

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Home Insurance – Home Emergency Cover

Uinsure Limited is Authorised and Regulated by the Financial Conduct Authority No. 463689

Registered in England and Wales No. 06046870. Registered office 8 St John Street, Manchester, M3 4DU

What is this type of insurance?

This home emergency insurance cover provides assistance in emergency situations as specified in this policy, for example broken boilers and leaking pipes. It is not intended to replace the normal day to day maintenance of your home.



What is insured?

Up to £1,500 for call out charges, parts and labour to carry out a temporary repair to your property in the event of a home emergency.

✓ Plumbing And Drainage

- Failure or damage to the plumbing and drainage system in your home where internal flooding or water damage is likely;
- Blockage of your only accessible toilet;
- Blockage of your home's external plumbing and drainage which can be cleared by jetting.

✓ Domestic Electric, Gas or Water Supply

A complete failure of the domestic electric, gas or water supply in your home.

✓ Lost, Damaged or Stolen Keys

The only available keys to the external doors to your home:

- unexpectedly breaking; or
- becoming lost or stolen; or
- getting locked inside your home.

✓ External Windows, Doors and Locks

Failure to function or damage to the external doors, windows or locks in your home.

✓ Main Source of Heating

The complete failure to function or breakdown of the main source of heating in your home.

✓ Boiler Contribution

If we accept a claim for your main source of heating and determine your boiler is uneconomical to repair, we will contribute up to £500 (including VAT) towards a new, like for like, replacement.

✓ Pest Infestation

An infestation of wasps' or hornets' nests, rats, house or field mice or cockroaches.

✓ Roof Damage

Roof damage which risks internal damage to your home

✓ Overnight Accommodation

If we accept a claim and agree that your home is uninhabitable, we will pay up to £100 (including VAT) per person for one night's alternative accommodation, up to a maximum of £250 (including VAT).



What is not insured?

✗ Plumbing And Drainage

- External toilets, taps, overflows and pipes which do not risk internal damage.
- Wilful misuse of the toilet.
- Replacing central heating radiators, water tanks, cylinders.
- Damage by hard water scale deposits.
- Leaks which do not risk internal damage.
- Repairing domestic appliances, except leaks from fixed external pipes.
- Waste disposal units, swimming pools or hot tubs.

✗ Domestic Electric, Gas or Water Supply

- External lights, alarms or surveillance systems; swimming pools or their plumbing and filtration systems; leisure equipment.
- Replacing or adjusting light bulbs.
- Damage by hard water scale deposits.

✗ Lost, Damaged or Stolen Keys

- Keys to garages and outbuildings.

✗ External Windows, Doors and Locks

- Garages or outbuildings.
- Internal doors, glass or locks.
- Window locks.
- Doors which fail to open due to swelling.

✗ Main Source of Heating

- A failure which does not result in a complete loss of heating in your home.
- Where you have not serviced the boiler in line with manufacturers recommendations within 12 months prior to the emergency.
- Descaling work in a hard water area.
- Routine adjustment of the boiler controls.
- Power flushing or descaling.
- Replacing central heating radiators, water tanks or cylinders.

✗ Boiler Contribution

- Any labour, delivery or shipping costs.

✗ Pest infestation

- An infestation outside your main living area.

- ✘ Roof Damage
 - Where no internal damage is caused.
 - Where other parties are responsible.
 - Wear and tear; inadequate maintenance.
 - Flat roofs over 10 years of age.



Are there any restrictions on cover

- ! We will always select the approved contractor to assist with your claim.
- ! Cover is provided 24 hours a day, 365 days a year but bad weather or remote locations may affect our normal service levels.
- ! Circumstances you were aware of before this insurance is taken out.
- ! Costs incurred before or without our authorisation.
- ! Gates, walls, fences, hedges, separate garages, sheds, greenhouses, outbuildings, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal areas.
- ! Claims due to wear and tear or a lack of normal day-to-day maintenance.
- ! An emergency resulting from your failure to complete repairs recommended by our approved repairer.
- ! Repairs resulting from a manufacturing defect or faulty installation or repairs.

- ! Homes unoccupied for the last 30 days.
- ! Homes which are rented to you, let by you or which are not your principal home.
- ! Damage caused by having to gain access to your home or to trace the source of the emergency.



Where am I covered?

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



What are my obligations?

You must:

- keep to the terms and conditions of this section;
- maintain your home in a good state of repair;
- ensure that you are home when the approved repairer arrives;
- co-operate fully with our approved repairer, including completing any permanent repairs they may recommend;
- notify LPG within 48 hours of discovering any emergency.



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 home 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 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP