

# Household 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

**Insurer:** Accredited Insurance (Europe) Limited – UK Branch. Authorised and regulated by the Malta Financial Services Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (UK Establishment Number: BR021362; FRN:608422)

**Product:** Household Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation

## What is this type of insurance?

This cover provides protection for you and your family for your home and/ or contents within.



### What is insured?

The sum insured and limits, are stated in your quote, Policy Booklet and Policy Schedule.

#### Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, heave or landslip
- ✓ Alternative accommodation
- ✓ Public liability

#### Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, heave or landslip
- ✓ Alternative accommodation
- ✓ Public liability

**Optional Accidental Damage to Buildings**

**Optional Accidental Damage to Contents**

**Optional Personal Possessions**

**Optional Pedal Cycles**



### What is not insured?

- ✗ Smog, pollution or contamination, industrial or agricultural output
- ✗ Faulty or defective workmanship, design or materials
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin
- ✗ General wear and tear or gradual deterioration
- ✗ The excess as stated on your policy schedule.
- ✗ Any claims caused by or resulting from infectious or contagious disease.



### Are there any restrictions on cover?

- ! When the property becomes unoccupied for more than 30 days the following perils are excluded:
  - Escape of water
  - Theft or attempted theft
  - Malicious damage or vandalism
  - Accidental damage
- ! The most we will pay for one valuable is £2,000 unless specified on your schedule
- ! The most we will pay to trace the source of escape of water is £5,000
- ! You must notify us immediately if your home is about to be unoccupied for over 30 days in any single period
- ! Your home cannot be used as in connection with any trade, business or profession
- ! There must be evidence of forcible or violent entry or exit for a claim for theft



## Where am I covered?

- ✓ The policy covers your building and / or contents within the United Kingdom.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy. You must notify your Administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your Administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



## When does the cover start and end?

Your cover is valid for the period of insurance as shown on your policy schedule.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days, we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

To cancel your policy please contact your administrator

We do not charge any cancellation fees.