



BTL/Landlords Insurance.

Overview Booklet



defaqto

Landlord Home Insurance
EXPERT RATED

Why Choose Uinsure?

Our BTL/Landlords Insurance is multi-award winning and 5 Star rated by financial research specialists Defaqto.

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

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

£1m.

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

£15k.

Contents cover (with the option to increase to £35k),

£2m.

Landlord's legal liability provided as standard.



The Highest Level of Cover, *Every Time*

Unlike many BTL/Landlords 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 optional extras, you can choose how much cover you'd like to receive.



The image shows a smartphone screen with two insurance options and a form. On the left, there is a card for 'Home Insurance' with a description and two buttons: 'Get quote' and 'Retrieve quote'. On the right, there is a card for 'BTL/Landlords Insurance' with a description and two buttons: 'Get quote' and 'Retrieve quote'. Below these cards, there are three input fields: 'First name', 'Last name', and 'Date of birth'. At the bottom right, there is a button labeled 'Add second applicant'.

Home Insurance

Buildings and contents insurance for the property you live in.

[Get quote](#)

[Retrieve quote](#)

BTL/Landlords Insurance

Insurance for a property you rent to others.

[Get quote](#)

[Retrieve quote](#)

First name
First name

Last name
Last name

Date of birth
dd / mm / yyyy

[Add second applicant](#)

Cover That Matters To You



Buildings Insurance

A Landlord buildings insurance policy protects against damage to your property as a result of fire, flood, theft, vandalism and subsidence amongst other things.



Contents Insurance

A Landlord contents insurance policy protects landlords who rent their property on a part or fully furnished basis. This will cover the cost to replace or repair items such as furniture, carpets, white goods and televisions.



Let Home Emergency Cover

Our Let Home Emergency Cover has been designed to complement your Landlord insurance policy and will protect you and your property from unforeseen domestic emergencies for up to £1,000 per claim.



Landlord Legal Protection & Guarantee Cover

Our Landlord's Legal Protection Insurance is designed to help landlords through difficult and often stressful legal situations by providing £100,000 of cover per year. It also includes the option to add cover for up to £2,500 per month for unpaid rent for a maximum of 12 months.

Portfolio Landlords

We also help insure a wide range of landlords from single BTL's to large portfolios that contain multiple property types, where multi-property discounts are applicable.

We can provide cover for:



Buy-to-Let portfolios



Commercial properties



Commercial - Residential mix
(e.g.shops with flats above)



Blocks of Flats



Houses of multiple occupancy (HMO's)



Converted properties (which are let
as flats)



Overseas landlords



Most non-standard BTL risks

Policy Overview

Uinsure's BTL/Landlords Insurance policy is one of the most comprehensive policies in the market with a wide range of complimentary optional extras available such as cover for malicious damage.

As Standard	Cover available in Limited Company name	✓
	New for old replacement of items	✓
	No cancellation or adjustment fees	✓
	All repairs guaranteed for 12 months	✓
	Only pay for the cover 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 fixtures and fittings and solar panels	✓
	Accidental damage to your buildings e.g putting your foot through a ceiling	Optional
	Malicious damage cover	Optional
	Theft from tenant	Optional
	Liability as the owner of your let property	£2 million
	Cost of alternative accomodation should your home become uninhabitable	£200,000
	Sewer pipes	✓
Costs of sourcing and making good a leak in your property (Trace & Access cover)	£10,000	
Contents Cover	Loss or damage to your contents from specific events e.g. fire, theft, storm, flood, escape of water etc.	£15,000 Option to increase to £35,000
	Accidental damage to your contents e.g. spilling wine on a carpet	Optional
	Malicious damage cover	Optional
	Landlords fixtures and fittings	✓
	Theft from tenant	Optional
Let Home Emergency Cover	We'll provide up to £1000 cover for each Let Home Emergency. Cover 1. Boiler and Primary heating system breakdown (We will also contribute repaired) 2. Plumbing emergencies such as burst water or a blocked and gas leaks 4. Failure or damage of any external lock, door or window	Optional
Landlord Legal Expenses	We'll provide up to £100,000 to cover legal expenses and the option unpaid rent for a maximum of 12 months. Legal Expenses cover includes: 1. Breach of tenancy agreement 2. Pursuit of rent arrears 3. Eviction and also includes a free 24 hour Telephone helpline	Optional

5 Star Rated

Our BTL/Landlords insurance product has been awarded a maximum 5 Star rating by Defaqto - the financial research experts.

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



Get in Touch

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



Call us:

Customer Services: **0330 102 6047**
Claims Line: **0344 412 4276**



Email us:

enquiries@uinsure.co.uk



Website:

uinsure.co.uk



Write to us:

Uinsure Customer Services
PO Box 1189
Doncaster
DN1 9RP

