

Second Home Insurance Specialists



intasure™
A Gallagher Company

Product Guide

"I am pleased to say that I cannot fault your service! I have spoken to four of your operators and they have not only been most helpful and pleasant but clearly very well trained. First class, keep it up!"

David

March 2022, Reviews.io





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ABOUT INTASURE

Based in
Tunbridge
Wells, Kent



In-house
Claims team
with delegated
authority



Providing cover for:

- Second properties in the UK
- Overseas holiday homes
- Main home UK only



Our Product Range



Overseas
Holiday Home
Insurance



UK Holiday
Home
Insurance



UK & Overseas
Static and Park
Home Insurance



Touring Caravan
Insurance



Property
Owners
Insurance



Main Home
Insurance



Our Brexit
Solution

Retention rates of over

**8 out of 10
customers**

across our core product
range*

*As at June 2022

96%

of Intasure customers would
recommend us as an insurance
provider*

*Based on reviews obtained on Reviews.io as at May 2022



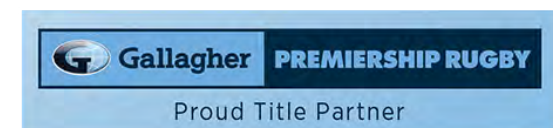
Nearly

20 years

of experience providing
insurance

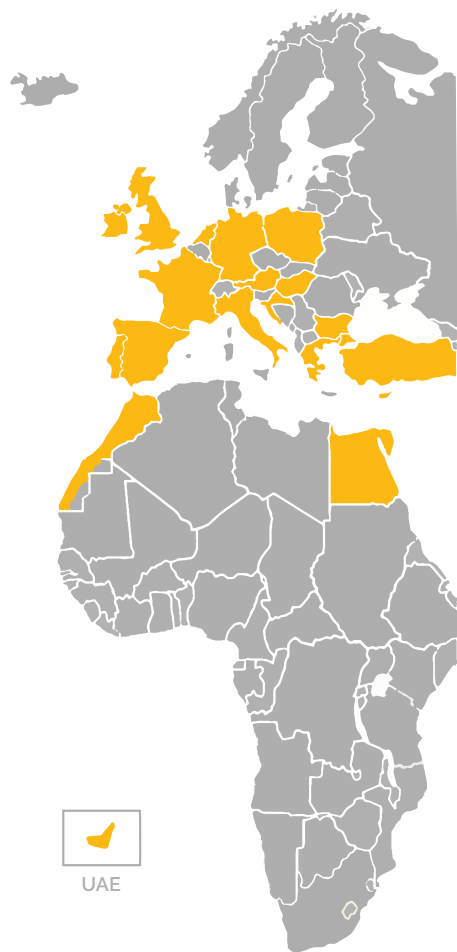


Intasure is part of The Arthur J. Gallagher Group of Companies and is
a trading name of Arthur J. Gallagher Insurance Brokers Limited



WHERE WE COVER

Intasure is one of the market leaders for Holiday Home Insurance with the largest footprint in the market covering over 20 countries and territories.



Austria	Jersey
Bulgaria	Malta
Cape Verde	Morocco
Croatia	Netherlands
Cyprus	Poland
Egypt	Portugal
France	Republic of Ireland
Germany	Spain
Greece	Turkey
Guernsey	United Kingdom
Hungary	UAE
Isle of Man	
Italy	

OUR BREXIT SOLUTION

We have a Brexit Solution which allows us to provide cover for clients who reside in the EEA and keep and maintain a property in the UK. We do this under the name of Nordic.

Nordic is an established company within the Gallagher group, authorised and regulated in Sweden, but with a UK branch which has the appropriate passporting rights to operate in all EU territories post-Brexit.

Our Products

- **UK Landlord Insurance**
Insurance for EU residents that own a property in the UK that they rent out on a short-term basis. An assured short hold agreement should be in place.
- **UK Holiday Home Insurance**
Insurance for EU residents that own a holiday home property in the UK that they rent out on a short-term basis or use as a second home.
- **Unoccupied UK Property Insurance**
Insurance for EU residents who are not using their UK property and it is unoccupied.



Intasure is a trading name of Nordic Försäkring & Riskhantering AB which is authorised by the Swedish Financial Supervisory Authority. Incorporated in Sweden under company number 556418-5014 with registered address at Mölndalsvägen 22, 412 63 Göteborg, Sweden.

Please see our policy wordings and IPIDs for full terms and conditions



“Efficient process getting an appropriate quote and over the years we have had several policies with them. When we have had to make a claim this was managed fairly and efficiently.”

Martin

February 2022, Reviews.io

OVERSEAS HOLIDAY HOME INSURANCE

Intasure is one of the market leaders for holiday home insurance and provides cover in over 40 countries. Our Overseas Holiday Home Insurance is provided by Axis and underwritten by Lloyds Underwriting and Lloyds S.A.

Our Product

- Up to £/€1 million for buildings cover
- Up to £/€5 million for public liability cover
- Cover against earthquakes, storm and flood damage
- Cover for unoccupied, short term lets (such as Airbnb) and long term lets
- Loss of rent following an insured claim
- Temporary accommodation following an insured claim
- Optional accidental damage cover
- Optional emergency travel cover
- Cover can be increased upon underwriter's approval



UK HOLIDAY HOME INSURANCE

Our UK Holiday Home Insurance provides a range of building and content covers. It has been designed to help provide UK holiday home owners with reassurance, whether their property is unoccupied or let.

Our product is provided by Pen and underwritten by Fairmead Insurance Limited.

Our Product

- Up to £1 million for buildings cover
- Up to £5 million for public liability cover
- Cover against earthquakes, storm and flood damage
- Cover for unoccupied, short term lets (such as Airbnb)
- Loss of rent following an insured claim
- Temporary accommodation following an insured claim
- Cover for outbuildings
- Optional accidental damage cover
- Optional emergency travel cover
- Flexible unoccupancy terms
- £5,000 for loss of metered oil/water

Please see our policy wordings and IPIDs for full terms and conditions

UK & OVERSEAS STATIC AND PARK HOME INSURANCE

What is a Static Home?

A static home is also known as a mobile home or static caravan. It is a prefabricated structure, built in a factory on a permanently attached chassis before being transported to the chosen site.

What is a Park Home?

They are residential homes that are typically manufactured off-site and then placed on the chosen site. The property must be movable in one or two pieces, whether that's on its own wheels or by being transported by another vehicle.

Our Overseas Static and Park Home Insurance is provided by Axis and underwritten by Lloyds Underwriting and Lloyds S.A. Our UK Static and Park Home Insurance is provided by Pen and underwritten by Fairmead Insurance Limited.

Our Product

- New for old or market value cover available
- Up to £5 million for public liability cover
- Cover for holiday homes and primary residence (park homes)
- Cover for short term lets
- Loss of rent following an insured claim
- Temporary accommodation following an insured claim
- Suitable for units on private lands
- Available for caravans in the UK, France, Spain, Portugal, Italy, and Greece

TOURING CARAVAN INSURANCE

Our Touring Caravan Insurance is provided by Pen and underwritten by Fairmead Insurance Limited.

Our Product

- European cover – up to 180 days as standard, which can be increased to 270 days
- Up to £2.5 million for public liability cover
- Loss of use – up to £250 per day following an insured incident
- Personal accident cover – up to £20,000
- Up to £1,000 towards travel to return your car and your caravan home following a serious injury or illness
- Cover for your furniture, equipment and awnings if lost or stolen following an insured claim
- Cover for pet injury up to £500 for vet fees (external/physical injuries)



“The company gave us a competitive quote and handled the whole purchase process extremely professionally, returning calls and calling back as requested. Their cover seems more transparent than that of some competitors that I dealt with.”

Peter

March 2022, Reviews.io



PROPERTY OWNERS INSURANCE

Our Property Owners Insurance product is designed for all landlords of a UK property and Block policies, regardless of where you reside. It is provided by Pen and underwritten by Fairmead Insurance Limited.

Our Product

- Up to £1 million for buildings cover
- Up to £2 million for public liability cover
- Loss of rent cover on Property Owners is £50k as standard but can be increased to £100k
- The Cost of replacing and fitting the locks or lock mechanism of external doors and windows of the home if the keys are lost or stolen anywhere in the world
- Accidental damage cover included as standard
- Carpets, curtains and furnishings in common parts covered within buildings cover
- Up to £2,500 for costs of locating the source of damage caused by escape of water or oil from any fixed domestic water services or heating installations
- Up to £5000 for accidental breakage of fixed glass, wash basins, splashbacks, pedestals, sinks, lavatory pans, cisterns, bidets, shower screens and fitted ceramic hobs all forming part of the buildings
- Accidents to domestic employees up to £5 million
- Can provide cover for Asylum Seekers

MAIN HOME INSURANCE

Our Main Home Insurance is provided by Pen and underwritten by Fairmead Insurance Limited.

Our Product

- Up to £1 million buildings cover
- Accidental damage cover to fixed glass, sanitary fixtures and solar panels
- Theft or attempted theft
- Trace & access cover up to £5,000 – covers the cost of detecting and repairing water leaks
- Property Owners and Occupiers liability up to £2m
- Contents at university up to £7,500
- Alternative accommodation up to £40,000

You can tailor your policy to your needs with these optional add-ons:

- Increased cover for additional accidental damage
- Theft and accidental damage to bicycles
- Valuables or personal possessions cover away from the home – items you can carry with you when you're out and about, such as mobile phones, cameras, jewellery, laptops or sport equipment
- Up to £60,000 cover in legal expenses
- Key cover for lost or stolen keys

Please see our policy wordings and IPIDs for full terms and conditions

MEET OUR WHOLESALE TEAM

Our Wholesale team is headed up by Business Development Manager Nick Grant, who has over 3 years of experience with Intasure.

About Our Team

- We have close to 35 years of combined experience within the insurance industry
- We launched a broker support website in 2022, where you can find our product information - www.intasure.com/brokers
- Our broker portal will enable you to quote and purchase holiday home policies for your clients securely online
- Both our broker website and portal feature the LiveChat functionality
- We also continue to offer quotes over the phone or buy submissions by contacting our team

"We are really excited about launching our broker portal which will enable Intasure to add a new distribution channel for our niche products. We will be the only provider in the second property market with such an extensive footprint in terms of risk location. It is a key part of our 3-year plan to become the go to broker for all second property insurance within both the direct and wholesale markets."

Mark Morgan, Managing Director

"Accepted a policy with the wholesale team today, very impressed with the efficiency and the turn around. Interested in what other products you can offer."

Broker

March 2022

Wholesale Team Contact Information

Tel: 01892 239 370

Email: brokerteam@intasure.com



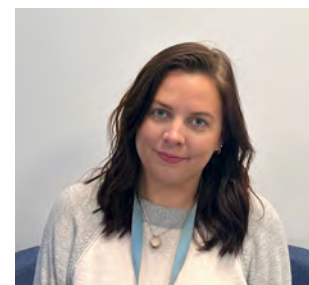
Mark Morgan
Managing Director



Nick Grant
Business Development
Manager



Marina Stanhope
Account Executive



Victoria Rattray
Account Executive



Richard Clibbens
Account Executive

“Provided a policy of insurance in which other companies could not. Very happy with the quote and cover provided. Professional and courteous staff.”

Sam

April 2022, Reviews.io



MEET OUR CLAIMS TEAM

Our Intasure Claims team is headed up by Claims Manager Andy Hale, who has over 10 years of experience with Intasure.

How We Work

- In-house claims team
- Delegated authority to manage the claims process from end to end
- We can talk to brokers on behalf of the customer, or we can talk directly to the customer and keep the broker informed of developments
- We only use English speaking, locally based loss adjusters to investigate claims
- We aspire to pay claims within 48 hours of acceptance

The Intasure Claims team is open from 9am to 5pm Monday to Friday. We also have an out of hours service that can take calls and deal with urgent claims.

For higher value claims, we may need to arrange an inspection of the property by our loss adjusters or building contractors/suppliers. This will be at our expense and will be arranged straight away. If the claim is for loss, theft, or any malicious act, it must be reported to the police within 24 hours of the date the insured became aware of the incident and a crime reference number obtained.

"Excellent service. The claims team are very sympathetic and pragmatic. The sales team and renewals team were very patient to work through my needs. Very pleased."

Danny

March 2022, Reviews.io

Claims Team Contact Information

Tel: 0345 111 0672

Email: claims@intasure.com



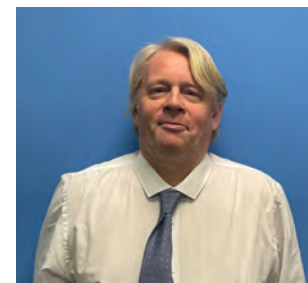
Andy Hale
Claims Manager



Rebecca Phipps
Senior Claims Handler



Katherine Paterson
Claims Administrator



Andy Steele
Claims Handler

GET IN TOUCH AND WORK WITH US

If you have any questions or would like to know more about our products, please get in touch.



Visit Our Website

Our broker support website provides information about our products and access to our broker portal. It is here that you can also sign up to become an agent with Intasure. Visit **www.intasure.com/brokers**.



Call Us

We can offer quotations over the phone or answer any questions you may have. Call us on **01892 239 370** to speak to our a member of our Wholesale team.



LiveChat

LiveChat

Visit our website to start an instant chat with a member of our Broker team.



Prefer to Speak in Person?

Our Broker team is happy to arrange a visit to your office. We can also bring marketing materials to help you showcase our products to your clients. Book an appointment by emailing **brokerteam@intasure.com**.



“Easy to get through to the right person, without having to go through different dept etc. Very knowledgeable about their product and had answers to questions. Offered a realistic price for insurance compared to other companies.”

Marion

February 2022, Reviews.io





Office Hours

Monday - Friday 9:00am - 5:00pm

Wholesale Team

UK Tel: 01892 239 370

Overseas Tel: +44 1892 239368

Email: brokerteam@intasure.com

Claims Team

Office Hours:

Monday - Friday 8:30am - 5:00pm

Email: claims@intasure.com



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Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

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