

Home Insurance

Insurance Product Information Document



Company: UIA (Insurance) Ltd Product: Tiered Signature Home Insurance Policy

This policy is underwritten by UIA (Insurance) Ltd. Registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this home insurance policy. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

What is this type of insurance?

This is a Buildings and Contents insurance policy for your home. You can choose to cover your Buildings (the structure of your home including the roof, walls and outbuildings) and/or your Contents (such as carpets, furniture and personal belongings).



What is insured?

- ✓ Damage from a range of sudden and unforeseeable events such as fire, flood, theft, escape of water, malicious damage, storm or subsidence
- ✓ Alternative accommodation costs for you, your family and your domestic pets
- ✓ Personal liability up to £5,000,000
- ✓ Accidental Damage cover included - for Buildings this would cover damage such as putting your foot through the ceiling when in the loft; for Contents this would cover spills onto carpets and furniture, or dropping a vase.

Buildings cover (if selected) includes:

- ✓ The cost of repairing or rebuilding your home. The cover is unlimited
- ✓ Damage by the emergency services
- ✓ Trace and access cover to locate the source of leaks in the home.

Contents cover (if selected) includes:

- ✓ Cover for Contents within the home including valuables, up to £150,000
- ✓ Contents in garages and outbuildings at the insured address up to £5,000
- ✓ Accidental damage to TV's, home computers and DVD players
- ✓ Money in the home up to £750
- ✓ MP3 and computer downloads, up to £1,000
- ✓ Cover increase of £2,500 for religious festivals, weddings and civil partnerships
- ✓ Legal Expenses cover
- ✓ Home Emergency cover
- ✓ Annual European Travel.

Optional covers available on request:

- Personal Possessions or Bicycles cover, to insure these away from the home.



What is not insured?

- ✗ Loss or damage which occurs before the start of the insurance policy
- ✗ Wear and tear, maintenance or normal redecoration
- ✗ Loss or damage deliberately caused by you
- ✗ The excess which you need to pay towards an escape of water or subsidence claim.



Are there any restrictions on cover?

- ! Storm damage to gates, hedges and fences is not covered
- ! If the insured address is left unoccupied for over 60 days, cover for theft, malicious damage, escape of water or oil and accidental damage to glass in windows or doors is excluded
- ! Theft or malicious damage is not covered if caused by a lodger or tenant
- ! There is no cover for the cost of replacing any undamaged items which form part of a set or suite of matching colour or design.



Where am I covered?

- ✓ The United Kingdom
- ✓ Isle of Man and the Channel Islands.

Optional Personal Possessions cover:

- Worldwide for up to 30 continuous days.



What are my obligations?

- You must provide full, complete and accurate answers, to the best of your knowledge, to questions we ask when you take out, amend or renew your policy
- You must tell us as soon as possible if any of the details you have given us change
- You must maintain the property insured by this policy in a good state of repair and take all reasonable precautions to prevent loss or damage
- You must continue to pay the premiums that are due.



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. UIA Mutual does not charge interest on instalments.



When does the cover start and end?

The cover starts on the start date requested by you, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim you will not be entitled to any refund of premium. UIA Mutual will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 776 Email: support@uia.co.uk

Home Emergency Cover

Insurance Product Information Document



Company: UIA (Insurance) Ltd Product: Home Emergency Cover

This Home Emergency Cover is underwritten by UIA (Insurance) Ltd. It is administered by ARAG plc on our behalf. ARAG plc is authorised and regulated by the Financial Conduct Authority. UIA (Insurance) Ltd registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this Home Emergency Cover. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

What is this type of insurance?

This cover will help protect you in the event of a sudden and unexpected home emergency. If you have an unexpected home emergency such as a burst pipe or boiler breakdown, this cover will help you put things right as quickly as possible to protect your property from further damage and make your home safe to live in. You can choose to add this additional cover to your UIA Mutual home insurance policy. If you have selected a Tiered Signature policy, this cover is automatically included as part of the policy.



What is insured?

- ✓ Emergency costs up to £1,000; including contractors call out charges, labour for up to 2 hours, parts and materials up to £100 and alternative accommodation costs up to £250
- ✓ Total failure or complete breakdown of the main heating system (including a central heating boiler) in your home
- ✓ Sudden damage to, or blockage or breakage or flooding, of the drains or plumbing system located within the home causing a home emergency
- ✓ Damage to or failure of external doors, windows or locks, compromising the security of your home
- ✓ Breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function provided there is no other toilet in the home
- ✓ Failure of the domestic gas or electricity supply
- ✓ Loss of the only available keys
- ✓ Vermin infestation.



What is not insured?

- ✗ Costs in excess of £1,000 (including VAT)
- ✗ Any costs incurred before we accept a claim
- ✗ Any problem which existed prior to the commencement of this cover
- ✗ The cost of making permanent repairs once the emergency situation has been resolved
- ✗ Any claim relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic.



Are there any restrictions on cover?

- ! Heating systems which are more than 15 years old are not covered
- ! LPG fuelled, oil fired, warm air and solar heating systems are not covered
- ! Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply is not covered.



Where am I covered?

- ✓ The United Kingdom including the Isle of Man and the Channel Islands.



What are my obligations?

- You must tell us immediately after first becoming aware of any home emergency
- Observe and keep to the terms of this cover
- Co-operate fully with the appointed contractor and us and not do anything that hinders us or the contractor
- Minimise any emergency costs and try to prevent anything happening that may cause a claim.



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. UIA Mutual does not charge interest on instalments.



When does the cover start and end?

The cover starts on the start date you requested for your home insurance, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim, you will not be entitled to any refund of premium. UIA Mutual will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 776 Email: support@uia.co.uk

Legal Protection & Identity Theft Protection Insurance



Insurance Product Information Document

Company: UIA (Insurance) Ltd Product: Legal Expenses & Identity Theft Protection Insurance Policy

This Legal Protection and Identity Theft Protection Insurance is underwritten by UIA (Insurance) Ltd. It is administered by ARAG plc on our behalf. ARAG plc is authorised and regulated by the Financial Conduct Authority. UIA (Insurance) Ltd registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this legal expenses & identity theft insurance policy. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

What is this type of insurance?

This is a policy which covers legal costs and expenses arising from defined incidents. It also covers disputes arising from the use of your personal information without permission to commit fraud. You can choose to add this additional cover to your UIA Mutual home insurance policy. If you have selected a Tiered Signature policy, this cover is automatically included as part of the policy.



What is insured?

- ✓ Legal costs and expenses up to £50,000
- ✓ Disputes with current, former or prospective employers relating to your contract of employment
- ✓ A dispute arising from an agreement you have entered into for buying or hiring goods or services, for privately selling goods or for renting your home as a tenant or occupying it under a lease
- ✓ Disputes relating to damage to your visible property, private or public nuisance or trespass
- ✓ Claims following a sudden event which directly causes you bodily injury
- ✓ Clinical negligence
- ✓ Formal enquiries into your personal tax affairs
- ✓ Legal defence against work related prosecutions, motoring prosecutions, or disciplinary hearings brought by any professional or regulatory body
- ✓ Loss of earnings while attending a court or tribunal, including while performing jury service
- ✓ Identity theft.



What is not insured?

- ✗ Claims not reported during the period of insurance
- ✗ Any legal case where it is not likely that your claim will be successful
- ✗ Legal costs and expenses incurred prior to the acceptance of a claim
- ✗ Disputes relating to your business, or to any venture for gain.



Are there any restrictions on cover?

- ! Legal costs and expenses in excess of £50,000
- ! Loss of earnings over £1,000
- ! Tax matters relating to wealth, assets or money located outside of Great Britain and Northern Ireland are not covered
- ! Legal defence cases relating to driving without motor insurance or a valid licence are not covered
- ! Contract disputes relating to construction work or designing, converting or extending any building where the contract value exceeds £6,000 including VAT are not covered.



Where am I covered?

- ✓ The United Kingdom including the Isle of Man and the Channel Islands
- ✓ Also, countries in the European Union, Norway & Switzerland for contract disputes, personal injury and clinical negligence.



What are my obligations?

- You must provide full, complete and accurate answers, to the best of your knowledge, to questions we ask when you take out, amend, or renew your policy
- Tell us immediately of anything that may make it more costly or difficult for our appointed adviser to resolve the claim in your or your family's favour
- You must agree to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court
- You must continue to pay the premiums that are due.



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. UIA Mutual does not charge interest on instalments.



When does the cover start and end?

The cover starts on the start date you requested for your home insurance, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim you will not be entitled to any refund of premium. UIA Mutual will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 776 Email: support@uia.co.uk

Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is incorporated and registered in Spain and registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042 and its principal office is at Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority (No.203041) and the Prudential Regulation Authority.

Product: Flexi and Signature Travel Insurance

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This flexi and signature travel insurance policy is designed to provide financial protection and medical assistance for you and your family with children under the age of 18



What is insured?

- ✓ Cancelling & Curtailment
- ✓ Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Abandoning Holiday
- ✓ Delayed Departure
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Accommodation Cover



What is not insured?

- ✗ If you are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed for you or a family member.
- ✗ When travelling against the advice of a medical practitioner or travelling to get medical treatment abroad.
- ✗ If you or anyone covered in the policy has received any medical treatment in the last 5 years.
- ✗ Any costs which relate to the receiving of care unless authorised and a part of a valid claim.
- ✗ Any Dangerous Activities not listed in policy documents.
- ✗ Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs, or deliberately putting yourself at risk (unless you are trying to save someone's life).
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ The cost of any product that is covered by another insurance at the time of the claim.
- ✗ Any claim directly or indirectly in connection with a Natural Disaster.
- ✗ Any claim that results from you travelling to a country or an area where war, invasion and other war like or civil war, terrorism occurred and the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter is not to travel to this country or area.



Are there any restrictions on cover?

- ⚠ Children under the age of 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.
- ⚠ Policies are only available for people aged up to 79 at the date the policy is brought.
- ⚠ You must have lived in the UK or the Channel Islands for at least six of the last 12 months, before the policy was brought or renewed.



Where am I covered?

- ✓ You will be covered for any country or region you have selected when buying this insurance.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact UIA (Insurance Services) Ltd Travel Claims immediately on 020 7748 2964 or +44 207 748 2964 from outside the UK if you are admitted as an inpatient. Failure to do so may result in benefits being limited.



When and how do I pay?

At the point of purchase either by credit or debit card.



When does the cover start and end?

From the Start Date shown on your certificate of insurance until the end of the specified period.



How do I cancel the contract?

For a Signature policy this product is a free complimentary addition to your UIA Household insurance. For a Flexi Policy, You can cancel this policy within 14 days from the date you receive the confirmation invoice and this policy wording unless you have made a claim. We will then refund your premium in full. We will not refund your premium after the 14 day period.

By email: support@uia.co.uk

By telephone: 01438 761 776

In writing: Customer Service Department, UIA (Insurance Services) Ltd, Kings Court, London Road, Stevenage, Herts, SG1 2TP