

## Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord 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 Landlord 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 let property 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 £600,000 (or if your property is a flat, up to the re-build cost of your property as provided to us by you) to cover loss or damage to your buildings caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to 20% of your maximum claim limit to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £5,000 to cover the cost of sourcing a water or oil leak (Trace & Access cover).
- ✓ Up to £500 to replace your locks if the keys to the let property are lost or stolen.
- ✓ Up to £2 million for sums you are legally liable to pay as the owner of your let property (Property owners liability cover).
- ✓ Up to £1,500 to cover increased metered electricity, gas or water charges incurred by you resulting from unauthorised use or escape of water.
- ✓ Accidental damage to underground pipes, cables and services for which you are responsible.
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware.
- ✓ Up to £10,000 towards your legal costs to remove squatters if they occupy your let property.

#### Optional covers

- Accidental damage to the buildings.
- Malicious damage caused by the tenants to the buildings.
- Theft or attempted theft damage caused by the tenants to the buildings.



#### 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 let property is left unoccupied for more than 30 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Loss or damage to gates and fences 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.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



#### 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 let 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 let property 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?

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 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP

# Landlord Insurance



## Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Contents

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This document provides a summary of the key information relating to this Uinsure Landlord 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 landlords' contents insurance cover protects the things that belong to you, such as household goods, kitchen appliances and furnishings, which are kept inside your let property.



#### What is insured?

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

- ✓ Up to £15,000 to cover loss or damage to your landlords' contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to £3,000 to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £15,000 to cover loss or damage to your landlords' contents in the event of accidental breakage of fixed glass in furniture and ceramic hobs in free-standing cookers.
- ✓ Up to £1,000 to cover items stolen from an outbuilding.
- ✓ Up to £1,000 to replace your locks and/or keys if they are lost, damaged or stolen.
- ✓ Up to £2 million for sums you are legally liable for as the owner of the landlords' contents
- ✓ Up to £5 million for sums you have to pay for following accidental bodily injury or illness or disease to domestic employees.

#### Optional covers

- Accidental damage to the landlords' contents.
- Malicious damage caused by the tenants to the landlords' contents.
- Theft or attempted theft damage caused by the tenants to the landlords' contents.



#### 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 let property is left unoccupied for more than 30 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ 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.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



#### 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.
- ! 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 your landlords' contents within your let property 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?

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 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP

## Insurance Product Information Document

Company: Uinsure Ltd      Product: Uinsure Landlord Insurance – Let Home Emergency Cover

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This document provides a summary of the key information relating to this Uinsure Landlord 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 let home emergency insurance cover provides assistance in emergency situations in your let property 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 let property.



#### 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.
- ✓ **Security** – we will provide emergency assistance in the event of failure or damage of any external lock, door or window.
- ✓ **Lost keys** – we will provide emergency assistance in the event of the loss or theft of the only available key to your let property.
- ✓ **Primary heating system** - we will provide emergency assistance in the event of the failure of the primary heating system in your let property, which includes a complete breakdown of your heating or hot water system, leaks or loss of pressure within the boiler.
- ✓ **Pest infestation** – we will remove any wasp nests, hornet nests, house mice, field mice, rats or cockroaches that are infecting your let property.



#### 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 the first occupation of your let property.
- ✗ Blocked toilets where there is another working toilet available in your let property.
- ✗ Pest infestation that is not directly affecting the living areas of your let property.
- ✗ Failure to the electrics within your let property 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 property 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).
- ✗ 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 of your let property.



#### Are there any restrictions on cover?

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



## Where am I covered?

- ✓ The product provides cover for your let property 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 let 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 Landlord 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

# Landlord Insurance



## Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Landlord Legal Expenses & Rent Guarantee Optional Cover

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

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## What is this type of insurance?

This Landlord Legal Expenses & Rent Guarantee (optional) cover provides financial assistance in case of disputes or contractual issues with your tenants.



### What is insured?

Up to £25,000 to cover a legal advisers' fees to help you pursue or defend a claim in the following situations:

- ✓ **Breach of tenancy agreement** – to cover advisers' costs to pursue tenants in the event of a breach of tenancy agreement.
- ✓ **Pursuit of rent arrears** – to cover advisers' costs to pursue rent arrears which commenced during the period of insurance.
- ✓ **Eviction** – to cover advisers' costs to pursue legal action to evict anyone in the property without your permission.
- ✓ **Legal defence** – to cover advisers' costs to defend legal action brought against you relating to your ownership or management of the property.
- ✓ **Tax defence** – to cover advisers' costs if you are subject to a HMRC Full Enquiry into your personal income tax position.
- ✓ **Telephone helpline** – a 24-hour helpline to allow you to discuss legal issues.

### Optional covers

- **Rent Arrears Indemnity Cover** – to pay rent arrears due to you for up to 6 months, or until full and vacant possession is obtained, whichever happens soonest. Cover is subject to a one month excess.



### What is not insured?

- ✗ We will not provide cover where there is less than a 50% prospect of success.
- ✗ We will not cover events that occurred before this policy started or that you should have reasonably known about when buying this policy.
- ✗ Costs which we have not agreed to in advance.
- ✗ Claims relating to any person insured under the same policy nor costs covered by another insurance policy.
- ✗ Claims where you have not obtained and/or are not able to produce a satisfactory tenant reference.



### Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- ! **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 Landlord Insurance policy.



## When does the cover start and end?

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## How do I cancel the contract?

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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 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP