



## Unoccupied Home Insurance by InsuraHome

Most standard home insurance policies will not provide cover for your home if it is unoccupied (even if only for a short period of time). This makes it hard for people who, for example, have perhaps inherited a new vacant property or have moved but have not yet sold their previous home.

InsuraHome Unoccupied Property Home Insurance policies can be adjusted to meet your needs, with ability to provide cover for both buildings and contents, whilst automatically including Legal Expenses cover. InsuraHome's tailor-made approach can provide your vacant and unoccupied property with the protection it requires.

**Home Insurance for when standard home insurers say 'no'!**

### Key Product Features

- ✓ Cover for Clean and Non-Standard Risks
- ✓ Available for vacant and unoccupied homes situated within the United Kingdom
- ✓ Specialist underwriting available for homes and/or owners with Non-Standard risks and requirements
- ✓ Available for various policy durations, to best suit your situation - 90 days, 180 days, 270 days or Annual cover
- ✓ Cover available for Grade Listed properties
- ✓ Buildings cover with Accidental Damage Cover
- ✓ Contents cover up to £25,000 as standard, with higher limits available upon referral
- ✓ Accidents to Domestic Employees cover - up to £10,000,000
- ✓ Legal Liability to the Public - up to £5,000,0000
- ✓ Legal Expenses Cover automatically included
- ✓ Cover for perils as standard includes storm, flood, subsidence or heave, landslide, fire and more!
- ✓ Three levels of cover available, Bronze, Silver & Gold, each with varying levels of cover, so that you only pay for the cover that you require
- ✓ Fast & efficient specialist home insurance quote service for brokers
- ✓ Monthly payment option available for customers

### InsuraHome Home Insurance Products

There is a range of products within the InsuraHome brand, designed to cover different 'Non-Standard' risks. Our current product portfolio includes:

- ✓ **UK Holiday Home Insurance**
- ✓ **Landlord & Let Property Home Insurance**
- ✓ **Unoccupied Home Insurance**
- ✓ **Fresh Start Home Insurance** - for people with criminal convictions, bad credit and CCJs


Our product range is ever-expanding - ask us about new & upcoming home insurance products!

**If you seek an alternative type of 'Non-Standard' home insurance, ask our team for a tailor-made quote.**

Refer to the Policy Wordings for further details...



### Policy Features Table

<b>Policy Available for Properties situated in</b>	
<b>Cover Summary</b>	
<b>Unoccupied Unoccupied Home Insurance</b>	Available for: <ul style="list-style-type: none"> <li>• Vacant &amp; Unoccupied Properties</li> </ul>
<b>Perils Covered</b> As standard  <i>(not all cover is listed - please check the Policy Wording for full cover)</i>	<p><b>Bronze, Silver &amp; Gold Cover:</b></p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion or earthquake</li> <li>• Subsidence or heave on the site on which the buildings stand or landslide</li> <li>• Accidental Damage to fixtures and fittings</li> <li>• Accidental Damage to services</li> <li>• Professional fees &amp; expenses</li> <li>• Replacement locks - up to £2,500</li> </ul> <p><b>Silver &amp; Gold Cover:</b></p> <ul style="list-style-type: none"> <li>• Storm, flood or weight of snow</li> <li>• Collision by any animal or vehicle</li> <li>• Falling trees, telegraph poles or lamp-posts</li> </ul> <p><b>Gold Cover:</b></p> <ul style="list-style-type: none"> <li>• Escape of water or frost damage to fixed water tanks, apparatus or pipes</li> <li>• Escape of oil from fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation</li> <li>• Theft or attempted theft</li> <li>• Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</li> <li>• Loss of oil &amp; loss of metered water</li> <li>• Damage by Emergency Services - up to £1,000</li> </ul>

### Broker Support Includes:

- Generous commissions paid promptly
- Free credit card payment & accounts facility available
- Broker Support and Marketing Support Team
- Online Broker Sales and Broker Admin system - quote, sell & renew many products in-branch, by phone, by email or online
- Co-branded online sales facility (subject to volume)
- Bespoke wholesale & affinity solutions available

### Also Available:

Travel Insurance for Expats & Worldwide Residents, Travel Insurance and Kidnap & Ransom Insurance for High Risk Locations such as Afghanistan, Corporate and Group Business Travel Insurance, Activity Travel Insurance, Top Up Cancellation Cover to £15,000, EU & UK Vehicle Breakdown Cover, Wedding Insurance, Party Insurance, Niche Household Insurance & more!



**BECOME AN INTERMEDIARY TODAY**

**CONTACT OUR BROKER SUPPORT TEAM TODAY**  
Open 9:00-17:30, Mon-Fri (UK time, excluding English Public Holidays)

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