1600.**

Is the property let to students?	<b>Yes</b>	<b>No</b>
<p>You should include all occupants of the property and not just those named on the tenancy agreement.</p> <p>If the property is let to a single person or family whose children are over the age of 18, in full-time education and still living at home, please select no.</p>		
Is the property let to tenants funding rent through the Department of Work and Pensions?	<b>Yes</b>	<b>No</b>
<p>Examples of this include tenants who receive housing benefit or Local Housing Allowance. These type of tenants are typically referred to as DSS tenants.</p> <p>You should include all occupants of the property and not just those named on the tenancy agreement.</p>		
Is the property let to asylum seekers?	<b>Yes</b>	<b>No</b>
<p>You should include all occupants of the property and not just those named on the tenancy agreement.</p>		

## Eligibility Questions

The walls of your property are built from brick, stone or concrete (excluding prefabricated concrete).	
The roof of your property is built from slate or tiles.	
The roof of your property is no more than 30% flat.	
The property is not above/attached to a commercial premises.	
The property is not to be used as a holiday home.	
The property is not to be used for business or professional purposes, other than clerical work undertaken by your tenants.	<p>You are occupying the property if you are living in the property as your main home with enough furniture and facilities for normal living and sleeping purposes. Regular visits or occasional overnight stays do not constitute occupancy.</p>
The property is occupied, or will be occupied, within 30 days of the policy start date.	<p>The property is occupied if a tenant is living in the property as their main home with enough furniture and facilities for normal living and sleeping purposes. Regular visits or occasional overnight stays do not constitute occupancy.</p> <p>Only those tenants who have signed the tenancy agreement with you shall permanently reside at the property unless they are:</p> <ol style="list-style-type: none"> <li>1. Members of the same family; or</li> <li>2. The partner of the tenant; or</li> <li>3. Individuals under the age of 18 for whom the tenant is the legal guardian.</li> </ol> <p>If the property is to be left unoccupied for more than 30 days, for example should a tenant move out and not be replaced within 30 days, you must notify us immediately. The Unoccupancy Warranty endorsement will apply.</p>

# Uinsure Quotation System

Eligibility Questions	
The property is not left unoccupied for more than 30 consecutive days.	If the property is to be left unoccupied for more than 30 days, for example should a tenant move out and not be replaced within 30 days, you must notify us immediately. The Unoccupancy Warranty endorsement will apply.
Your property will be maintained in a good state of repair.	
Your property is not undergoing (or scheduled to undergo) any building work.	
Your property is free from a history of subsidence, heave or landslip and has not shown any signs of movement.	
To the best of your knowledge the property has no history of flooding.	
You have never undertaken preventative measures to limit flooding.	
You have not had special terms imposed by your insurer, or had insurance declined, cancelled, refused or declared void.	
During the last 3 years, you have not had more than three claims or losses relating to a buy to let property or had any claim or loss relating to a buy to let property costing more than £1,000.	You should include any incidents that resulted in damage to property, items being stolen or injury to other people. You should include these incidents whether or not you made a claim, and whether or not you were paid for that claim. Examples of incidents that we need to know about are: any claim, burglary, vandalism, fire, water or storm damage.
You have not been convicted or charged for any offence or have any prosecution pending (other than a motoring offence).	
The property is protected by a smoke alarm	
You have never been prosecuted for breach of any health and safety act regulation or any legislation relevant to the business of letting property.	
You have not been subject to bankruptcy or insolvency orders which are either outstanding or have been discharged for less than 5 years.	
You do not have any unsatisfied County Court Judgements (CCJ's).	
You are permanently resident within the United Kingdom.	