

Home Insurance Products



Integrity
Innovation
Sustainability
 **integra**

Enhanced Product and Increased Flexibility for Brokers & Policyholders

As part of our commitment to improve our home insurance offering, we have enhanced our products, quotability and competitiveness to meet broker and customer needs. The following enhancements for our nidus plus and nidus products are deployed via our 'real time' Insurer Hosted Pricing (IHP) hub.

 **Increased buildings and contents sum insured**
£1,000,000 for buildings and £75,000 for contents (nidus plus)

 **Sophisticated competitive pricing**
New generation of enhanced competitive rates issued via our IHP hub.

 **Footprint widening**
Further widening of the Integra footprint includes acceptance of zero NCD business

 **Data enrichment**
Indepth risk selection deployed via our IHP hub.

Enhanced Cover With Wider Benefits

When you work with us, you'll find insurance products tailored to your customers needs.

As an MGA, we work exclusively with selected insurance brokers, affinities and the insurtech community meaning that you'll get expert support that's right for you.

Whether your customers require homeowner insurance products, specialist insurance schemes cover or church and commercial insurance through our Congregational brand, we've got your customers covered.

Insurance Backed by Experience and Expertise

All of our policies are underwritten by Accredited Insurance (Europe) Limited – UK Branch, a leading non-life risk MGA carrier partner with an A- rating from AM Best. All policies are professionally managed to a high standard, by insurance industry experts.

Working with Integra, you will benefit from a consistently high-quality experience. Our working ethos places the needs of customers firmly at the heart of our business.

nidus plus

Available exclusively for Integra brokers, nidus plus is a bedroom-rated household policy, designed for owner occupied homes. Cover available for buildings, contents or on a combined basis.

nidus

Again, available only to Integra brokers, nidus is a bedroom-rated household policy in respect of contents and sum insured rated policy for buildings, designed for owner occupied homes.



Key policy benefits	nidus plus	nidus
Buildings cover	£1,000,000 standard sum insured	sum insured selected up to £500,000
Contents cover	£75,000 standard sum insured	£60,000 standard sum insured
Total valuables limit	30% of contents sum insured	30% of contents sum insured
Bedroom rated	cover for 1, 2, 3, 4 and 5 bedroom properties	cover for 1, 2, 3, 4 and 5 bedroom properties
Accidental damage	✓ optional	✓ optional
Tracing and accessing leaks	✓ up to £5,000 in any one period of insurance	✗
Students' contents	✓ up to £750 any one item and £2,500 each claim	✗
Business equipment	✓ up to £5,000 each claim	✓ up to £5,000 each claim
Digital information	✓ up to £500 each claim and up to £1,000 any one period of insurance	✗
Unspecified personal possessions / items	✓ optional ★ option to increase limit to £10,000	✓ optional ★ option to increase limit to £10,000
Money	✓ up to £1,000 each claim under contents, unspecified personal possessions or personal money and credit card section	✓ up to £500 each claim under contents, unspecified personal possessions or personal money and credit card section
Specified personal possessions / items	★ option to include up to a limit of £7,500 per item	★ option to include up to a limit of £7,500 per item
Pedal cycles	✓ up to £1,000 total cover and single cycle limit of £500 under unspecified personal possessions ★ option to specify a pedal cycle up to £1,000 under the pedal cycle section	★ option to specify a pedal cycle up to £1,000 under the pedal cycle section
NCD benefits	✓	✓
Excess	standard - £100 escape of water - £350 subsidence - £1,000	standard - £150 escape of water - £350 subsidence - £1,000
Voluntary excesses available	✓	✓

Software House Distribution

Integra products are available on the following software house platforms:



Apply for an Integra Agency

To offer Integra home insurance policies to your customers simply

Email: new.intermediary@integra-ins.co.uk

Complete a new agency enquiry form at:

www.integra-ins.co.uk/new-broker

Call us on 01274 700 820.

Already an Integra Agent?

Please visit www.integra-ins.co.uk and log into the broker area to stay up to date with all the latest news & updates.



www.integra-ins.co.uk