



# Customer Frequently Asked Questions

## **Do I need home insurance?**

Your home is by far the most valuable possession you own. Within it is all your personal belongings and the place you feel safe. However, despite the best protection in place, there is always a risk of fire, theft, damage and natural disasters that can strike unexpectedly. To protect your home against this you will need home insurance. This is an investment to protect your home and belongings in case disaster struck. Without insurance it is unlikely that you'd be able to afford to repair any damage that should occur which is why it is so important.

## **What is the difference between buildings and contents insurance? Do I need both?**



Buildings insurance covers the structure and fittings of your home as well as everything permanently fixed down such as walls, roof, ceilings, fitted kitchens, bathroom suites, windows, doors and built-in cupboards and wardrobes. Garages and outbuildings are also covered. Contents insurance covers the possessions in your home such as furniture and clothes. It generally covers damage due to fire, lightning, explosion or earthquake, theft (or attempted theft), riots or vandalism, storms or flooding, falling trees, moving objects (such as a car hitting your home) and escaping or leaking water or oil. If you are unsure as to what would be covered under contents insurance the general rule is if you were to shake your house upside down, anything that falls out would be classed as contents, however if you are unsure please do not hesitate to get in touch with us. If you own the property, then whether you buy both is entirely dependent on your situation however you must have buildings insurance in place to be able to get a mortgage. If you are renting a property you will only need contents insurance as the structure of the property is the responsibility of the landlord.

### **How do I calculate the rebuild cost of my home?**

The rebuild value is different from the market value of the property. Most insurers can estimate a rebuild value or alternatively you can use the Building Cost Information Service website to calculate this yourself.

### **How much cover do I need?**

You should ensure that the Building Sum Insured is enough to cover the rebuild cost of your home. With a Uinsure policy buildings cover of £1million is provided as standard. Contents Sum Insured should be enough to cover the replacement cost of your belongings as new. The standard limit with Uinsure is £75,000 which can be increased up to £100,000.

### **How do I accurately estimate the value of my contents?**

The best way to do this is to walk around your home from room to room and add up the value of each item in the house. Once completed this should give you a total amount which is the minimum amount of cover you should be looking for when purchasing contents insurance.

### **What's considered a good state of repair?**

This would mean that the property is habitable and in good condition and any necessary maintenance is being carried out.



### **What is subsidence?**

This is when a property's foundations start to sink due to movement of the surrounding earth.

### **Am I covered if I take property out of my home?**

With a Uinsure policy you will need to select optional Personal Possessions Cover and opt for cover for items taken away from the home under £2,500. If an item is more expensive than this then this can be covered but will need to be named on the policy.

### **What is a single article limit?**

The maximum amount an insurer will pay for an item.

### **What is accidental damage cover?**

This is an optional extra with a Uinsure policy which covers loss or damage of an accidental nature such as hammering a nail through a pipe or spilling red wine over the carpet.

### **What does Family Legal Protection cover?**

Uinsure's Family Legal Protection provides £150,000 of legal cover and a 24-hour helpline providing cover for the cost of pursuing certain legal proceedings such as employment disputes, probate, property damage and many more.

### **What is included in Home Emergency cover?**

Uinsure's Home Emergency Cover provides up to £1,500 per claim for an immediate repair with no annual maximum limit on claims. A repairer will be sent urgently to assess the situation and carry out emergency work on incidents such as boiler breakdown, burst pipes, failure of electric, water or gas supply and many more.

### **When will I receive my renewal pack?**

Your renewal pack will be sent to you at least 21 days ahead of your renewal date. This will contain all your premium information and a breakdown of your renewal cover.



### **What fees do you charge if I want to change something on my policy?**

Unlike most other insurers, Uinsure does not charge a fee for amending your policy. Depending upon the changes made, in some cases, you may be due a refund or you may be asked to pay an additional premium amount.

### **Will my policy automatically renew?**

For your continued protection and to ensure that you are fully insured at all times, your home insurance policy will automatically renew each year, unless you have specifically opted out of this when you purchased your policy.

### **How can I pay for my policy?**

Payments for your policy will be collected by Direct Debit which is widely considered to be the simplest, safest and most convenient way to make regular or recurring payments and you are protected by the Direct Debit Guarantee. You may choose to make a single annual Direct Debit or spread your payments over 12 monthly instalments. Your monthly payment instalment plan will be financed by Close Brothers Limited, trading as Close Brothers Premium Finance and your credit agreement is directly with them. Close Brothers Premium Finance will send you a Welcome Pack by post containing the information you need. It is very important that you read the pre-contractual information included within your Welcome Pack and take the time to consider all the information carefully. It contains details of the cost of your loan, the payments that you will need to make, the dates on which these will be due as well as the terms and conditions of the loan agreement itself, which is Close Brothers Premium Finance legal contract with you. This information will enable you to make an informed decision about whether or not this is the right product for you.

### **I've missed a payment. What do I do?**

If a payment has been missed, we will attempt to take it a second time 5-7 days after the failed 1<sup>st</sup> attempt. If the second attempt is not successful, then we will write to you to inform you that you have 28 days to contact us in order to bring payments up to date, or your cover will cease. To make any payments please contact us on 0330 100 9602.

### **How can I contact you?**

Simply contact us on the numbers below:

Home Insurance Customer Services Team: 0330 100 9602



Landlord Insurance Customer Services Team: 0330 102 6047

Email: [enquiries@uinsure.co.uk](mailto:enquiries@uinsure.co.uk)

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