

# Home Buildings and Contents Insurance



## Insurance Product Information Document

**Company:** Integra Insurance Solutions Ltd., registered in England and Wales. Registered Number 06760260

Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111

**Insurer:** Accredited Insurance (Europe) Limited – UK Branch. Authorised and regulated by the Malta Financial Services Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (UK Establishment Number: BR021362; FRN:608422)

### Product: Integra nidus plus

This Insurance Product Information Document is a summary of the main coverage and exclusions and does not contain the full terms and conditions of the policy. Full details of the product are provided in the nidus plus policy wording, schedules and endorsements. Your schedule will show the policy sections and level of cover you have chosen.

#### What is this type of insurance?

Integra nidus plus is a home insurance policy which provides cover against loss of, or damage to your home and/or contents caused by insured perils such as fire, subsidence, theft, flood, escape of water and storm.

	Cover Level	
<b>What is Insured?</b>		<b>What is not Insured?</b>
<b>Buildings</b>	Up to £1,000,000	<ul style="list-style-type: none"> <li>✗ The standard policy excess and any other increased amount you have agreed to pay.</li> <li>✗ Theft, loss or damage occurring before the commencement of your first period of insurance.</li> <li>✗ Wilful, deliberate or malicious acts by you or any member of your family.</li> <li>✗ Loss or damage caused as a result of, or arising from, wear and tear.</li> <li>✗ Loss or damage which happens gradually over a period of time.</li> <li>✗ War and terrorism.</li> <li>✗ Pollution or contamination unless caused by a sudden unforeseen and identifiable accident or escape of oil from a domestic oil installation at your home.</li> <li>✗ Theft, loss, or damage as a result of any illegal or criminal acts committed by you or your family.</li> </ul>
Loss or damage caused by the following: fire, lightning, explosion, earthquake, smoke, riot, theft, vandalism and acts of malicious persons, flood, storm, falling trees or branches, escape of water, escape of oil, impact by aircraft, vehicles and animals, subsidence and underground services;	Up to £5,000	
✓ tracing and accessing leaks	Up to £200,000	
✓ alternative accommodation	Up to £250	
✓ compulsory evacuation (per 24 hours)	Up to £1,000	
✓ stolen or lost keys	Up to £1,000	
✓ trees, plants and shrubs	Up to £5,000	
✓ damage by emergency services	Up to £1,000,000	
✓ professional costs	Up to £1,000,000	
✓ contracting buyer	Up to £2,000,000	
✓ property owner's liability		
<b>Contents</b>	Up to £75,000	
Loss or damage caused by the following: fire, lightning, explosion, earthquake, smoke, riot, theft, vandalism and acts of malicious persons, flood, storm, falling trees or branches, escape of water, escape of oil, impact by aircraft, vehicles and animals and subsidence;		<b>Are there any restrictions on cover?</b>
✓ alternative accommodation	Up to £15,000	! You will not be fully covered if your home is unoccupied for more than 30 consecutive days.
✓ stolen or lost keys	Up to £1,000	! We will not pay the cost of replacing any undamaged item or part of an item which forms part of a set or suite.
✓ shopping in transit	Up to £500	! The most we will pay for theft from: * ! an outbuilding is £2,500
✓ students contents	Up to £2,500	! Loss or damage:
✓ visitors' personal possessions	Up to £500	! to gates, fences or hedges as a result of the insured perils flood, storm and fallen trees or branches; **
✓ business equipment	Up to £5,000	! as a result of flooding to your home that has occurred due to penetrating damp, a rise in the water table or rising damp;
✓ digital information	Up to £500	! caused by movement of the floor slabs unless the foundations beneath the external walls of the home are damaged; **
✓ refrigerated and frozen food	Up to £1,000	! if an incident is not reported to the police within 48 hours of the discovery of any theft or damage.
✓ occupier's and personal liability	Up to £2,000,000	
✓ employer's liability	Up to £10,000,000	
✓ limit for a single valuable within the contents sum insured unless specified	Up to £2,500	
✓ total valuable limit within the contents sum insured	Up to £22,500	
✓ tenants liability	Up to £10,000	

\*contents only      \*\* buildings only



## What is Insured?

### Optional Cover

#### Accidental Damage

- ✓ An identifiable incident of unexpected and unintended damage caused by sudden and external means but not through wear and tear, breakdown or malfunction.

#### Unspecified personal possessions

- ✓ Theft, loss or damage to personal possessions such as jewellery, watches and photographic equipment in the UK or during overseas travel up to 60 days in any one period of insurance.

#### Specified personal possessions

- ✓ Theft, loss or damage to personal possessions such as jewellery, watches and photographic equipment in the UK or during overseas travel up to 60 days in any one period of insurance.

#### Pedal Cycles

- ✓ Theft, loss or damage to pedal cycles in the UK or during overseas travel up to 60 days in any one period of insurance.

#### Personal money and credit cards

- ✓ Theft or loss to money or credit cards in the UK or during overseas travel up to 60 days in any one period of insurance.

## Cover Level

Up to £1,000,000 for buildings

Up to £75,000 for contents

Up to £10,000

Up to £7,500 per item

Up to £1,000 per pedal cycle

Up to £1,000



## What is not Insured?

- ✗ The standard policy excess and any other increased amount you have agreed to pay.
- ✗ Accidental damage caused by or arising from:
  - ✗ faulty workmanship, defective design or the use of defective materials.
  - ✗ frost, damp, corrosion, rust, wet or dry rot, however caused, fungus, insects, vermin, woodworm, domestic pets, wear and tear, or any gradually operating cause.
- ✗ There is no cover under unspecified personal possessions for guns and firearms.
- ✗ Items used for business or professional purposes.
- ✗ Pedal cycles being used for racing.
- ✗ Money held for business purposes.



## Are there any restrictions on cover?

- ! Accidental damage will not be covered if your home is unoccupied for more than 30 consecutive days.
- ! Loss of possessions within the boundaries of the home.
- ! Theft or loss from unattended motor vehicles unless from a glove compartment or locked luggage boot.
- ! Pedal cycles outside the boundaries of your home that are not locked to an immovable object.
- ! Personal money and credit cards not reported to the police within 48 hours of the discovery.



## Where am I covered?

- ✓ United Kingdom (Great Britain, the Isle of Man, the Channel Islands and Northern Ireland).
- ✓ Temporary absence from the home outside the United Kingdom for up to 60 days in any one period of insurance.



## What are my Obligations?

- Ensure that all questions are answered honestly and to the best of your knowledge.
- Inform us of any changes in your circumstances as described in the policy wording.
- Check buildings and/or contents sums insured are adequate and remain so during the lifetime of the policy.
- Keep your home in a good state of repair and undertake regular maintenance.
- You and members of your family must take all steps to safeguard against theft, loss, damage, accident or injury.
- Immediately send on to us any writ or summons.
- Provide all evidence and information to us that may be reasonably required when making a claim.
- Do not dispose of any damaged property relating to a claim as it may be necessary for it to be inspected.
- Provide proof of ownership for damage to or theft of contents.



## When and how do I pay?

Please contact your insurance intermediary for payment details.



## When does the cover start and end?

Your policy covers 12 months from the date requested your policy to start cpdPolicyStartDate\_1\_(1) full details are given within your schedule.



## How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days from the day of the purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is later. This is known as the cooling off period. You may also cancel your policy any time after the cooling off period by contacting your insurance intermediary.