

## How to get a quote



### By contacting your local branch

We have 8 branches across the region in Barrowford, Burnley, Clitheroe, Colne, Garstang, Lytham, Nelson and Poulton and our friendly teams are more than happy to help with any questions you might have.

You can arrange a quote with your local branch over the phone. We'll only require basic information about you and your property to provide you with a quotation.

The call won't take long and you'll be provided with details of your quote to review afterwards, by post or email - there's no pressure to buy on the spot.



### Online

Visit our website [www.themarsden.co.uk](http://www.themarsden.co.uk) where you can generate your own quote and purchase your policy online. You'll find the link to the online quote platform within our 'Insurance' section.

## Why Uinsure?

With Uinsure, you can choose buildings insurance, contents insurance or both. Whichever policy you take, you'll enjoy **quality cover** with a comprehensive range of features and benefits.

Uinsure's home insurance policy covers your buildings up to **£1 million** as standard and your contents up to **£75,000** as standard, with the option to increase cover to £100,000.

They offer a **one-year guarantee** on home repairs carried out by insurer appointed builders and unlike some insurers, they'll pay to trace the source of a leak and **make good** any damage caused.

They'll replace your contents as new if they are lost, stolen or beyond repair and their **experienced claims and customer service** teams are all UK-based and available 24/7.

Home Emergency Cover and Family Legal Expenses Cover can be added to your policy as an **optional extra** and with Uinsure, you can amend, or even cancel your policy at any time, free of charge.

Whilst their insurance covers a range of features and benefits, **exclusions and restrictions do apply**, more details of which can be found on the table overleaf and in Uinsure's Policy Wording on our website.

Marsden Building Society acts as an introducer to Uinsure. Uinsure Limited is authorised and regulated by the Financial Conduct Authority (No 463689). Registered address: Uinsure Limited, Po Box 5524, Manchester M61 0QR.

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## 5-star insurance for your home

Protect your home with award-winning insurance from Uinsure.



**marsden**  
BUILDING SOCIETY

*Trusted by you since 1860*



## Protect the things you love

They say **'home is where the heart is'** and we couldn't agree more. From the bricks and mortar of the building itself, to the beautiful things you fill it with - your home deserves to be protected.

That's why we've partnered with **Uinsure**, to offer you their award-winning home insurance, rated 5-star by financial research specialists Defaqto.

Founded in 2007, Uinsure have been recognised by industry experts for their **care and dedication** to customers, working with a panel of the UK's largest insurers to provide you with the best product and service possible.

Because Uinsure work with a panel of insurers, we're able to give you the **best deal** for your home insurance. Each provider offers the same award-winning policy from Uinsure but competes to offer you the most competitive price.

With Uinsure, you can tailor your insurance to **suit your needs**. You'll find out more about their home insurance product on the tables opposite.



What's included?		
As Standard	New for old replacement of items	✓
	No cancellation or adjustment fees	✓
	All repairs guaranteed for 12 months	✓
	Only pay for the cover you want	✓
Buildings Cover	Loss or damage to your buildings from specific events, e.g. fire, theft, storm, flood, subsidence, escape of water, etc	£1 million
	Accidental breakage of fixed glass in doors, windows and greenhouses, sanitary fittings and solar panels	✓
	Accidental damage to your buildings e.g. putting your foot through a ceiling	Optional
	Liability as the owner of your home	£2 million
	Cost of alternative accommodation should your home become uninhabitable	£200,000
	Cost of sourcing and making good a leak in your property (Trace & Access cover)	£1 million
	Contents Cover	Loss or damage to your contents from specific events e.g. fire, theft, storm, flood, subsidence, escape of water, etc
Accidental damage to computer equipment (but not portable items such as laptops), TV's, videos, DVD players, etc		✓
Accidental damage to your contents e.g. spilling wine on the carpet		Optional
Cover for high risk items		£20,000 (included in the contents sum insured)
Cover for items taken away from the home (such as handbags, jewellery and mobile phones)		Optional
Cover for money in the home		£750
Cover for items left in the open in your garden		£1,000
Cover for items stolen from a shed or garage		£5,000 (limit of £2,500 per outbuilding)
Student belongings		£5,000 (limit of £1,000 per item)

What's not included?	
Buildings & Contents Cover	Any loss or damage caused by anything that happens gradually including wear and tear (i.e. if a gutter is blocked and damp appears over a period of time, or a fridge or washing machine breaking down)
	Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days
	Malicious damage, theft or attempted theft caused by you, your family, domestic staff, lodgers, paying guests or anybody lawfully in the property
	Loss or damage to gates, fences and hedges during a storm
	Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording (as most properties should be able to withstand normal weather conditions)
	Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets
Escape of water as the result of taps being left on (this may be covered if you have added Accidental Damage Cover)	

