

## Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Let Home Emergency Cover

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 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?

Following an insured incident (outlined below) this section will pay for emergency repairs by an authorised repairer, including call out charges, labour, parts and materials up to £1,000 (including VAT) per claim.

- ✓ Plumbing And Drainage
  - Failure or damage to the plumbing and drainage system in your property where internal flooding or water damage is likely;
  - Blockage of your property's only accessible toilet;
  - Blockage of your property'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 property.
- ✓ Lost, Damaged or Stolen Keys
- ✓ The only available keys to the external doors to your property:
  - unexpectedly breaking; or
  - becoming lost or stolen; or
  - getting locked inside your property.
- ✓ External Windows, Doors and Locks
  - Failure to function or damage to the external doors, windows or locks in your property.
- ✓ Main Source of Heating
  - The complete failure to function or breakdown of the main source of heating in your property.
- ✓ 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.
- ✓ Overnight Accommodation
  - If we accept a claim and agree that your property is uninhabitable, we will pay up to £100 per tenant 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.
  - Water supply which cannot be isolated from other properties.
- ✗ 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.
  - Domestic electric, gas or water supply which cannot be isolated from other properties in the same building.
- ✗ 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 manufacturer's recommendations within the last 12 months.
  - 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- costs of labour or delivery
- ✗ Pest infestation outside the property.



## 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.
- ! Properties unoccupied for the last 30 days unless you are actively seeking a new tenant.
- ! Damage caused by having to gain access to your property or to trace the source of the emergency.



## Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in Great Britain and Northern Ireland.



## What are my obligations?

You must:

- keep to the terms and conditions of this section;
- maintain your property in a good state of repair;
- ensure that you or the tenant are at the property 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 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. To cancel, please call us on 0330 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP