Landlord Insurance

Insurance Product Information Document

Company: Uinsure Limited **Product: Uinsure Landlord Insurance - Buildings**

Uinsure Limited is Authorised and Regulated by the Financial Conduct Authority No. 463689. Registered in England and Wales No. 06046870. Registered office 1st Floor, XYZ Building, 2 Hardman Boulevard, Spinningfields, Manchester, M3 3AQ

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 buildings insurance cover protects the structure of your let property including the walls, roof, permanent fixtures and fittings (such as fitted kitchens and bathrooms), and any outbuildings (such as garages and sheds).

What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £1,000,000 (or if your property is a flat, up to the re-build cost of your property as provided to us by you) to cover loss or damage to your buildings caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to 20% of your maximum claim limit to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £10,000 to cover the cost of sourcing a water or oil leak (Trace & Access cover).
- ✓ Up to £1,000 to replace your locks if the keys to the let property are lost or stolen.
- ✓ Up to £2 million for sums you are legally liable to pay as the owner of your let property (Property owners liability cover).
- ✓ Up to £1,500 to cover increased metered electricity or water charges incurred by you resulting from unauthorised use or escape of water.
- ✓ Cover for underground drainage and sewer pipes serving your home, for which you are legally responsible.
- ✓ Accidental damage to underground pipes, cables and services for which you are responsible.
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware.

Optional covers

- Accidental damage to the buildings.
- Malicious damage caused by the tenants to the buildings.
- Theft or attempted theft damage caused by the tenants to the buildings.
- Manufacture and harvest of drugs within the boundaries of the insured property caused by the tenant.

What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually, including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Manufacture and harvest of drugs within the boundaries of the insured property caused by tenant. Manufacture and harvest of drugs may be covered if you had added 'Manufacture and harvest of drugs cover' to your policy.
- ✗ Loss or damage to gates and fences during a storm
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.

Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your let property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.

Where am I covered?

✓ The product provides cover for the buildings of your let property in the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.
- If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.

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.

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 0344 844 3844 or write to us at PO Box 1189, Doncaster, DN1 9RP

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

Landlord Insurance

Insurance Product Information Document

Company: Uinsure Limited Product: Uinsure Landlord Insurance - Landlords Contents

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What is this type of insurance?

This landlords' contents insurance cover protects the things that belong to you, such as household goods, kitchen appliances and furnishings, which are kept inside your let property.

What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £15,000 to cover loss or damage to your landlords' contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism. This limit may be increased to £35,000
- ✓ If you are the landlord of a leasehold property, we will provide cover for the fixtures and fittings that you own or are responsible for.
- ✓ Up to £3,000 to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event. This limit is increased to £7,000 if you have £35,000 of Contents cover.
- ✓ Up to £15,000 to cover loss or damage to your landlords' contents in the event of accidental breakage of fixed glass in furniture and ceramic hobs in free-standing cookers. This limit may be increased to £35,000.
- ✓ Up to £1,000 to cover items stolen from an outbuilding.
- ✓ Up to £2 million for sums you are legally liable for as the owner of the landlords' contents
- ✓ Up to £5 million for sums you have to pay for following accidental bodily injury or illness or disease to domestic employees.

Optional covers

- Accidental damage to the landlords' contents.
- Malicious damage caused by the tenants to the landlords' contents.
- Theft or attempted theft damage caused by the tenants to the landlords' contents.

What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually, including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.

Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your let property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.
- ! We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.

Where am I covered?

✓ The product provides cover for the buildings of your let property in the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.
- If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.

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.

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?

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If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

Landlord Insurance

Insurance Product Information Document

Company: Uinsure Limited

Product: Uinsure Landlord Insurance - Landlord Home Emergency

Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This insurance is provided by Arc Legal Assistance Limited and the insurer is AmTrust Europe Limited.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document gives us a summary of the main features of your insurance policy. It is not based on your individual needs and so might not provide the right cover for you. Full details are provided in other documents.

What is this type of insurance?
Home Emergency Insurance provides insurance to cover for certain types of home emergencies as detailed in this document, your policy wording and your insurance schedule.

What is insured?

We'll help you in the event of the following Home Emergencies:

- ✓ **Plumbing and Drainage:** Emergency repairs following damage to or failure of the plumbing and drainage system which:
  - Means that internal flood or water damage is a likely consequence;
  - Means that you do not have access to a toilet you can use within your home; or
  - Causes blocked external drains that are only your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.
- ✓ **Internal Electricity:** Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by resetting the fusebox and would not be better resolved by the regional network supplier.
- ✓ **Gas Supply:** After the National Gas Emergency Service has visited your home, and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe.
- ✓ **Water Supply:** Emergency repairs following a complete loss of the water supply to the kitchen or bathroom where no other water supply is available for bathing.
- ✓ **Security:** Emergency repairs following damage or failure of the following items which would make the main living area of the home insecure and easily accessible to intruders:
  - External lock;
  - External window;
  - External door.

What is insured?

- ✓ **Access to Home:** Emergency repairs after the loss of the only available key to the home which cannot be replaced, and normal access cannot be obtained. Our contractor will gain access to the home and ensure it is left secure.
- ✓ **Primary Heating System:** Emergency repairs following the complete breakdown of the primary heating system which:
  - Results in the complete loss of heating and/or;
  - Results in the complete loss of hot water.
- ✓ **Pests:** Emergency repairs following an infestation caused by the following pests in and/or attached to the home and there is a clear sign of an infestation.
  - Wasps' nest;
  - Hornets' nest;
  - Mice;
  - Rats;
  - Cockroaches.
- ✓ **Roofing:** Emergency repairs following missing, broken, or loose tiles causing internal water damage.
- ✓ **Overnight Accommodation:** Overnight accommodation only where it has not been possible to fix the emergency after a claim has been accepted for emergency repairs. The home must be in a state where you can no longer live in it.
- ✓ **Alternative Heating:** We shall pay up to £50 towards the cost of alternative heating sources where these are needed in the event where a claim has occurred under section 3.
- ✓ **Boiler Replacement Contribution:** We will contribute up to £500 towards the cost of a brand new like for like replacement when you give us an original receipt for payment.

What is not insured?

The policy does not provide cover for:

- ✗ **Plumbing and Drainage:** There is no cover for blocked toilets and/or drains where this has been caused as a result of misuse or the internal workings of the flush.
- ✗ **Internal Electricity:** There is no cover for claims for external lighting including security, garages and outbuildings and the replacement or adjustment of any lightbulbs.
- ✗ **Primary Heating System:** There is no cover for boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).
- ✗ **Pests:** There is no cover for any repeat claims where you have not followed previous guidance from us or the contractor to prevent continued or further infestation.
- ✗ **Roofing:** There is no cover for any damage to flat roofs over 10 years old.
- ✗ **Overnight Accommodation:** There is no cover for the cost of any food and drink you have purchased.

Are there any restrictions on cover?

- ! **Waiting Period:** There is no cover for anything that happens within the first 48 hours from the date of commencement of this insurance unless you had equivalent insurance immediately before the date that this policy began.
- ! **Wear and Tear:** We won't provide cover for any general wear and tear.
- ! **No Emergency Repair:** There is no cover where our contractor has advised there is no emergency repair available.
- ! **Known Loss or Damage:** If you knew about a loss or damage as a result of an emergency before the start date of this policy, the insurer will withdraw cover.

Where am I covered?

✓ Claims which arise in Great Britain and Northern Ireland.

What are my obligations?

- You must tell us about a claim as soon as possible once you become aware of the emergency – any claims notified to us more than 48 hours after the emergency will not be covered.
- You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage, or unnecessary costs.
- Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to find a permanent solution. If you fail to carry out the permanent repair, we will not instruct a contractor to carry out any further emergency repairs.

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.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, no refund of the premium will be given.

To cancel, please call us on 0344 844 3844 or write to us at PO Box 1189, Doncaster, DN1 9RP

Landlord Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Ltd

Product: Uinsure Landlord Insurance - Landlord Legal Expenses & Guarantee Cover

Arc Legal Assistance Limited is registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

This insurance is provided by Arc Legal Assistance Limited and the insurer is AmTrust Europe Limited.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?
This is a residential Property Owners Legal and Rent Protection policy, providing insurance to cover advisers' costs to pursue and defend certain legal disputes and payment of rent owed by a tenant under a tenancy agreement.

What is insured?

We'll cover advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Tenant Eviction:** To pursue legal action against a tenant or guarantor to recover possession of the insured property where the tenant fails to perform their obligations under the tenancy agreement relating to the rightful occupation of the insured property. Up to £100,000 of advisers' costs

  Breach of Tenancy Agreement: Up to £100,000 of advisers' costs
- ✓ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to the insured property. Up to £100,000 of advisers' costs
- ✓ **Property Damage:** To pursue your legal rights for financial compensation for damages against a person or organisation that causes physical damage to the insured property. Up to £100,000 of advisers' costs
- ✓ **Legal Defence:** To defend civil or criminal proceedings in respect of any act or omission, or alleged act or omission, by you arising out of your ownership or management of the insured property. Up to £100,000 of advisers' costs
- ✓ **Probate:** To pursue legal proceedings within the territorial limits by you in respect of a probate dispute involving the will of your deceased parents or grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest. Up to £100,000 of advisers' costs

What is insured?

- ✓ **Health and Safety Prosecutions:** To defend criminal prosecutions brought against you in relation to the insured property under:
  - The Gas Safety (Installation and Use) Regulations 1994;
  - The Furniture and Furnishings (Fire) (Safety) Amendments Regulations 1993;
  - The Electrical Equipment (Safety) Regulations 1994;
  - And later amending regulations or their equivalent outside of England and Wales but within the territorial limits. Up to £100,000 of advisers' costs
- ✓ **Tax:** Accountancy fees: if you are subject to an HM Revenue and Customs Full Enquiry into your personal Income Tax position. Up to £100,000 of advisers' costs
- ✓ **Tax Disputes:** Advisers' costs incurred by you and arising directly from Business Full Enquiries or Business Aspect Enquiries, subject to the conditions shown in your policy wording. Up to £2,000 of advisers costs for Aspect Enquiries and up to £100,000 of advisers' costs for Full Enquiries
- ✓ **Jury Service:** We will pay a daily rate for the duration you are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from your employer or the court.
- ✓ **Rent Guarantee (Optional cover):** You are covered for rent owed by a tenant under a tenancy agreement in relation to the insured property up to the maximum amount payable, where the insured event occurs during the period of insurance, and you, where appropriate, are pursuing a claim against the tenant to evict them from the insured property. up to £2,500 per month for a maximum of 12 months

What is not insured?

- ✗ **Pre-Inception Incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of Success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 51%.
- ✗ **Tenant Eviction:** There is no cover for claims where you fail to provide evidence that you successfully completed a tenant reference on the tenant (and guarantor if required), prior to the start of the tenancy agreement, or where the tenancy agreement started more than 31 days after the tenant reference.
- ✗ **Minimum Amount in Dispute:** We won't cover claims under the Rent Guarantee section of cover if the amount in arrears is less than £250. We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes between persons insured under this policy; nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.

Are there any restrictions on cover?

- ! Where required by us or the law, you must attempt in good faith to settle the claim using the mediation service.
- ! **Excess:** You are responsible for the first £200 of any claim under the Tax Disputes (Aspect Enquiries only) section of cover, and an amount equal to two months' rent for any claim under the Rent Guarantee section of cover.
- ! **Qualifying Period:** There is 90 day qualifying period for claims for Tenant Eviction, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your Own Advisers' Costs:** Once court proceedings are issued, or in the event that a conflict of interest arises, you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

Where am I covered?

- ✓ The product provides cover for your let property in the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any circumstances which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the Policy Schedule.

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?

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How do I cancel the contract?

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