

# 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

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

 <b>What is Insured?</b>	<b>Cover Level</b>	 <b>What is not Insured?</b>
<b>Buildings</b> Loss or damage caused by the following: fire, explosion, lightning, earthquake, smoke, riot, vandalism and acts of malicious persons, escape of water, escape of oil, storm, flood, theft, breakage or collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals, subsidence and underground services;  <ul style="list-style-type: none"> <li>✓ damage by emergency services</li> <li>✓ alternative accommodation</li> <li>✓ professional fees and other costs</li> <li>✓ contracting buyer</li> <li>✓ stolen or lost keys</li> <li>✓ trees, plants and shrubs</li> <li>✓ property owner's liability</li> </ul>	Your schedule will show the cover level you have selected.  Up to £5,000 Up to 20% of the buildings sum insured Up to buildings limit in your schedule Up to buildings limit in your schedule Up to £1,000 Up to £1,000 Up to £2,000,000	<b>What is not Insured?</b>  <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 the first period of insurance.</li> <li>✗ Wilful, deliberate or malicious act by you or any member of your family.</li> <li>✗ Loss or damage which happens gradually over a period of time.</li> <li>✗ War and terrorism.</li> <li>✗ Any loss, damage or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident or an escape of oil from a domestic oil installation at the home.</li> </ul>
<b>Contents</b> Loss or damage caused by the following: fire, explosion, lightning, earthquake, smoke, riot, vandalism and acts of malicious persons, escape of water, escape of oil, storm, flood, theft, breakage or collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals and subsidence;  <ul style="list-style-type: none"> <li>✓ contents in the open</li> <li>✓ contents temporarily removed</li> <li>✓ stolen or lost keys</li> <li>✓ alternative accommodation</li> <li>✓ refrigerated and frozen food</li> <li>✓ title deeds</li> <li>✓ fatal injury</li> <li>✓ occupier's and personal liabilities</li> <li>✓ single valuable limit within the contents sum insured unless specified</li> <li>✓ total valuable limit within the contents sum insured</li> <li>✓ business equipment</li> </ul>	Up to £60,000  Up to £1,000 Up to £5,000 Up to £1,000 Up to £12,000 Up to £1,000 Up to £2,500 Up to £10,000 Up to £2,000,000 Up to £2,500  Up to £18,000 Up to £5,000	 <b>Are there any restrictions on cover?</b>  <ul style="list-style-type: none"> <li>! You will not be fully covered if your home is unoccupied for more than 30 consecutive days.</li> <li>! A deduction for wear and tear and depreciation will be made for clothing and household linen.*</li> <li>! We will not pay the cost of replacing any undamaged item or part of an item which forms part of a set or suite.</li> <li>! Loss or damage:                         <ul style="list-style-type: none"> <li>! to gates, fences or hedges as a result of insured events storm, flood and fallen trees or branches; **</li> <li>! if an incident is not reported to the police within 48 hours of the discovery of any theft or damage;</li> <li>! caused by movement of the floor slabs unless the foundations beneath the external walls of the home are damaged.**</li> </ul> </li> <li>! Theft or attempted theft caused by a member of your family or other persons lawfully in the home.</li> </ul> <p>*contents only **buildings only</p>



## 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

#### Buildings

Your schedule will show the cover level you have selected.

#### Contents

Up to £60,000

Up to £10,000

Up to £7,500 per item

Up to £1,000 per pedal cycle

Up to £500



## 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 or held 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 or damage to sports equipment whilst in use.
- ! Theft or loss from unattended motor vehicles unless from a locked glove compartment or locked luggage boot.
- ! Theft of any pedal cycle left both unlocked and unattended away from the home.
- ! 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 you answer all questions 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 will take all steps to safeguard against theft, loss, damage, accident or injury.
- Immediately send 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 you requested your policy to start (inception date) 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 the 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.