

nidus plus

policy summary

This is a summary of the cover provided under the nidus plus policy, which is administered by Integra Insurance Solutions Ltd and underwritten by International Insurance Company of Hannover Plc.

It does not contain the full terms and conditions of the cover provided by the policy, but highlights the main features and benefits and significant or unusual exclusions. Full details of the cover, terms and conditions can be found in the policy booklet.

Type of insurance and cover

nidus plus is an annual homeowners insurance contract, valid for 12 months from inception of the policy. Cover is provided for buildings including accidental damage up to a limit of £500,000 and contents including accidental damage up to a limit of £60,000. Unspecified personal possessions cover of £3,000 is automatically included if contents cover is in force. The unspecified personal possessions cover includes £1,000 for money and unauthorised use of credit cards and £1,000 total pedal cycle cover, with a single pedal cycle limit of £500. There is the option to increase the £3,000 unspecified personal possessions limit and to include specified personal possessions and pedal cycles over £500 if required.

Buildings insurance covers the structure of your home, domestic outbuildings within the boundaries of the risk address, solar panels and hot tubs that are permanent fixtures. Contents insurance covers household goods and appliances, furniture and furnishings, money and other property belonging to your family.

It is important to ensure that the value of the property to be insured does not exceed any of the set limits within the policy. Regular reviews should be undertaken to ensure that the sums insured remain adequate.

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 broker or intermediary in which event a proportion of the premium may be returned to you. Any return of premium will depend on whether any incident giving rise to a claim occurs during the period of insurance and how long the policy has been in force.

Claim notification

If you need to make a claim please contact your broker or intermediary in the first instance, alternatively you can contact the Integra claims department

☎ 01274 700 810

✉ claims@integra-ins.co.uk

Our offices are open 9.00am - 5.00pm

Monday to Friday excluding bank holidays.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

For further information see www.fscs.org.uk or call 0800 678 1100.

Integra Insurance Solutions Ltd.

Registered office:

Currer House, Currer Street, Bradford, West Yorkshire, BD1 5BA.

Registered in England and Wales Register Number 06760260.

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

Tel: 01274 700 800 Fax: 01274 700 811

Email: info@integra-ins.co.uk

www.integra-ins.co.uk

Significant features and benefits

The details below show the key areas that the policy covers and the maximum amount we would pay in the event of a claim. Your schedule will show the sections and any endorsements that apply to your policy.

| Cover provided | Sums insured or limit | | Summary of cover | Location in policy booklet |
|--|---|---|--|--|
| | buildings | contents | | |
| 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, subsidence and impact by aircraft, vehicles and animals. | Up to £500,000 | Up to £60,000 | Cover for your home and property against theft or damage caused by any of these insured perils. | Section 1 buildings insured perils 1 to 10, 12 and 14 Section 2 contents insured perils 1 to 12 |
| Tracing and accessing leaks | Up to £5,000 in any one period of insurance | | Locating the source of any water or oil escaping from fixed tanks, apparatus (for example washing machines and dishwashers) or pipes. | Section 1 buildings insured peril 11 |
| Alternative accommodation | Up to 20% of the sum insured for buildings | Up to 20% of the sum insured for contents | Alternative accommodation if your home remains uninhabitable as a result of damage caused by an insured peril. | Section 1 buildings insured peril 16 Section 2 contents insured peril 13 |
| Compulsory evacuation | Up to £250 per 24 hour period for a maximum of 7 days | Up to £250 per 24 hour period for a maximum of 7 days | Alternative accommodation following the compulsory evacuation of your home. | Section 1 buildings insured peril 17 Section 2 contents insured peril 14 |
| Stolen or lost keys | Up to £1,000 each claim | Up to £1,000 each claim | Replacement of external locks and their keys following theft of or loss of keys. | Section 1 buildings insured peril 18 Section 2 contents insured peril 15 |
| Trees and shrubs | Up to £100 per item. Up to £1,000 each claim | | Theft of or damage to trees, plants or shrubs. | Section 1 buildings insured peril 19 |
| Damage by emergency services | Up to £5,000 in any one period of insurance | | Damage caused by emergency services to your home and grounds. | Section 1 buildings insured peril 20 |
| Contracting buying | Up to £500,000 | | When contracted to sell your home the purchaser will have benefit of cover between the exchange of contracts and the completion of the sale. | Section 1 buildings insured peril 22 |
| Property owner's liability | Up to £2,000,000 each claim | | Damages and claimants' costs and expenses for which you are legally liable in respect of accidents resulting in death of, bodily injury to or disease or illness of any person or loss of or damage to property. | Section 1 buildings insured peril 23 |
| Accidental damage | Up to £500,000 | Up to £60,000 | Unexpected and unintended damage caused by sudden and external means. | Section 1 buildings insured peril 24 Section 2 contents insured peril 35 |
| Oil and water | | Up to £1,000 each claim | Theft or loss of oil from a domestic heating installation or metered water resulting from an event constituting a valid claim. | Section 2 contents insured peril 16 |
| Shopping in transit | | Up to £500 each claim | Theft, loss of or damage to food and other items whilst being transported from a shop or market to your home. | Section 2 contents insured peril 17 |
| Students' contents | | Up to £750 any one item. Up to £2,500 each claim | Theft of or damage to contents in shared accommodation or university halls of residence within the UK. | Section 2 contents insured peril 18 |
| Visitors' personal possessions | | Up to £500 each claim | Theft of or damage to visitors' personal possessions. | Section 2 contents insured peril 19 |
| Contents in the open | | Up to £1,000 each claim | Contents in the open within the boundaries of your home (excluding storm or flood damage). | Section 2 contents insured peril 20 |
| Contents stored in outbuildings | | Up to £2,500 for each theft claim. Up to £5,000 all other claims | Contents stored or kept in domestic outbuildings. | Section 2 contents insured peril 21 |
| Contents temporarily removed | | Up to £5,000 each claim | Contents temporarily removed from the home whilst in the UK. | Section 2 contents insured peril 22 |
| Business equipment | | Up to £5,000 each claim | Office equipment owned by you or your family and used for business or professional purposes is covered whilst in your home. | Section 2 contents insured peril 26 |

| Cover provided | Sums insured or limit | | Summary of cover | Location in policy booklet |
|---|-----------------------|---|---|---|
| | buildings | contents | | |
| Digital information | | Up to £500 each claim. Up to £1,000 in any one period of insurance | Theft or loss of or damage to legally downloaded electronic data in the UK or during overseas travel for up to 60 days in any one period of insurance. | Section 2 contents insured peril 27 |
| Refrigerated and frozen food | | Up to £1,000 each claim | Cost of replacing food in your domestic refrigerators or freezers in your home due to accidental breakdown, escape of refrigerant and/or refrigerant fumes or accidental failure of the electricity or gas supply. | Section 2 contents insured peril 28 |
| Prams and wheelchairs | | Up to £1,000 each claim | Theft or loss of or damage to prams and any manual or electric wheelchairs in the UK or during overseas travel for up to 60 days in any one period of insurance. | Section 2 contents insured peril 29 |
| Jury service | | Up to £50 per day, for a maximum of 20 days | Irrecoverable earnings or expenses arising from service as a juror. | Section 2 contents insured peril 30 |
| Title deeds | | Up to £2,500 each claim | Cost of preparing new title deeds to the buildings if they are lost or damaged. | Section 2 contents insured peril 31 |
| Special events cover | | 10% increase to the sum insured | The sum insured for contents is increased by 10% during the month of December, for one month before and one month after the day of the wedding or civil partnership of you or a member of your family and other family celebrations or religious festivals. | Section 2 contents insured peril 32 |
| Fatal injury | | Up to £5,000 each person. Up to £10,000 each claim | In the event of death of you and/or your spouse or civil partner as a direct result of bodily injury caused in the home by fire or thieves. | Section 2 contents insured peril 33 |
| Occupier's, personal and employer's liability | | Up to £2,000,000 each claim. Up to £10,000,000 each claim for domestic employees | All sums which you or a member of your family are legally liable to pay in respect of accidents resulting in death of, bodily injury to or illness of any person, or loss of or damage to property. | Section 2 contents insured peril 34 |
| Unspecified personal possessions | | Up to £3,000 each claim. This limit may be increased up to £6,000. Money, credit cards and pedal cycles up to £1,000 each claim | Items valued up to £1,500 may be covered against theft, loss or damage in the UK or during overseas travel for up to 60 days in any one period of insurance. | Section 3 optional extensions extension 1 |
| Specified personal possessions - optional | | Amount chosen by you up to a limit of £5,000 per item | Items valued at more than £1,500 may be covered against theft, loss or damage in the UK or during overseas travel for up to 60 days in any one period of insurance. | Section 3 optional extensions extension 2 |
| Pedal cycles specified over £500 - optional | | Amount chosen by you up to a limit of £1,000 per pedal cycle | We will pay for the cost of replacing or repairing your pedal cycles if they are accidentally lost, destroyed, damaged or stolen. | Section 3 optional extensions extension 3 |

Policy excess

The following excesses apply. In addition to these excesses there may be a voluntary or compulsory excess which will be shown on your schedule.

| Type of claim | Location in policy | Excess amount for each claim made |
|---|---|-----------------------------------|
| escape of water | Section 1 buildings insured peril 9 Section 2 contents insured peril 9 | £250 £250 |
| subsidence | Section 1 buildings insured peril 14 | £1,000 |
| property owner's liability | Section 1 buildings insured peril 23 | £0 |
| occupier's, personal and employer's liabilities | Section 2 contents insured peril 34 | £0 |
| all other claim types | | £100 |

Significant and unusual exclusions or limitations

| Significant and unusual exclusions or limitations | Section applicable to | Location of exclusion in policy booklet |
|--|--|--|
| You will not be fully covered if your home is unoccupied for more than 30 consecutive days. If you and your family move out of the home with no intention of occupying it again we will only allow full policy cover for a maximum of 7 days. | Buildings and contents sections | Section 1 buildings insured perils 4, 5, 9,10,13 and 24 Section 2 contents insured perils 4,5, 9, 16, 20, 21, 24, 25 and 35 |
| Damage caused to fences, hedges or hard sports courts and ancillary equipment by flood or storm is excluded. | Buildings section | Section 1 buildings insured perils 6 and 7 |
| Storm damage that did not happen on one identifiable day or night is excluded. | Buildings section | Section1 buildings insured peril 7 |
| We will not pay for loss or damage caused as a result of any water tap being left turned on or caused by the failure of sealant and/or grout. | Buildings and contents sections | Section 1 buildings insured peril 9 Section 2 contents insured peril 9 |
| You will not be covered for loss or damage due to subsidence if the part of the home affected was not built to the correct buildings regulations at the time of construction. | Buildings section | Section 1 buildings insured peril 14 |
| Any loss or damage to pitch fibre pipes caused by delamination or disfigurement as a result of pressure being applied by weight of soil or fill materials is excluded. | Buildings section | Section 1 buildings insured peril 15 |
| Any individual valuable within the home exceeding £2,500 is excluded unless it is specified in the schedule. The total valuables limit within the home must not exceed 30% of the contents sums insured. | Contents section | Section 2 contents basis of claims settlement point 6 b and c |
| Theft from unattended motor vehicles is 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. | Contents section and optional extensions | Section 2 contents insured peril 17 and 27 Section 3 optional extensions |
| You will not be covered for theft, loss of or damage to camping equipment. | Contents section and optional extensions | Section 2 contents insured peril 20 Section 3 optional extensions |
| Thefts from outbuildings are excluded unless entry to or exit from the outbuilding was by forcible and violent means. | Contents section | Section 2 contents insured peril 21 |
| Theft, loss of or damage to golf equipment whilst stored at a golf club is excluded. | Contents section and optional extensions | Section 2 contents insured peril 22 Section 3 optional extensions |
| Theft, loss of or damage to equestrian equipment including bridles, saddles and rugs whilst stored in tack rooms or stables is excluded. | Contents section and optional extensions | Section 2 contents insured peril 22 Section 3 optional extensions |
| Refrigerated and frozen food cover excludes loss or damage involving a refrigerator or freezer unit over 15 years old. | Contents section | Section 2 contents insured peril 28 |
| Loss of or damage to sports equipment whilst in use is excluded. | Optional extensions | Section 3 optional extensions |
| We will only consider reimbursement of premiums in whole or in part, going back a maximum of 3 years from the date that we are made aware of the dual insurance. | All sections | General conditions point 11 |
| We will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design. | All sections | General exclusions point 6 |
| Loss or damage which happens gradually over a period of time is not covered. | All sections | General exclusions point 8 |
| Loss or damage caused as a result of, or arising from wear and tear is not covered. | All sections | General exclusions point 9 |
| Loss or damage caused as a result of, or arising from, wet or dry rot is not covered. | All sections | General exclusions point 10 |
| Loss, damage or liability incurred whilst your home is undergoing structural alterations, demolition or having any extensions added to the existing structure is excluded. | All sections | General exclusions point 15 |

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.

How to complain

If your complaint relates to the sales process for your policy please contact the broker or intermediary that arranged the policy for you or contact Integra.

Underwriting complaints: ☎ 01274 700 820 ✉ home@integra-ins.co.uk

Claims complaints: ☎ 01274 700 810 ✉ claims@integra-ins.co.uk

All other complaints: ☎ 01274 700 800 ✉ info@integra-ins.co.uk

Or write to us at:

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

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. www.financial-ombudsman.org.uk