



UIA (Insurance) Ltd

Kings Court, London Road, Stevenage, Herts SG1 2TP

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UIA Bedroom Rated Home Insurance Policy Summary

IMPORTANT NOTE: This document is a summary of the features of our home insurance policy. It does not contain the full terms and conditions of the contract. Full details can be found in the Policy Booklet.

Name of the Insurer(s):

The UIA home insurance policy is underwritten by UIA (Insurance) Ltd. Kings Court, London Road, Stevenage, Herts, SG1 2TP

Type of Cover:

This is a home policy, which can provide standard cover for you: Buildings (including Owner's Liability), Contents (including Personal Liability) and Personal Belongings away from the home.

Standard cover includes fire, smoke, riot, malicious damage, vandalism, theft, storm, collision, falling trees, escape of water and subsidence.

Main Features of the Policy:

This is a list of the main features of our home policy, full details of these features can be found in the policy booklet supplied.

- Free Legal Advice – See section titled, How to amend or check your policy
- Emergency Helpline – See section titled, How to make a claim
- Cover for New for Old replacement - Sections A, B & C
- Legal Protection and Identity Theft Protection (optional extra) – Section D
- Accidental Damage Cover (optional extra) – Sections A & B
- The Cost of Renting Alternative Accommodation – Sections A & B
- Home Emergency Cover (optional extra) - Section E

Buildings - Section A

- Accidental damage cover included as standard for glass and sanitary ware and damage to underground pipes or cables.
- Owner's liability to the public cover – up to £5 million

Contents – Section B

- Sum insured is automatically raised by £2,500 during December and one month before and after a family wedding – to provide extra cover for wedding gifts.
- Personal liability up to £5 million.
- Accidental damage for: mirrors and home entertainment equipment is included as standard.
- Rent and alternative accommodation up to £10,000 following an insured event.

Personal Possessions in and away from the home – Section C

- Optional cover for unspecified personal belongings, sports equipment, money, pedal cycles and specified valuables.

Exclusions and Limitations:

This is a list of the main exclusions and limitations of our home insurance policy. Full details of each exclusion or limitation can be found in the policy booklet.

General

- The sum insured/limit of cover must represent the full value of the risk, or we may not pay the claim in full – Sections A & B
- Legal Protection and Identity Theft Protection cover is provided by DAS Legal Expenses Insurance Company Limited - Section D
- Home Emergency cover is provided by ARAG Plc - Section E
- Standard Excess is £100 – Sections A, B & C
- Subsidence Excess for Buildings is £1,000 – Section A
- Escape of water excess is £250 - Sections A and B
- Subsidence:
 - swimming pools, tennis courts, patios, terraces, drives, paths, walls, gates or fences unless the home is damaged by the same cause at the same time
 - solid floor slabs or damage caused by their movement unless the foundations beneath the external walls of the affected home are damaged by the same cause at the same time
 - normal settlement, bedding down expansion or contraction of new buildings
 - settlement of made up ground or compaction of infill
 - structural alteration, repair or demolition
 - coastal or watercourse erosion
 - defective design, faulty workmanship or defective materials - Section A & B
- Acts of terrorism involving biological, chemical and/or nuclear force or contamination – Sections A, B & C
- Loss or damage caused by malicious persons and vandals, theft or attempted theft, escape of water or oil while the premises are unoccupied for more than 60 days continuously - Sections A & B.

Buildings

- Standard Accidental damage cover relating to sanitary ware: only the damaged item will be replaced - Section A.

Contents

- Loss of or damage to property temporarily removed from the premises, in halls of residence or rented accommodation while at college or university - Section B

Personal Possessions in and away from the home

- High risk items e.g laptops or contact lenses are not covered unless specified on the policy – Section C

Making a Claim:

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please telephone our Claims Handlers on 08457 842842. If you prefer to submit your claim in writing, please write to UIA (Insurance) Ltd, Kings Court, London Road, Stevenage, Herts, SG1 2TP or you can submit your claim online at www.uia.co.uk/claims.

Please also bear the following in mind:

You should take emergency action that may be necessary to protect your property from any further damage i.e switch off the gas, water, electricity (if safe to do so) etc.

Keep all damaged items as we may wish to view them. You should collate any documentation that may support your claim, such as receipts, valuations, instruction booklets and guarantee cards. It would be helpful to take photographs to support your claim.

For theft, malicious or impact damage, you must inform the Police at once. They will provide you with a crime reference number. We need this to deal with your claim.

Period of cover:

A UIA home insurance contract is a 12 month contract. Your policy schedule gives details of the start and end date of this contract.

Your right to cancel:

We hope you are happy with our Home Insurance policy. However, should you decide the policy is not required, or is not right for you, you may cancel it within the first 14 days of the period of insurance and receive a refund of the premium you have paid, providing you have not made a claim.

If you do wish to cancel your policy you can either phone our Customer Relationship Department on 01438 761776, or you may write to us at Customer Relationship Department, UIA (Insurance) Ltd, Kings Court, London Road, Stevenage, Herts, SG1 2TP.

Your right to complain:

It is always our intention to provide a first class service, but if you wish to make a complaint regarding your policy then please contact us on 01438 761764. If your complaint is in respect of a claim, then please contact us on 08457 842842*. Please be ready to quote your policy or claim number. You may contact us by email at complaints@uia.co.uk or by letter if you prefer, please address your correspondence to The Customer Operations Manager (if regarding your policy) or The Claims Manager (if regarding a claim), UIA (Insurance) Ltd, Kings Court, London Road, Stevenage, Herts, SG1 2TP.

If we are unable to resolve your complaint, you have the right to refer your complaint to the Financial Ombudsman Service who will review your case.

Your right to compensation:

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.