

UINSURE



Home Insurance.

Overview Booklet



Why choose Uinsure?

Our Home Insurance is multi-award winning and 5 star rated by independent financial research specialists Defaqto & Moneyfacts.

We work closely with your Advisor and some of the UK's largest insurers to make sure that our products and services are the best they can be.

You choose the cover that's right for you and only pay for the additional cover you need.

We cover your buildings up to £1m as standard to protect against loss or damage to the structure of your home.

Your contents are covered up to £75,000 as standard, with the option to increase this to £100,000.

We offer a one year guarantee on home repairs carried out by insurer appointed builders.

Unlike some other insurers, we'll pay to trace the source of a leak and make good any damage caused.

We'll replace your contents as new if they are lost, stolen or beyond repair.

Our experienced claims and customer service teams are all UK based and help is available 24/7.

You can amend, or even cancel your policy at any time, free of charge.

5 Star Rated

Our Home Insurance product has been awarded a maximum 5 star rating by Defaqto - the independent, financial research experts - as well as Moneyfacts.

This means that the products we offer are deemed the most comprehensive in the market.



The highest level of cover, every time

Unlike many home insurance providers, we only offer one level of cover.

This is because we offer you the highest level of cover possible, every time.

Our competitive pricing means that you don't need to worry about low cover limits, or losing out on essential cover.

However, this doesn't mean that you can't tailor your insurance to suit your needs. With our market-leading optional extras, you can choose how much cover you'd like to receive.



Cover that matters to you



Buildings Insurance

Our Buildings Insurance covers the structure of your home, including the roof, walls, and outbuildings, as well as permanent fixtures inside, such as kitchen cabinets, toilets and fitted wardrobes.



Accidental Damage Cover

Accidental Damage Cover is designed to protect your buildings and / or contents against damage that is caused by unintended mishaps, which could include spillages and breakages in the home.



Contents Insurance

Our Contents Insurance covers your household belongings if they are damaged, lost or stolen. This protects things like furniture, TVs, technology and clothing.



Family Legal Protection Cover

Disputes can occur at any time and range from employment issues, personal injury claims and problems with tradesmen working at your home. Our legal cover is here to help.



Home Emergency Cover

Call our helpline (24/7 all year round) and you won't have to worry about finding a tradesman at short notice or paying over the odds for emergency assistance. We'll send an approved tradesman to make your home safe, secure, habitable, and help prevent further damage.



Personal Possessions Cover

Standard contents insurance only covers items inside the home - not outside. If you need to cover items such as cameras, mobile phones, bicycles, watches and jewellery when away from your home then you can add Personal Possessions cover to your home insurance policy.

Policy Overview

Unsure's Home Insurance policy has been independently assessed and awarded 5 Star ratings

by both Defaqto and Moneyfacts. Below are just some of the policy's features and benefits:

As Standard	New for old replacement of items	✓
	No cancellation or adjustment fees	✓
	All repairs guaranteed for 12 months	✓
	Only pay for the cover that you want	✓
Buildings Cover	Loss or damage to your Buildings from specific events e.g. fire, theft, storm, flood, subsidence, escape of water etc.	£1 million
	Accidental breakage of fixed glass in doors, windows and greenhouses, sanitary fittings and solar panels	✓
	Accidental damage to your buildings e.g. putting your foot through a ceiling	Optional
	Liability as the owner of your home	£2 million
	Cost of alternative accommodation should your home become uninhabitable	£200,000
	Costs of sourcing and making good a leak in your property (Trace & Access cover) escape of water etc	Up to £1 million
Contents Cover	Loss or damage to your Contents from specific events e.g. fire, theft, storm, flood, escape of water etc.	Up to £100,000
	Accidental damage to computer equipment (but not portable items such as laptops), TV's, videos, DVD players etc	✓
	Accidental damage to your contents e.g. spilling wine on a carpet	Optional
	Cover for high risk items	£20,000 (included in the contents sum insured)
	Cover for items taken away from the home (such as handbags, jewellery and mobile phones)	Optional
	Cover for money in the home	£750
	Cover for items left in the open in the garden	£1,000
	Cover for items stolen from a shed or garage	£5,000 (limit of £3,000 per outbuilding)
Home Emergency Cover	We'll provide up to £1,500 cover for each home emergency with no annual maximum: Emergencies such as boiler breakdown, burst water pipes or a blocked toilet, Pest infestations, Lost or stolen house keys, Failure of electrical power or gas supply, Roofing problems, Broken or damaged windows and doors that are a security risk. We will also contribute £500 towards a new boiler if it cannot be repaired.	Optional
	Family Legal Protection	The policy provides cover up to £150,000 for professional fees in the following areas: Property Rights, Employment Disputes, Pursuit of civil claims for personal injury or death, Consumer disputes and defence, Probate, Tax investigations and Property Damage.

Get in touch

Our team of UK based insurance experts are here to help.

Call us:

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