

We offer cover for:

At Uinsure we offer a comprehensive and competitive product for the most complex Non-Standard properties, with high cover limits and low excess options. For full details of what we offer cover for please refer to your Non-Standard Insurance policy booklet.

Being able to offer Non-Standard Home Insurance to your clients increases the flexibility and diversity of products you can provide – enabling you to grow your client list and offer a fully comprehensive suite of GI products across an extensive range of needs.

Product comparison chart: ID: NSV2.09/20 Adviser Facing Only

	Standard Home Insurance	Non-Standard Home Insurance Quote & Buy Online	Non-Standard Home Insurance Quote Online (Confirm Terms with Uinsure)
Property Construction	Walls brick (inc brick clad with timber frame from 1980 onwards), stone or concrete	Timber/plaster, Woodwork, Steel & Brick, Wattle & Daub	Glass, Plastic, Corrugated Iron
	Roof built from slate or tiles	Concrete, Felt on Timber, Aluminium, Zinc, Timber	Plastic, Thatch
	Property is not registered as a listed building	Listed property	Not applicable
Building Works	No building work underway	Roof work	Extension, Loft Conversion, Cellar Conversion
Previous Flooding	No history of flooding	Flooded over 25 years ago	Flooded within last 25 years
Business Use at the Property	Business purposes involving clerical work, private tuition, hairdressing, therapy or beauty treatment	Childing minding up to 9 children, Beauty, Tuition	Childing minding 10 or more children, Bed & Breakfast, Photography
	Not visited more than 10 times per month	No more than 200 visits per month	Over 200 visits per month
Previous Subsidence	No signs of subsidence, heave or landslip in the last 25 years	No signs of subsidence, heave or landslip in the last 25 years	Signs of subsidence, heave or landslip in the last 25 years
Criminal Convictions	No previous convictions	Over a year old and on the accept list depending on conviction type	Conviction is pending, less than a year old and depending on type
Occupancy/Holiday Homes	Property is permanently occupied by you or your family and not more than one lodger	Holiday home, weekend/day home, home with lodgers	Other
	Up to 60 days unoccupied	Up to 90 days	Over 90 days
Claims History	Claims cost up to £3k in last 3 years accepted	Up to £25k claims cost	Over £25k claims cost
Insurance Cancelled Declined	Previous insurer cancellations or declines not acceptable	Cancelled/refused due to payment defaults, claims or change in circumstances	Property repossessed, non-disclosure, other