








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>
<p><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 aeriels, falling trees or branches, impact by aircraft, vehicles and animals, subsidence and underground services;</p> <ul style="list-style-type: none"> <li>✓ accidental damage</li> <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>	<p>Your schedule will show the cover level you have selected.</p> <p>Your schedule will show the cover level you have selected.</p> <p>Up to £5,000</p> <p>Up to 20% of the buildings sum insured</p> <p>Up to buildings limit in your schedule</p> <p>Up to buildings limit in your schedule</p> <p>Up to £1,000</p> <p>Up to £1,000</p> <p>Up to £2,000,000</p>	<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>
<p><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 aeriels, falling trees or branches, impact by aircraft, vehicles and animals and subsidence;</p> <ul style="list-style-type: none"> <li>✓ accidental damage</li> <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>✓ unspecified personal possessions†</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> <p>†option to increase</p>	<p>Up to £50,000</p> <p>Up to £50,000</p> <p>Up to £1,000</p> <p>Up to £5,000</p> <p>Up to £1,000</p> <p>Up to £10,000</p> <p>Up to £1,000</p> <p>Up to £2,500</p> <p>Up to £10,000</p> <p>Up to £2,000,000</p> <p>Up to £2,000</p> <p>Up to £2,500</p> <p>Up to £50,000</p> <p>Up to £5,000</p> <p>Up to £6,000</p>	<p> <b>Are there any restrictions on cover?</b></p> <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>! Unspecified personal possessions: *                         <ul style="list-style-type: none"> <li>! £1,500 for any one article</li> <li>! £500 money</li> <li>! £500 credit cards</li> </ul> </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 immediately upon 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 the family.</li> </ul> <p>*contents only **buildings only</p>


 <p><b>What is Insured?</b></p> <p><b>Optional Extensions</b></p> <p><b>Specified personal possessions</b></p> <p>✓ 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.</p> <p><b>Pedal Cycles</b></p> <p>✓ Theft, loss or damage to pedal cycles in the UK or during overseas travel up to 60 days in any one period of insurance.</p>	<p><b>Cover Level</b></p> <p>Up to £5,000 per item</p> <p>Up to £1,000 per pedal cycle</p>	 <p><b>What is not Insured?</b></p> <ul style="list-style-type: none"> <li>✗ The standard policy excess and any other increased amount you have agreed to pay.</li> <li>✗ Items used or held for business or professional purposes.</li> <li>✗ Pedal cycles being used for racing.</li> <li>✗ Pedal cycles that are motorised or power assisted.</li> </ul>  <p><b>Are there any restrictions on cover?</b></p> <ul style="list-style-type: none"> <li>! Loss or damage to sports equipment whilst in use.</li> <li>! Theft or loss from unattended motor vehicles unless from a locked glove compartment or locked luggage boot.</li> <li>! Theft of any pedal cycle left both unlocked and unattended away from the home.</li> </ul>
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 <p><b>Where am I covered?</b></p> <ul style="list-style-type: none"> <li>✓ United Kingdom (Great Britain, the Isle of Man, the Channel Islands and Northern Ireland).</li> <li>✓ Temporary absence from the home outside the United Kingdom for up to 60 days in any one period of insurance.</li> </ul>
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 <p><b>What are my Obligations?</b></p> <ul style="list-style-type: none"> <li>• Ensure that you answer all questions honestly and to the best of your knowledge.</li> <li>• Inform us of any changes in your circumstances as described in the policy wording.</li> <li>• Check buildings and/or contents sums insured are adequate and remain so during the lifetime of the policy.</li> <li>• Keep your home in a good state of repair and undertake regular maintenance.</li> <li>• You and members of your family will take all steps to safeguard against theft, loss, damage, accident or injury.</li> <li>• Immediately send to us any writ or summons.</li> <li>• Provide all evidence and information to us that may be reasonably required when making a claim.</li> <li>• Do not dispose of any damaged property relating to a claim as it may be necessary for it to be inspected.</li> <li>• Provide proof of ownership for damage to or theft of contents.</li> </ul>
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 <p><b>When and how do I pay?</b></p> <p>Please contact your insurance intermediary for payment details.</p>
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 <p><b>When does the cover start and end?</b></p> <p>Your policy runs for 12 months from the date you requested your policy to start (inception date) full details are given within your schedule.</p>
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 <p><b>How do I cancel the contract?</b></p> <p>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.</p>
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