

Policy Summary

electus

This document is only a summary and does not contain the full terms and conditions of the cover provided by the policy. Full details of the cover, terms and conditions can be found in the policy booklet.

electus is underwritten by International Insurance Company of Hannover Limited and is administered by:

Integra Insurance Solutions Ltd.

Registered Office:

Currer House

Currer Street

Bradford

West Yorkshire

BD1 5BA

Registered in England No. 06760260

International Insurance Company of Hannover Limited and Integra Insurance Solutions Ltd. are authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER

electus is a home insurance policy designed to cover the contents and/or buildings of your home up to a sum insured selected by you.

The sums insured requested should represent the full value of the property to be insured or not exceed any of the set limits within the policy. Regular reviews should be undertaken to ensure that the sums insured remain adequate.

Cover is provided against damage caused by the following: fire, explosion, smoke, lightning, earthquake, theft, riot, malicious damage, storm and flood, subsidence, heave or landslip, escape of oil from fixed heating systems, escape of water from fixed water systems or freezing, collapse of aerials, falling trees or branches, impact by aircraft, vehicles and animals.

SIGNIFICANT FEATURES AND BENEFITS - CONTENTS SECTION

Index-linking will apply to the sum insured. It will not apply to sums insured under the optional extensions outlined below.

A No Claims Bonus is available to qualifying policyholders.

Cover automatically includes loss or damage to:

Contents in the open within the boundaries of the home (excluding storm or flood damage) up to £1,000 each claim.

Contents temporarily removed from the home whilst in the UK up to £5,000 each claim.

Refrigerated and frozen food up to £1,000 each claim.

Contents stored or kept in detached garages, sheds or outbuildings up to £1,500 each claim.

Cover also includes:

Loss of personal money whilst in the home up to £500 each claim.

Replacement of external locks and keys following theft of or loss of keys up to £1,000 each claim.

Alternative accommodation and/or loss of rent up to 20% of the contents sum insured following insured damage.

Loss of oil and metered water up to £1,000 each claim.

Occupier's and Personal Liability cover up to £2,000,000.

Optional Covers:

Cover may be extended to include accidental damage.

Optional Extensions:

Cover for items away from the home - unspecified items (maximum any one item limit £1,000) composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment, binoculars, wearing apparel and other articles normally worn used or carried (but excluding deeds, securities and documents, money and credit cards, pedal cycles, guns or firearms, living creatures, livestock and pets) may be covered against accidental loss or damage anywhere in the UK and for up to 60 days in any one period of insurance anywhere in the world. A minimum sum insured of £2,000 will apply in respect of unspecified items and the sum insured selected should represent the maximum value of such items that may be at risk at any one time.

Specified Items - items valued at more than £1,000 for any one item may be covered against accidental loss or damage anywhere in the UK and for up to 60 days in each period of insurance anywhere in the world. Any such items must be specified in the Schedule and a valuation may be required.

Sports Equipment Extension - certain items of sports equipment up to £250 any one article may be specified.

Pedal Cycles Extension - pedal cycles may also be insured up to the value specified in the Schedule.

Personal Money and Credit Cards Extension - loss of personal money away from the home and loss due to unauthorised use of credit cards may be covered up to £500 each claim.

Business Equipment - office equipment owned by you or your family and used for business or professional purposes is covered whilst in the home up to £3,000 each claim.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS - CONTENTS SECTION

Policy Excess - £100 for each claim made (with the exception of claims for escape of water which has an excess of £250).

Valuables - unless the valuable is specified in the schedule a limit of 5% of the sum insured for contents or £1,000 will apply whichever is lower. The total amount payable in respect of such valuables will be 30% of the sum insured for contents or £7,500 whichever is lower.

(Refer to page 9 of the policy booklet, Basis of Claims Settlement, item 6.)

Contents Temporarily Removed - cover excludes loss or damage to contents removed from the home and belonging to or the responsibility of any student member of the family who is living away from the home.

(Refer to page 11 of the policy booklet, Extension B, Exclusion ii) c.)

Refrigerated and Frozen Food - cover excludes loss or damage involving a refrigerator or freezer unit over 15 years old.

(Refer to page 12 of the policy booklet, Extension H, Exclusion i) c.)

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS - CONTENTS SECTION (CONTINUED)

Contents Stored in Outbuildings - theft from detached outbuildings are excluded unless entry to or exit from the outbuilding was by forcible and violent means.

(Refer to page 13 of the policy booklet, Extension P, Exclusion iii)

Contents Stored in Outbuildings - loss or damage to contents stored or kept in greenhouses or in garages, sheds or outbuildings not situated within the boundaries of the land of the home is excluded.

(Refer to page 13 of the policy booklet, Extension P, Exclusion v)

Optional Extensions:

Theft from unattended motor vehicles - excluded unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle that has been locked and all windows and sunroofs closed.

(Refer to page 14 of the policy booklet, Section 3 - Optional Extensions, Exclusion v)

Cover in respect of unspecified items away from the home - loss of or damage to deeds, securities and documents, money and credit cards, guns or firearms, living creatures, livestock or pets is excluded.

(Refer to page 14 of the policy booklet, Extension 2, Exclusion i)

Sports Equipment - loss or damage to sports equipment whilst in use is excluded.

(Refer to page 15 of the policy booklet, Extension 3, Exclusion ii)

SIGNIFICANT FEATURES AND BENEFITS - BUILDINGS SECTION

Index-linking will apply to the sum insured.

Damage by Emergency Services - limit £5,000 any one claim, or in total any one period of insurance.

Trees, Plants and Shrubs - up to a limit of £100 per item and a total of £1,000 any one claim, or any one period of insurance.

A No Claims Bonus is available to qualifying policyholders.

Cover may be extended to include accidental damage.

Cover includes:

Accidental damage to fixed glass and sanitary fixtures.

Alternative accommodation and/or loss of rent up to 20% of the buildings sum insured following insured damage.

Replacement of external locks and their keys following theft of or loss of keys up to £1,000 each claim.

Personal liability as owner of your buildings up to £2,000,000.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS - BUILDINGS SECTION

Policy Excess - £100 for each claim made (with the exception of claims for escape of water which has an excess of £250 and subsidence, heave or landslip which have an excess of £1,000).

KEY FACTS APPLICABLE TO ALL SECTIONS

DURATION OF CONTRACT

electus is an annual insurance contract, valid for 12 months from inception of cover.

CANCELLATION RIGHTS

You have 14 days from when you receive the policy documents or enter into this contract, whichever is later, if you want to cancel the policy. This is known as the cooling off period. If you cancel the policy during this period of time any premium paid will be refunded less the amount of any claim payment.

You may cancel the policy after the cooling off period by contacting your intermediary or Integra Insurance Solutions Ltd. In which event a proportion of the premium may be returned to you. An administration charge may also be retained.

CLAIM NOTIFICATION

If you need to claim under your policy you may do so by contacting the Claims Department at:

Integra Insurance Solutions Ltd.
Currer House
Currer Street
Bradford
West Yorkshire
BD1 5BA

Telephone 01274 700 810

Email claims@integra-ins.co.uk

COMPLAINTS

Integra Insurance Solutions Ltd. aims to provide customers with excellent service at all times. However, we understand that, from time to time, we may not live up to our own high standards and we recognise occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

If you wish to complain, you should, in the first instance, contact either the intermediary who arranged the Policy for you or Integra Insurance Solutions Ltd.

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service.

COMPENSATION SCHEME

A compensation scheme exists to protect customers of insurance undertakings that are authorised and regulated by the Financial Services Authority.

In the event of an insurance undertaking being unable to meet its liabilities the customer may be entitled to compensation from the Financial Services Compensation Scheme.

Integra Insurance Solutions Ltd.

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

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