



Claims Process.

Overview Booklet



Peace of mind that you're covered when you need us most

We are committed to delivering the highest standards in our claims process. Our friendly experienced claims team are available to support you. They're UK based and help is available 24/7.

All our policies are 5 Star Defaqto rated, to give you the highest levels of cover possible, every time.

Choose the right cover

Our competitive pricing means that you don't need to worry about low cover limits or losing out on essential cover. However, you can still tailor your insurance to suit your needs. With our market-leading optional extras, you can choose how much cover you'd like to receive.

Our cover:

- 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.
- We'll provide up to £200,000 towards the cost of alternative accommodation should your home become uninhabitable.
- 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 for new if they are lost, stolen or beyond repair.

Optional extras:

- Home Emergency Cover
- Family Legal Protection
- Accidental Damage
- Personal Possessions Cover

What's not covered

We're really sorry but here are some examples of things we can't help with - read your policy documents to understand everything that is covered.

- Wear and tear such as a washing machine that has stopped working because it's old, or a boiler that hasn't been serviced in line with manufacturers recommendations.
- Damage caused by pets.
- Damaged fence panels after a storm.
- Accidental damage when your home is unfurnished or unoccupied.



Claims statistics



£41,040,456.95

Amount paid out over the last 5 year

£161,576.55

The largest claim in 2021 due to a Lightning Strike



£114,063.60

Highest claim paid for escape of water in 2021

£1,871

Average claim value which is a 35% increase from 2020



9.75%

Decrease in claims raised in 2021 compared to 2020

2021 top 3 claims

Accidental damage

39.2%

Escape of water

27.5%

Storm

18.2%



**Statistics are based on Uinsure claims data for 2021*

How to make a successful claim

1. It's impossible to predict when you may need to claim, however you can prepare yourself in advance

- Keep receipts when you make a big purchase, as you may be asked for proof of ownership if an item is stolen or damaged.
- Keep your property in a good state of repair as this is a condition of the insurance. Wear and tear are the most common reason for a claim being declined so ensure you check your property over regularly including the roof for any damage. Home insurance provides cover for unforeseen events, not for damage to your property caused by poor maintenance or day-to-day use.
- Read the terms and conditions in your policy documents and take care not to invalidate your policy. Typical requirements include not leaving your property unoccupied for longer than 60 days.

2. Choose the right cover levels for you to ensure you're protected and won't be left out of pocket.

- The main reason a claim is declined is because the claim value is below the policy excess, or the policyholder did not have the right cover according to the Association of British Insurers (ABI). It's therefore so important that you buy the correct policy and don't get distracted by the cheapest price.

- Consider our optional extras to provide additional cover

3. Call us promptly.

- Have your policy number and any relevant documents to hand.
- Provide as much information about the incident as you can.
- Report theft to the police first and ask them for a crime reference number.

4. Take pictures and/or video as these are accepted as evidence and will support your claim.

Get in touch

Our helplines are open 365 days a year, 24 hours a day so someone will always be here to get your claim started.

Home Insurance Claims:

For Ageas, AXA, LV, RSA,
UK General or Zurich - **0330 102 6023**

For Covéa - **0330 024 2255**

For Midas - **0330 123 5748**

If your claim is an emergency, we will arrange for one of our approved partners to contact you within 2 hours.

For non-emergencies, we will still make sure a repairer calls within 24 hours.

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