



# BTL/Landlords Insurance.

Overview Booklet





# Why choose Uinsure?

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

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.

Our landlord policy features:

- Buildings cover limit of £1million.
- £15,000 contents cover with the option to increase to £35,000.
- £2million landlord's legal liability provided as standard.

Our standard policy includes a wide range of comprehensive benefits, but cover can be extended to include optional extras like:

## **Landlord Legal Protection & Rent Guarantee Cover**

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 6 months.

## **Let Home Emergency Cover**

Designed to complement your Landlord insurance policy and protect you and your property from unforeseen domestic emergencies up to £1000 per incident with no annual limit on the number of incidents.

Our experienced claims and customer service teams are all UK based. You can amend, or even cancel your policy at any time, free of charge.

# The highest level of cover, every time

Unlike many BTL / Landlord 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.



# 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 & Rent 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 6 months.

# 5 Star Rated

Our BTL / Landlord 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.





# Policy Overview

Uinsure's BTL / Landlord Insurance policy is one of the most comprehensive in the market with a wide range of complimentary optional extras.

Below are just some of the features and benefits:

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 that you want
Buildings Cover	Loss or damage to your buildings from specific events e.g. fire, theft, flood
	Accidental breakage of fixed glass in doors, windows and greenhouses
	Accidental damage to your buildings e.g. putting your foot through a wall
	Malicious damage cover
	Theft from tenant
	Liability as the owner of your let property
	Cost of alternative accommodation should your home become uninhabitable
	Sewer Pipes
Costs of sourcing and making good a leak in your property (Trace & Access)	
Contents Cover	Loss or damage to your Contents from specific events e.g. fire, theft, flood
	Accidental damage to your contents e.g. spilling wine on a carpet
	Malicious damage cover
	Landlords fixtures and fittings
	Theft from tenant
Let Home Emergency Cover	We'll provide up to £1000 cover for each Let Home Emergency. Cover includes: 1. Boiler and Primary heating system breakdown (We will also contribute to the cost of repairs) 2. Plumbing emergencies such as burst water or a blocked drain 3. Gas leaks 4. Failure or damage of any external lock, door or window
Landlord Legal Expenses	We'll provide up to £100,000 to cover legal expenses and the option of unpaid rent for a maximum of 6 months. Legal Expenses cover include: 1. Breach of tenancy agreement 2. Pursuit of rent arrears 3. Eviction proceedings and also includes a free 24 hour Telephone helpline



st comprehensive and competitively priced policies in the such as cover for malicious damage.

	✓
	✓
	✓
	✓
	✓
storm, flood, subsidence, escape of water etc	£1million
ses, sanitary fixtures and fittings and solar panels	✓
ceiling	Optional
	Optional
	Optional
	£2million
	£200,000
	✓
Access cover)	£10,000
storm, flood, escape of water etc.	£15,000 Option to increase to £35,000
	Optional
	Optional
	✓
	Optional
er includes: bute £500 towards a new boiler if it cannot be toilet 3. Failure of electrical power, or water supply, low 5. Lost or stolen house keys 6. Pest infestation	Optional
to add cover for up to £2,500 per month to cover des: 4. Legal defence 5. Tax defence 6. Jury Service	Optional

## What's Not Covered?

- ✗ Any loss or damage caused by anything that happens gradually including wear and tear.
- ✗ Loss or damage if the let property is left unoccupied for more than 60 days.
- ✗ 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.
- ✗ Sublet properties.



# 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](mailto:enquiries@uinsure.co.uk)

**Website:**

[www.uinsure.co.uk](http://www.uinsure.co.uk)

**Write to us:**

Uinsure Customer Services

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