



Your guide to

Uinsure Specialist

Uinsure Specialist work with a wide panel of insurers to ensure customers with more specialist insurance needs can access comprehensive and competitive products.

Specialist online product offering

Visit our Adviser Platform to obtain a Property Owners, Trades & Professions or Non-Standard Home quotation for your clients today.

Landlord Property Owners



Buildings, Landlords Contents, Loss of Rent, Property Owners Liability & Legal Expenses for:

- Houses in multiple occupation (HMO's)
- Converted properties which are let as flats
- Commercial lets
- BTL portfolios - up to 15 properties on a single policy
- Commercial/retail units with flats above

Trades & Professions



Public Liability, Employers Liability & Portable Tools or Equipment cover for:

- Painters & decorators
- Dog walkers
- Landscape gardeners
- Builders - alterations & extensions
- Cleaners

Non-Standard Home



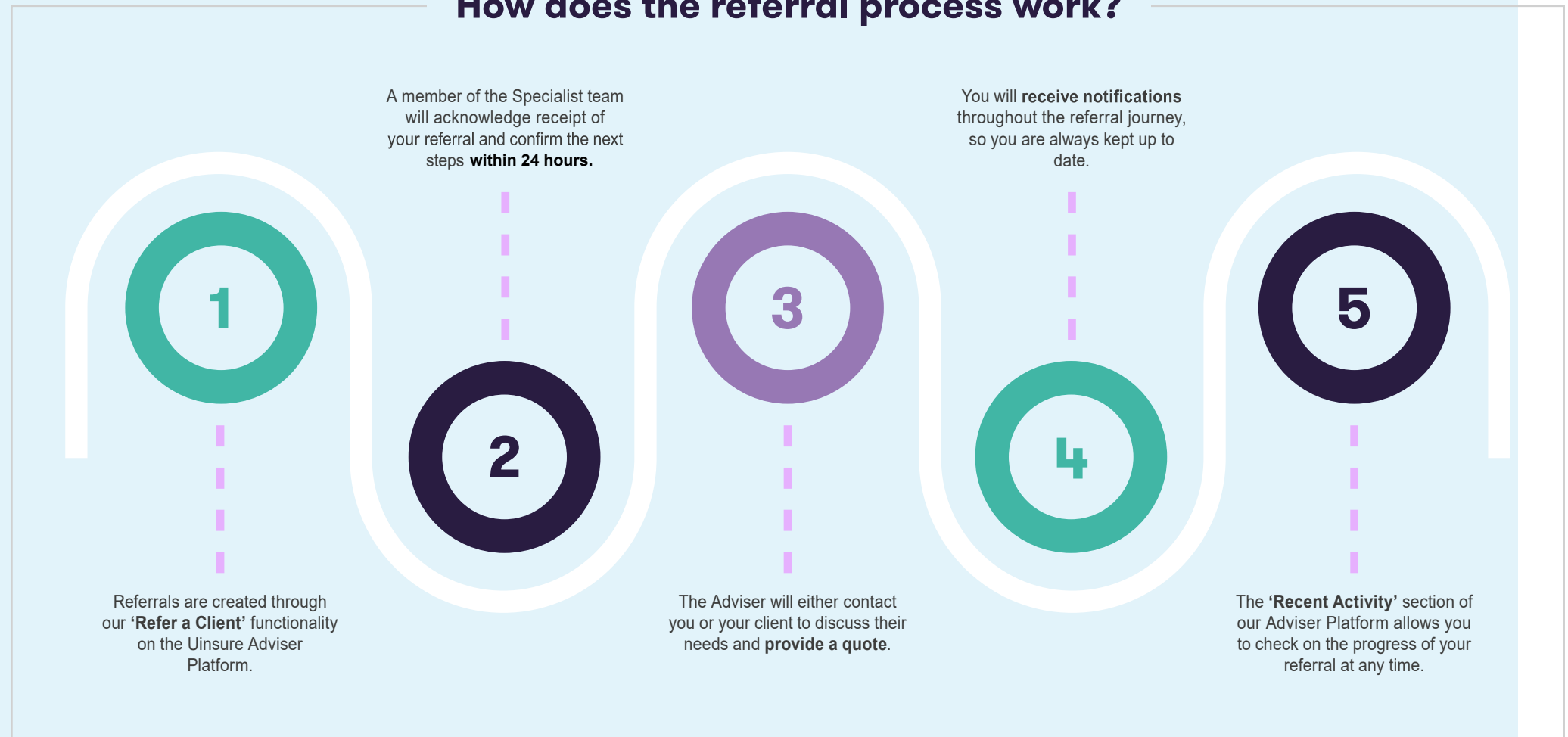
Buildings & Contents (only where applicable) that is used to cover:

- Non-Standard Construction
- Building Works
- Holiday Homes
- Previous Claims
- Unoccupied Properties

Specialist referral service

Advisers have the option to refer to Uinsure's Specialist team who will aim to action referrals within 24 hours. The graph below explains the process.

How does the referral process work?



What is covered?



Non-Standard Home Insurance

We can handle a wide mix of Non-Standard insurance types including:

- Unoccupied properties
- Properties undergoing building works
- Non-standard construction such as thatched houses, flat roofs etc
- Previous subsidence / flooding
- Previous claims / incidents



Business Insurance

We have access to a market-leading panel of SME insurers that allows us to quote for enquiries such as:

- Trades & Professions - Liability cover for over 500 different trade types
- Shops & Office packages
- Commercial Combined for more complex commercial enquiries



Property Owners

We insure all manners of landlord business from single BTL's to large to large portfolios that contain a wide mixture of property and occupant types. Examples include:

- BTL portfolios
- Commercial properties
- Shops or Offices with Flats above
- Blocks of flats



High Net Worth

This service is aimed at clients who require cover levels that are above our Uinsure Home limits and can include any of the following:

- A property with a sum insured over £1,000,000
- Over £100,000 of contents
- Specified item(s) individually valued over £20k
- Antiques and/or Fine Arts

Specialist customer testimonials

Mr Kfir ★★★★★

We've a portfolio of approx. 100 properties. When Uinsure took over our insurance needs life got much easier. They're extremely organised, respond to all emails very quickly and most importantly got a great price. We recommend them to everyone.

Mr Wilkins ★★★★★

Not only did you cut the price by nearly £2,000, but you made the process easy and pleasant.

Mr Assad ★★★★★

Uinsure Specialist did a fantastic job finding me the right coverage and insurance cover at a very competitive price.

Great insurance company for personal and business-related insurance. I had immediate insurance proof and easy payment options.

Mr Yates ★★★★★

You were attentive in listening to our needs, in listening to the problems we experienced with the previous insurers.

All in all, I am very happy that your service was fast, attentive, sensitive, results-driven and actually bringing good results.

How to identify Specialist GI opportunities?

Any insurance risks which fall outside of Uinsure's standard product range can be insured with the most efficient experience possible.

1



Discuss your client's insurance needs

Identify when a requirement for a Specialist product exists for different client types. Examples include:

- Specialist Home (such as a property that is unoccupied or undergoing works or will be used as a holiday let)
- Specialist Landlord (for example a client who may own more than one BTL, HMO or a block of flats)
- Business Insurance (a self-employed client who may not have business insurance or is due for renewal, or who is purchasing a commercial property to run a business from)
- Mid-High Net Worth (such as a client with a property that has a rebuild cost in excess of £1million, contents over £100,000 or high valuable jewellery and / or art that's specified on their policy)

2



Explain the need for Specialist GI and the value you can add

Specialist Home (a standard home product may refuse to handle a claim if they discover that there is a non-standard element to the risk which pushes it outside their acceptance criteria)

Specialist Landlord (portfolio landlords can massively benefit from simplifying their insurance to be under one Property Owners insurance policy with one renewal date, one payment and one policy document)

Business Insurance (without the correct Public Liability cover in place clients are exposed to large risks should their business inadvertently cause injury to a member of the public or damage to property. The vast majority of businesses are also required by law to have Employer's Liability and can face fines of up to £2,500 a day for not having it)

Mid-High Net Worth (a standard home insurer can refuse to pay a claim if the claim is for an item or property which falls outside their acceptance criteria)

4



Or refer to Uinsure Specialist

Alternatively, you can refer your Specialist clients to us and we aim to provide a quote in under 2 hours and you will earn 15% commission when the policy is sold.

3



Provide a competitive quote

You can visit Uinsure's Adviser Platform to obtain a GI quote either via either the Standard, Non-Standard or Specialist route and earn a higher commission.

Why specialist insurance is becoming standard practice



Lauren Bagley

Chief Partnership & Marketing Officer

The property market is becoming increasingly diverse, both in respect of home and landlord types. Homeowners and landlords alike are becoming more adventurous with their own developments and renovations meaning an increasing number of insurance queries are falling out of what is deemed to be 'standard'.

There is also, too, disparity between how advisers perceive the landscape to be, what is reality and how advisers can actually serve these insurance risks.

With the current technology capabilities of price comparison websites, there are increasing numbers of property risks that can't be protected instantly via an online search for insurance, such as unoccupied properties, holiday homes and different methods of construction.

And then for landlords, with a massive 85% of private rental properties in the UK being part of a portfolio, these clients are seeking ways to reduce their insurance spend and consolidate policies, meaning opportunities for advisers to support with property portfolio insurance are growing, too.

Such is the advance in intermediary technology, which far exceeds what is available directly to the consumer, these are all client needs that can be served by advisers who can provide valuable cover for multiple

properties, non-standard, commercial lets and blocks of flats through the familiar Uinsure Adviser Platform.

The same basic principles to generating quotes for clients apply and, fortunately, intermediary technology now exists that means with simple training, advisers can get both the confidence and know-how to operate in these spaces.

Traditionally, these journeys have been very time-consuming but by integrating them into our platform, advisers are able to apply in as little as 90 seconds with simplified, intuitive quote journeys that are reflective of Uinsure's market-leading mainstream home and BTL experiences. The housing and property market won't stand still and tech that supports the insurance industry will need to undergo ongoing evolution to ensure it keeps progressing with the times. The new 'AirBnB' may be just around the corner and by easily expanding areas of expertise, firms from across the UK have the very real opportunity to expand their income streams as client needs continue to evolve.

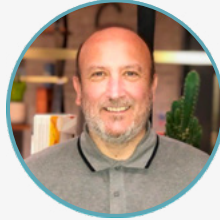
Those that do make this small leap into the new give their businesses opportunity for growth and longevity in what is an ever-changing market.

Find out more by visiting www.uinsure.co.uk

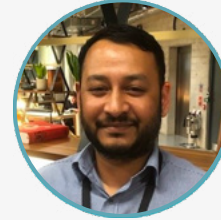
Meet the team



Sean Thompson
Specialist Insurance Director



Mike Symonds
Specialist Operations Manager



Johir Miah
Senior Specialist Adviser



Manny Aggrey
Specialist Insurance Adviser



Andrea Smith
Specialist Insurance Adviser



Charlotte Fauguel
Specialist Insurance Adviser



Leia Williams
Specialist Insurance Adviser



Shaz Ahmed
Specialist Insurance Adviser



Nick Gillon
Specialist Insurance Adviser



Rebecca Cutler
Specialist Insurance Adviser

The Uinsure Specialist team is extremely knowledgeable and has many years of experience. If you'd like to speak to us, please get in touch by visiting our website www.uinsure.co.uk or calling 0344 801 2199.

