

# 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

### 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; ✓ accidental damage ✓ damage by emergency services ✓ alternative accommodation  ✓ professional fees and other costs ✓ contracting buyer ✓ stolen or lost keys ✓ trees, plants and shrubs ✓ property owner's liability	Up to buildings sum insured of £150000  Up to £150000 Up to £5,000 Up to 20% of the buildings sum insured Up to £150000 Up to £150000 Up to £1,000 Up to £1,000 Up to £2,000,000	<ul style="list-style-type: none"> <li>✗ The standard policy excess and any other increased amount you have agreed to pay.</li> <li>✗ Any loss or damage occurring before the commencement of the first period of insurance.</li> <li>✗ Any wilful or malicious act by you or any member of the 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> <li>✗ Accidental damage caused by or arising from frost, damp, corrosion, rust, wet or dry rot, fungus, insects, vermin, woodworm, domestic pets, wear and tear, or any gradual operating cause.</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; ✓ accidental damage ✓ contents in the open ✓ contents temporarily removed ✓ stolen or lost keys ✓ alternative accommodation ✓ refrigerated and frozen food ✓ title deeds ✓ fatal injury ✓ occupier's and personal liabilities ✓ unspecified personal possessions† ✓ single valuable limit within the contents sum insured unless specified ✓ total valuable limit within the contents sum insured ✓ business equipment  <i>†option to increase</i>	Up to £50,000  Up to £50,000 Up to £1,000 Up to £5,000 Up to £1,000 Up to £10,000 Up to £1,000 Up to £2,500 Up to £10,000 Up to £2,000,000 Up to £2,000 Up to £2,500 Up to £50,000 Up to £5,000  Up to £6,000	 <b>Are there any restrictions on cover?</b>  You will not be fully covered if your home is unoccupied for more than 30 consecutive days. A deduction for wear and tear and depreciation will be made for clothing and household linen.* We will not pay the cost of replacing any undamaged item or part of an item which forms part of a set or suite. Unspecified personal possessions: * £1,500 for any one article £500 money £500 credit cards Loss or damage: to gates, fences or hedges as a result of insured events storm, flood and fallen trees or branches; ** if an incident is not reported to the police immediately upon discovery of any theft or damage; caused by movement of the floor slabs unless the foundations beneath the external walls of the home are damaged.**  Theft or attempted theft caused by a member of the family.  *contents only   **buildings only

