

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home 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 Home 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 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, 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 £1 million to cover the cost of sourcing a water or gas leak (Trace & Access cover).
- ✓ Up to £1,000 if your keys are lost or stolen.
- ✓ Up to £2 million 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 smashing a window with a football 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, lodgers, paying guests or anybody lawfully in the property.
- ✗ Loss or damage to gates, fences and hedges 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.
- ✗ Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover).



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 0330 100 9602 or write to us at 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. If you have already made a claim you will not receive any refund of premium.

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Contents

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This document provides a summary of the key information relating to this Uinsure Home 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 contents insurance cover protects the things kept inside your home such as furniture, TV's, 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, subsidence, 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.
- ✓ Up to £2,500 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 £2 million for sums you and your family are legally liable for (occupiers and personal liability cover).
- ✓ Accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Up to £750 to cover money stolen from the home.
- ✓ 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 or fouling by domestic pets.
- ✗ Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover).



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. 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 0330 100 9602 or write to us at 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. If you have already made a claim you will not receive any refund of premium.

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Home Emergency Cover

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What is this type of insurance?

This home emergency insurance cover provides assistance in emergency situations 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 home.



What is insured?

Up to £1,500 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

- Failure or damage to the plumbing and drainage system in your home where internal flooding or water damage is likely;
- Blockage of your only accessible toilet;
- Blockage of your home's external plumbing and drainage which can be cleared by jetting.

✓ Domestic Electric, Gas or Water Supply

A complete failure of the domestic electric, gas or water supply in your home.

✓ Lost, Damaged or Stolen Keys

The only available keys to the external doors to your home:

- unexpectedly breaking; or
- becoming lost or stolen; or
- getting locked inside your home.

✓ External Windows, Doors and Locks

Failure to function or damage to the external doors, windows or locks in your home.

✓ Main Source of Heating

The complete failure to function or breakdown of the main source of heating in your home.

✓ Boiler Contribution

If we accept a claim for your main source of heating and determine your boiler is uneconomical to repair, we will contribute up to £500 (including VAT) towards a new, like for like, replacement.

✓ Pest Infestation

An infestation of wasps' or hornets' nests, rats, house or field mice or cockroaches.

✓ Roof Damage

Roof damage which risks internal damage to your home

✓ Overnight Accommodation

If we accept a claim and agree that your home is uninhabitable, we will pay up to £100 (including VAT) per person for one night's alternative accommodation, up to a maximum of £250 (including VAT).



What is not insured?

✗ Plumbing And Drainage

- External toilets, taps, overflows and pipes which do not risk internal damage.
- Wilful misuse of the toilet.
- Replacing central heating radiators, water tanks, cylinders.
- Damage by hard water scale deposits.
- Leaks which do not risk internal damage.
- Repairing domestic appliances, except leaks from fixed external pipes.
- Waste disposal units, swimming pools or hot tubs.

✗ Domestic Electric, Gas or Water Supply

- External lights, alarms or surveillance systems; swimming pools or their plumbing and filtration systems; leisure equipment.
- Replacing or adjusting light bulbs.
- Damage by hard water scale deposits.

✗ Lost, Damaged or Stolen Keys

- Keys to garages and outbuildings.

✗ External Windows, Doors and Locks

- Garages or outbuildings.
- Internal doors, glass or locks.
- Window locks.
- Doors which fail to open due to swelling.

✗ Main Source of Heating

- A failure which does not result in a complete loss of heating in your home.
- Where you have not serviced the boiler in line with manufacturers recommendations within 12 months prior to the emergency.
- Descaling work in a hard water area.
- Routine adjustment of the boiler controls.
- Power flushing or descaling.
- Replacing central heating radiators, water tanks or cylinders.

✗ Boiler Contribution

- Any labour, delivery or shipping costs.

✗ Pest infestation

- An infestation outside your main living area.

✗ Roof Damage

- Where no internal damage is caused.
- Where other parties are responsible.
- Wear and tear; inadequate maintenance.
- Flat roofs over 10 years of age.



Are there any restrictions on cover

- ! We will always select the approved contractor to assist with your claim.
- ! Cover is provided 24 hours a day, 365 days a year but bad weather or remote locations may affect our normal service levels.
- ! Circumstances you were aware of before this insurance is taken out.
- ! Costs incurred before or without our authorisation.
- ! Gates, walls, fences, hedges, separate garages, sheds, greenhouses, outbuildings, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal areas.
- ! Claims due to wear and tear or a lack of normal day-to-day maintenance.
- ! An emergency resulting from your failure to complete repairs recommended by our approved repairer.
- ! Repairs resulting from a manufacturing defect or faulty installation or repairs.
- ! Homes unoccupied for the last 30 days.
- ! Homes which are rented to you, let by you or which are not your principal home.
- ! Damage caused by having to gain access to your home or to trace the source of the emergency.



Where am I covered?

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



What are my obligations?

You must:

- keep to the terms and conditions of this section;
- maintain your home in a good state of repair;
- ensure that you are home when the approved repairer arrives;
- co-operate fully with our approved repairer, including completing any permanent repairs they may recommend;
- notify LPG within 48 hours of discovering any emergency.



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 home 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, no refund of the premium will be given.

To cancel, please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Family Legal Protection

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Registered in England and Wales No. 06046870. Registered office 8 St John Street, Manchester, M3 4DU

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe 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 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, Northern Ireland, the Channel Islands or the Isle of Man) 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.



What is insured?

- ✓ **Tax: Accountancy** fees if you are subject to an HM Revenue and Customs Full Enquiry into your personal Income Tax position.
- ✓ **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.



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 amount in dispute 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 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 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 The United Kingdom, the Channel Islands and the Isle of Man.



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. Premiums will be collected alongside your main home 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, no refund of the premium will be given.

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