

Uinsure Home Insurance Policy Schedule

Overview

Policy Number	UINH25102604
Policy Type	Buildings and Contents
Provider	Uinsure Limited
Insurer	Integra
Interested Parties	
Period of Insurance	Effective from 22/05/2025. Expires at Midnight on 21/05/2026.

Policyholder Details

Applicant 1		Applicant 2	
Title	Mrs	Title	
First Name	Anne-Marie	First Name	
Surname	Allton	Surname	
Date of Birth	02/07/1979	Date of Birth	
Address of the property to be insured:		Correspondence Address:	
143 Heath End Road Nuneaton Warwickshire CV10 7JE		143 Heath End Road Nuneaton Warwickshire CV10 7JE	

Payment Information

You currently pay for your insurance monthly. Paying in monthly installments will cost £55.92 more than paying for the policy in one payment. If you paid for this policy annually you would pay £465.24.

Insurance Premium	£310.03
Insurance Premium Tax (12.0%)	£37.21
Home Emergency Cover	£43.00
Family Legal Protection	£39.00
Policy Administration Fee	£36.00
Charge for credit	£55.85
Total Amount Payable	12 x Direct Debit payments of £43.43 (£521.16 total per year) Paying in monthly instalments will cost more than paying for the policy upfront in a single annual payment. Paying for this policy upfront in a single payment would cost £465.24

How to make a claim

The quickest way to register your claim for buildings and/or contents is to use our fast and efficient online claims portal.
www.integra-ins.co.uk/claims

You can upload details to support your claim including photo images or videos as part of this simple process.

Alternatively, you can call 0330 912 3418 and speak to one of our experienced claims handlers who will guide you through the process. Open 24/7 for claims registration.

To ensure we can handle your claim as quickly as possible, please refer to the 'Making a Claim' section of your policy as this will give you more details on the information we will require.

To contact the claims department regarding an existing claim call 0330 912 3418 and press option 2 or email claims@integra-ins.co.uk Lines for existing claims are open 8am – 6pm. Monday to Friday.

Section 1 Cover Details - Buildings

Maximum Claim Limit	£1 million
Accidental Damage Optional Cover (Cause 21)	No
Buildings Policy Excess	£100
<i>In the event of a claim involving both buildings and contents, only the higher of the buildings or contents excess will be payable (not both).</i>	Please note that a minimum excess of £350 applies in the event of a claim relating to escape of water. Please note that a standard excess of £1,000 applies in the event of a claim relating to subsidence.

Please Note: The following individual limits apply to Section 1 – Buildings

Removal of squatters	£10,000	Property Owners Liability	£2 million
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Compulsory evacuation alternative accommodation	£500	Rent and Alternative Accommodation	£200,000
Replacement Locks and Keys	£1,000	Newly acquired fixtures	£1,000
Blockage of sewer pipes	£1,000		

Section 2 Cover Details – Contents

Maximum Claim Limit	£100,000
Accidental Damage Optional Cover (Cause 33)	No
Contents Policy Excess	£100
<i>In the event of a claim involving both buildings and contents, only the higher of the buildings or contents excess will be payable (not both).</i>	Please note that a minimum excess of £350 applies in the event of a claim relating to escape of water.

High-risk property specified within the home

No.	Category	Description (including any serial numbers)	Replacement Value (£)
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Please Note: The following individual limits apply to Section 2 - Contents

Cover for all high-risk property within the home	£20,000 increased to £30,000 if your maximum claim limit for Contents is £100,000. Items individually valued over £2,500 are included within this limit and must be specified on the policy.	Replacement locks and keys	£1,000
Maximum any one item of high-risk property	£2,500 unless the item is specified individually on your policy schedule	Personal money	£750 increased to £1,500 if your maximum claim limit for contents is £100,000
Business equipment	£5,000 increased to £10,000 if your maximum claim limit for contents is £100,000	Credit Cards	£1,000
Maximum any one item of business equipment	£2,000	Deeds and Documents	£2,500
Theft of contents from an outbuilding or garage	£1,000	Frozen Food	Up to the maximum claim limit for contents
(If outbuilding or garage is secured)	£5,000 (Maximum £3,000 for any one outbuilding)	Guests Personal Belongings	£1,000
Fatal injury occurring in the home	£5,000	Shopping in transit	£400
Loss of metered oil or water	£2,000	Garden cover	£1,000
Contents temporarily removed	£10,000	Counselling Fees	£1,000
Tenants home improvements	£5,000	Dual contents insurance	£5,000
Rent and alternative accommodation	£15,000 increased to £20,000 if your maximum claim limit for contents is £100,000	Downloaded data	£1,000
Wedding/Birthday/Civil Partnerships, Religious Festival benefits	Maximum claim limit increased by £5,000	Liability Cover	
Newly acquired contents	£1,000		
Student belongings	£5,000	Public and personal liability	£2 million
Maximum for any one item of student belongings	£1,000	Unpaid damages	£2 million
Contents in the open but within the boundaries of the property	£1,000	Liability for domestic employees	£10 million
Maximum any one item in the open	£300	Tenants liability	£10,000

Section 2 Cover Details – Unspecified personal belongings optional cover

Cover	Yes
Maximum claim limit	£2,000

Please Note: The following individual limits apply to Unspecified personal belongings

Maximum any one item	£2,500	Personal Money	£750
Mobile phones	£500	Credit Cards	£1,000
Vinyl records, CD's, DVD's	£200	Pedal Cycles	Max. any one cycle - £1,000

Section 2 Cover Details – Specified personal belongings optional cover

No.	Category	Description (including any serial numbers)	Replacement Value (£)
1	Mobile Phone	IPhone 14	£800.00

Section 3 Cover Details – Family Legal Protection

Cover	Yes
Maximum claim limit	£150,000
Policy excess	Nil
24 hour access to a legal telephone advisory service	Yes
Family Legal Protection is managed and provided by Arc Legal Assistance Limited– Claims: 0330 912 4616	

Section 4 Cover Details – Home Emergency Cover

Cover	Yes
Maximum limit per claim	£1,500
Excess	Nil
Overnight Accommodation claim limit	£100 per insured person (Maximum £250)
Maximum claims during any one period of insurance	Unlimited
Home Emergency Cover is administered and managed by Arc Legal Assistance Limited – Claims: 0330 912 4764	

Endorsement(s) applying to this policy.

This section is a continuation of your schedule and forms part of your policy. It should be read with your policy wording and full details of these endorsements can be found in your Policy Wording Booklet.

An endorsement alters the standard terms of your insurance as printed in the policy wording. It may also set out things, which you must or must not do in order to obtain the full protection of the insurance you have chosen. It is important that you read and understand all of the following endorsements. Please contact Uinsure if you need any help.

No endorsements are applicable to your policy.

Name and Regulator details of the administrator

Integra Insurance Solutions Ltd authorised and regulated by the Financial Conduct Authority.
Financial Services Register No. 495111.

Name and Regulator details of the underwriter

The name and regulator details of the underwriter 'Accredited Insurance (Europe) Limited - UK Branch' is:

Accredited Insurance (Europe) Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR021362.

Accredited Insurance (Europe) Limited - UK Branch (UK Establishment Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.